Oracle® Banking Digital Experience

Retail Originations Certificates of Deposit - US LZN User Manual

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Oracle Banking Digital Experience Retail Originations Certificates of Deposit - 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.

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.
`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.

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Certificates of Deposits Application

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

A Certificates of Deposit is a fixed term investment held at a bank or a financial institute. It involves the investment of an amount at an agreed rate of interest for a fixed amount of time.

The Certificates of Deposit application has been built so as to capture the information that is essential to open a Certificates of Deposit for the applicant. Additionally, the applicant is also required to provide basic personal, employment and financial information required for the processing of the Certificates of Deposit application.

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 will be navigated to the OBDX servicing screen from which they can open a deposit, once they have specified their login credentials after having selected the option to apply as an existing customer of the bak, provided on the Kickoff page.

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. In this release, *Oracle Banking Digital Experience* is integrated solely with Oracle FLEXCUBE Onboarding (OFLO), for the submission and processing (including tracking) of US region application forms. Third party integration is not supported.
>
> 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 **Certificate of Deposit** 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 **Certificate of Deposit** products, available for your location (as per zip code specified) will be listed on the Product Listing page. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. 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.

  > **Note**
  >
  > If you are an existing online banking customer, you will be navigated to the OBDX servicing screen from which you can open a deposit, once you have successfully logged in to the application after having selected the option to apply as an existing customer of the bank, provided on the Kickoff page.

- **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.
- **Deposit Details**: In this section, you can specify details pertaining to the deposit which will include the deposit amount, tenure and maturity instructions.
- **Deposit Specifications:** The bank may offer certain add-on services for the account. You can define your preferences with regards to features like the currency in which you would like the account to be maintained and define your preferences regarding statement frequency and mode of delivery.
- **Beneficiary Information:** If you wish to do so, you can specify details of your beneficiary in this section. Beneficiary details will include basic information such as name, date of birth, address etc. In case the beneficiary is a minor, you will have to mandatorily also specify information of the beneficiary’s guardian.
- **Review and Submit**: Once you have filled out all the information required in the Certificates of Deposit 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 certificate deposit you are applying for. Additionally, all other disclosures and notices related to your application will also be displayed on this page. You are required to read through each disclosure and notice and provide your consent wherever required.
  You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Fund your Deposit:** This step will be part of the application form if it has been configured for Certificates of Depositapplications. Through this step you will be able to fund your new account if you wish to do so. If you opt to fund your account, you will be required to furnish information regarding mode of transfer from the payment gateway page.
- **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 Certificates of Deposit account number, and 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 Certificates of Deposits :

- Perform any of the following navigation for the **Certificates of Deposits** application.

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

  The **Product Offerings** page is laoded, click **Personal**,, and then click **Certificates of Deposits** .

A modal window in which you are required to specify the zip code of your home address, is displayed.

- Enter Zip Code
  This topic describes the products available in area based on the zip code entered.
- Certificates of Deposit - Product Listing
  This topic describes the page on which the Certificates of Deposit products offered by the bank that can be applied for online are displayed..
- Certificates of Deposits - Product Details
  This topic describes the product details page.
- Certificates of Deposits - 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.
- Deposit Details
  This topic describes the section where you will specify details about the deposit account you wish to open.
- Beneficiary Information
  This topic describes the section of the Certificate of Deposit application form where you can provide beneficiary information.
- Deposit Specifications
  This topic describes the section where you can specify your service preferences.
- Financial Profile
  This topic describes the section where you can provide details pertaining to your income, expenses, assets, and liabilities.
- Employment Information
  This topic describes the section where you can provide your employment details.
- 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.

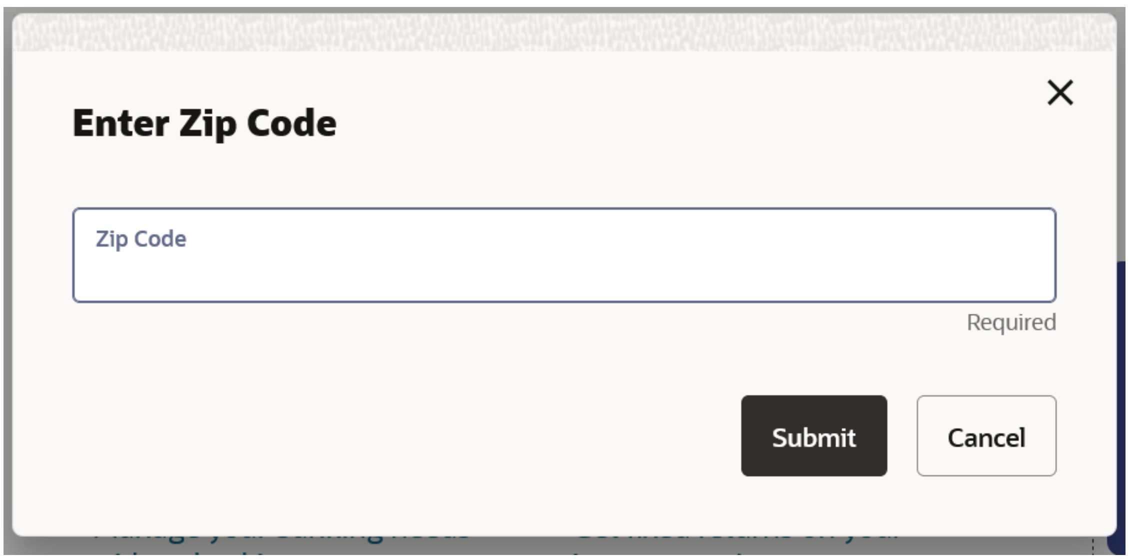
- Fund your deposit
  This topic describes the option that allows you to fund your Certificate of deposit by specifying an initial deposit amount and providing the details of the card or account to be debited.
- Submitted Application - Confirmation
  This topic describes the confirmation page that appears after application submission.
- Existing User
  This topic describes the product application process for existing customers.

1.1 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 Certificates of Deposit 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 Certificates of Deposit 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	You are required to enter the zip code of your home address.

Perform any 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 Certificates of Deposit - Product Listing

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

All the Certificates of Deposits products of the bank that are available in the zip code specified, for online application are displayed on this page as cards. Each card will display the product name, a short description of the product as well as the key features of each product. You can view all the products and select the best suitable one as per your needs. You can directly apply for a specific product on this page or can opt to view a detailed description of any product type by selecting the **Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product.

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

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

1. Navigate to the **Certificates of Deposit** product listing page.

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

Figure 1-2 Product Listing

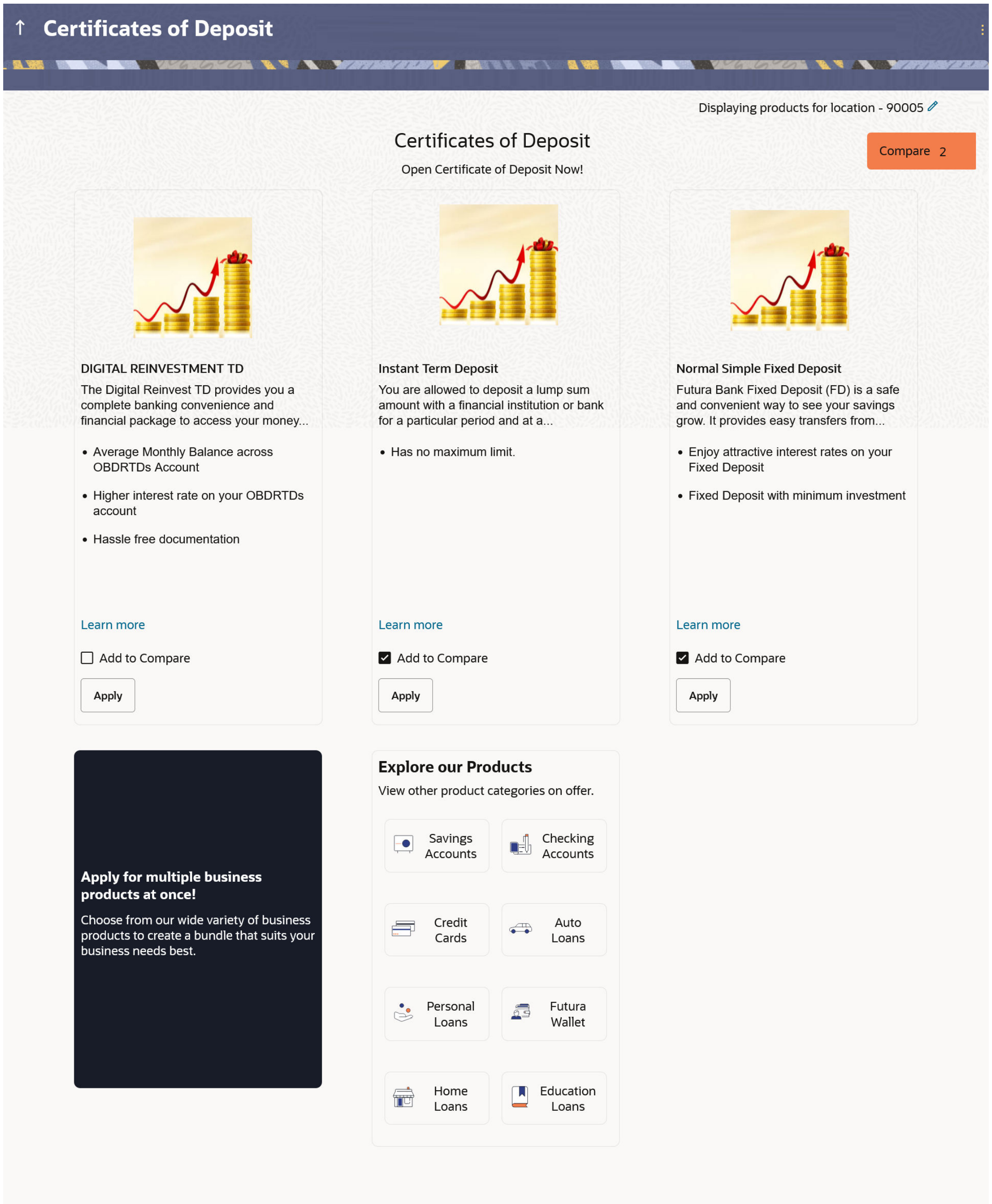


Table 1-2 Product Listing - Field Description

Field Name	Description
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.

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

Field Name	Description
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. Click the to change the zip code.

      The **Zip Code** modal window will appear.
   e. 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 Certificates of Deposits - 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

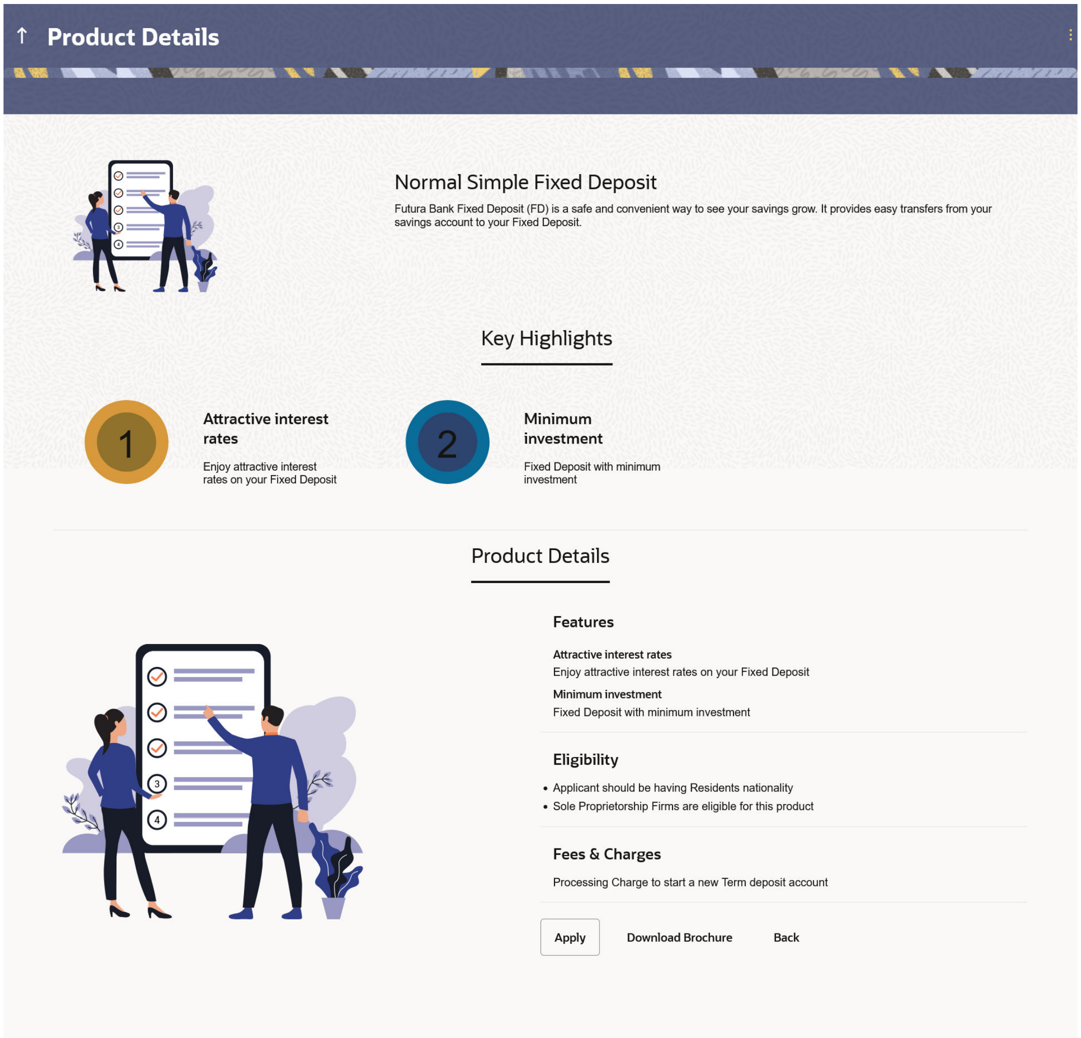


Table 1-3 Product Details - Field Description

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**.

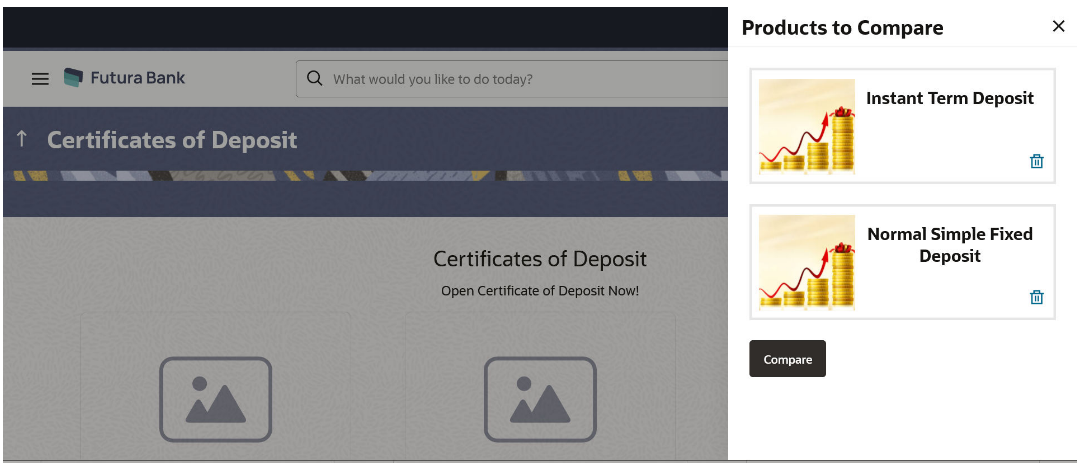
1.4 Certificates of Deposits - Product Comparison

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

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

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

   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 for easy comparison.

Figure 1-5 Compare Products

Table 1-4 Compare Products - 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.

Table 1-4 (Cont.) Compare Products - Field Description

Field Name	Description
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.

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 1-6 Kick Off Page

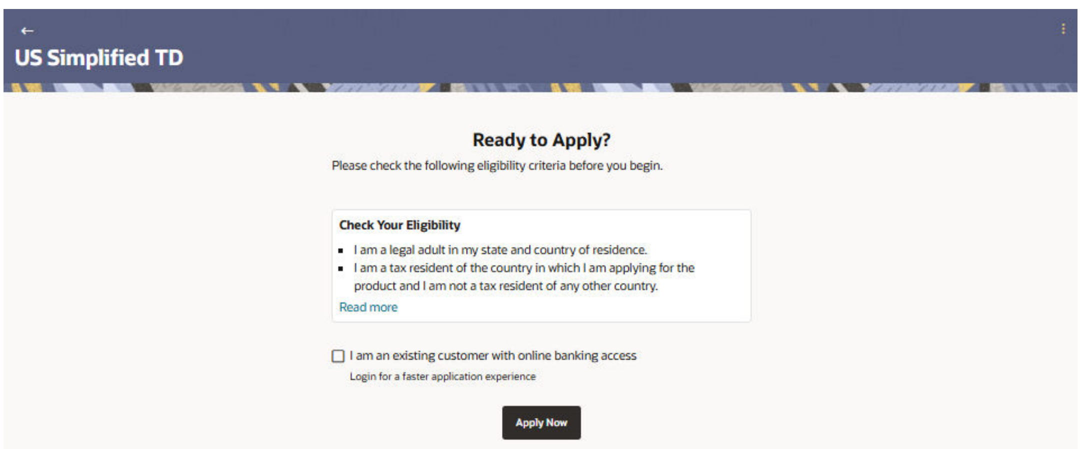


Table 1-5 Kick Off page - Field Description

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.

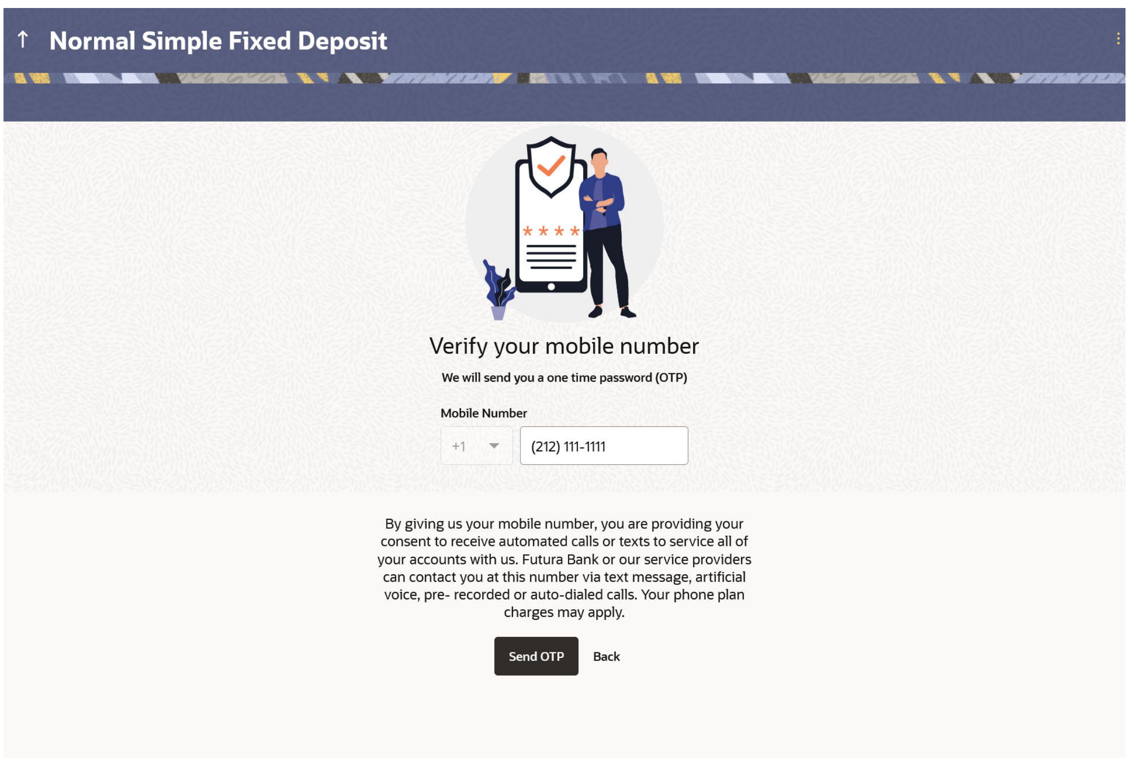
1.6 Mobile Verification

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. 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.

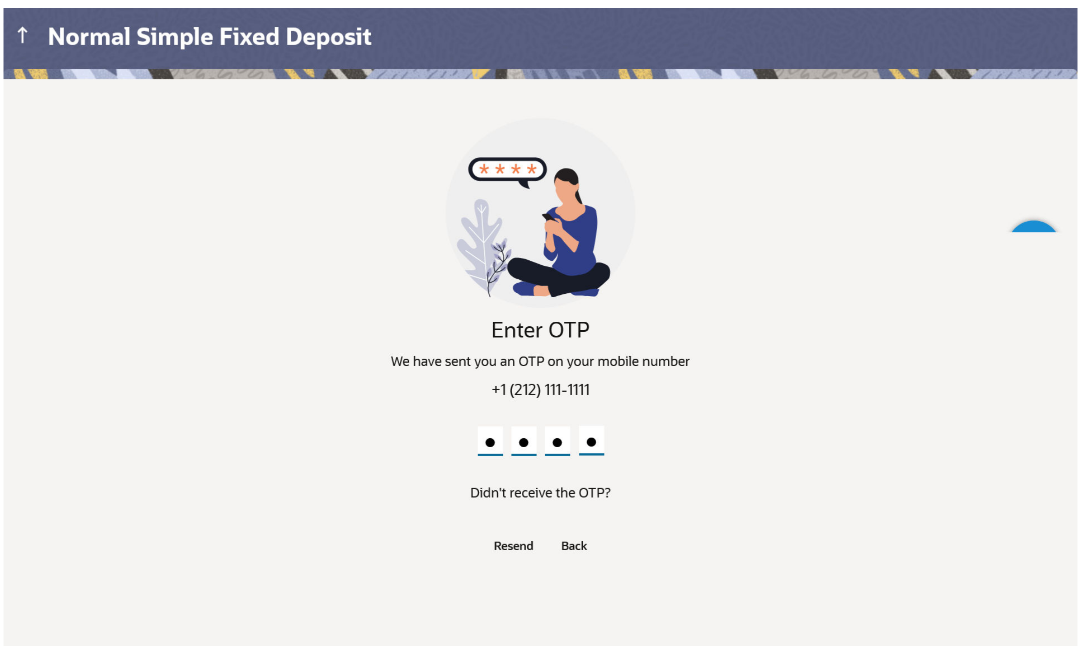
Table 1-6 Mobile Verification – Enter Mobile Number - Field Description

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.

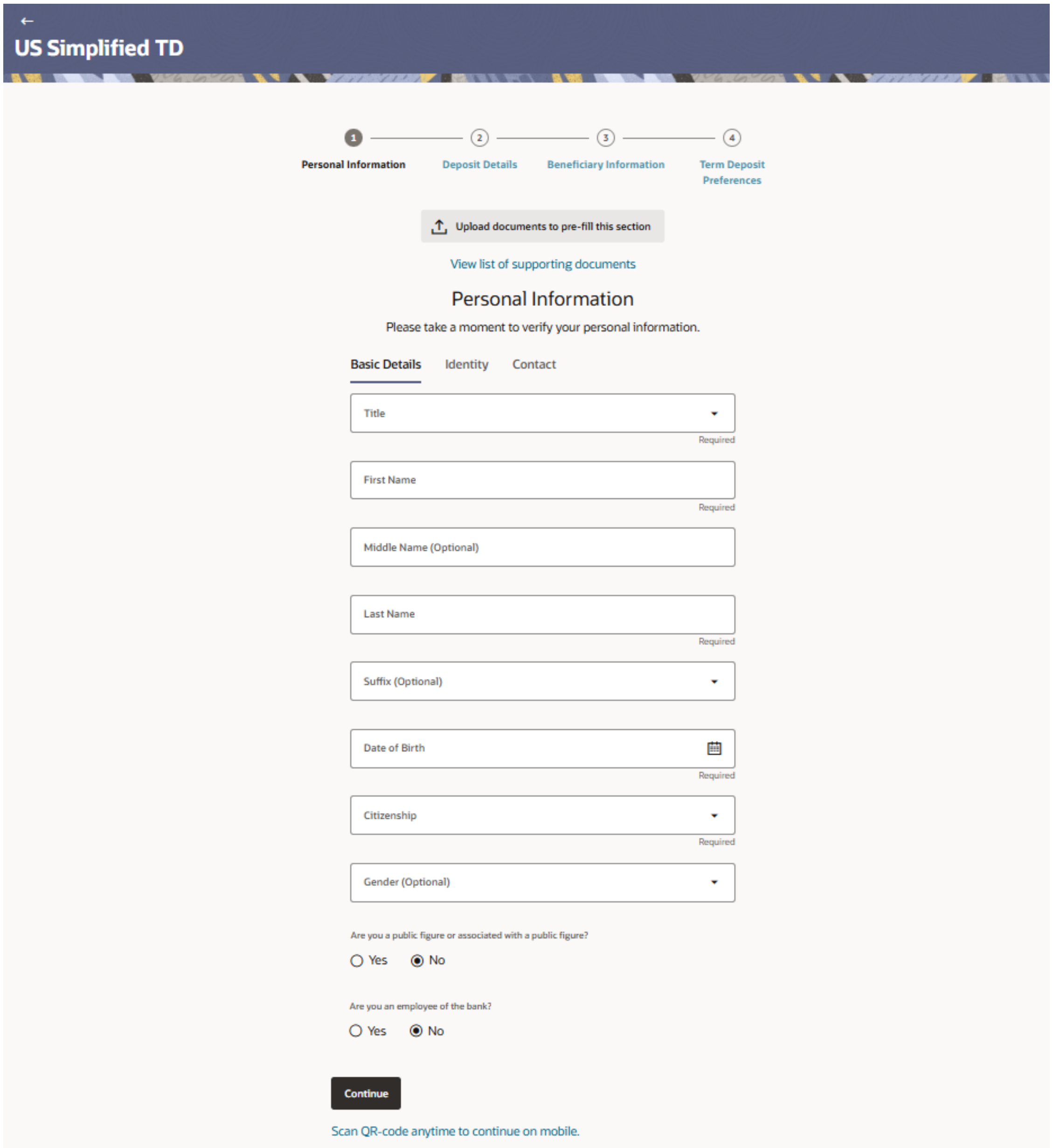
3. Perform any of the following actions:
   a. If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.
   b. Click **Resend** to request for a new OTP to be generated and sent to your mobile number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

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 1-8 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**
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**

1. Click on **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.

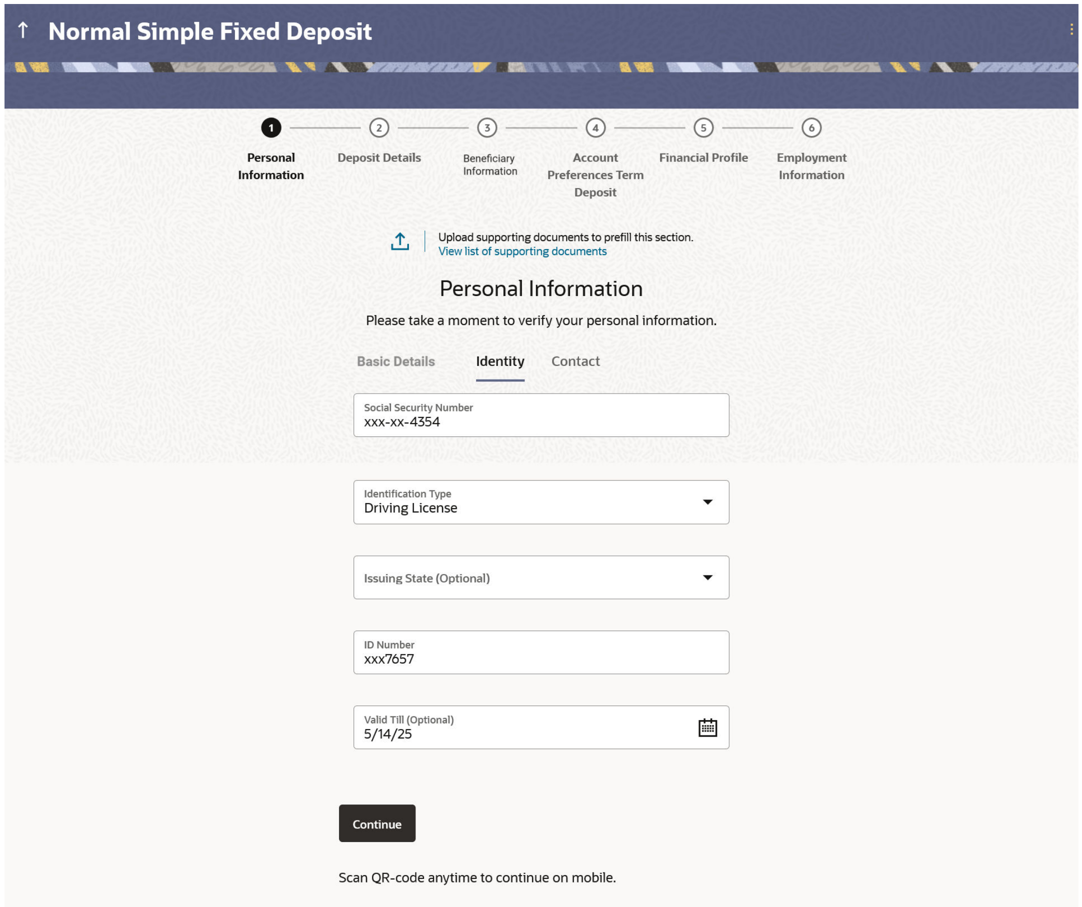
Table 1-9 Personal Information – Upload Documents - Field Description

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.
    a. From the **Title** list, select the title that applies to you.
    b. In the **First Name** field, enter your first name.
    c. In the **Middle Name** field, enter your middle name, if applicable.
    d. In the **Last Name** field, enter your last name.
    e. From the **Suffix** list, select the suffix, if applicable
    f. From the **Date of Birth** date picker, select your date of birth of yours.
    g. From the **Gender** list, select your gender.
    h. In the **Citizenship** list, select the country of which the applicant is a citizen.
    i. From the **Citizenship Status** list, select the status of the citizenship in case you are not a citizen of the United States of America.
    j. From the **Country of Birth** field, select the country in which you were born.
    k. 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.
    l. 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 1-10 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 1-10 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 the 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.

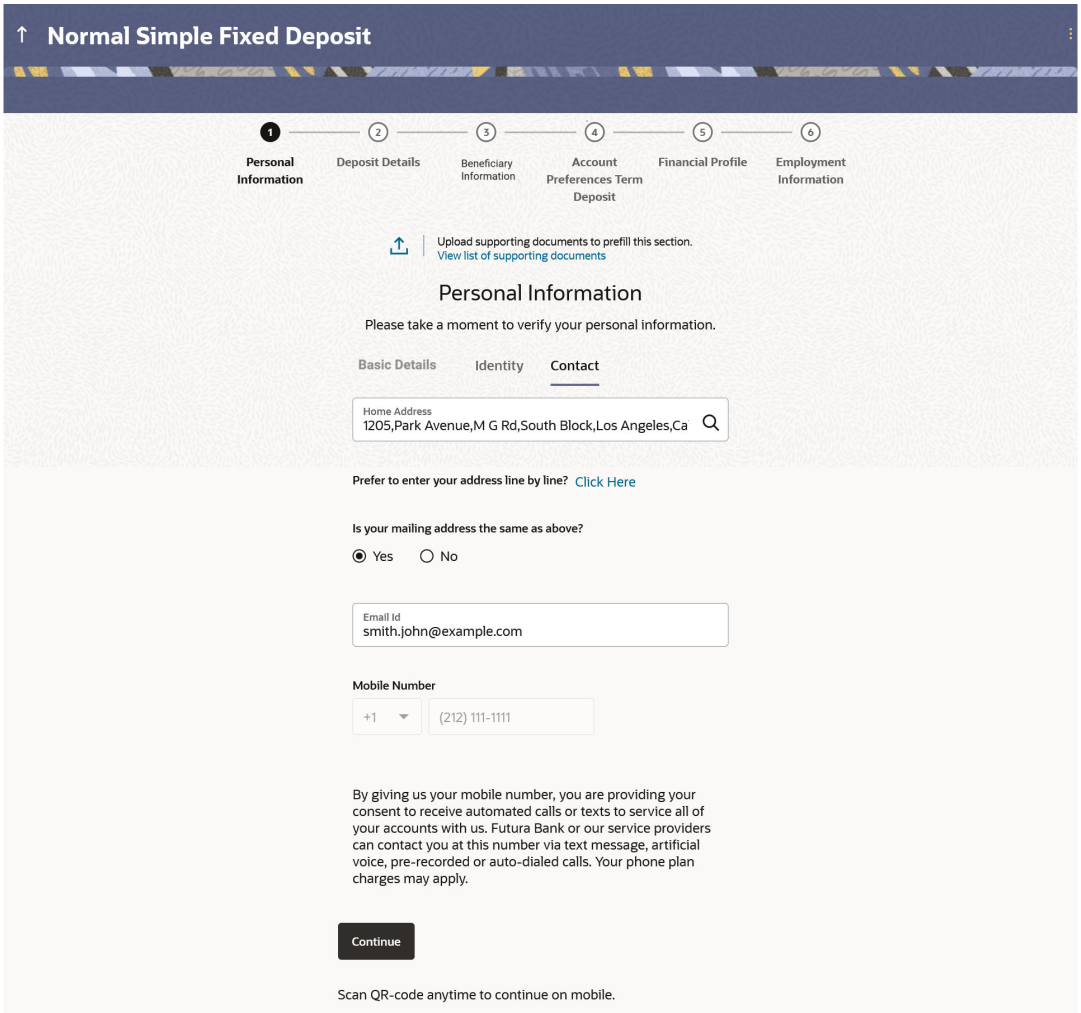
Table 1-10 (Cont.) Personal Information - Identity - Field Description

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.

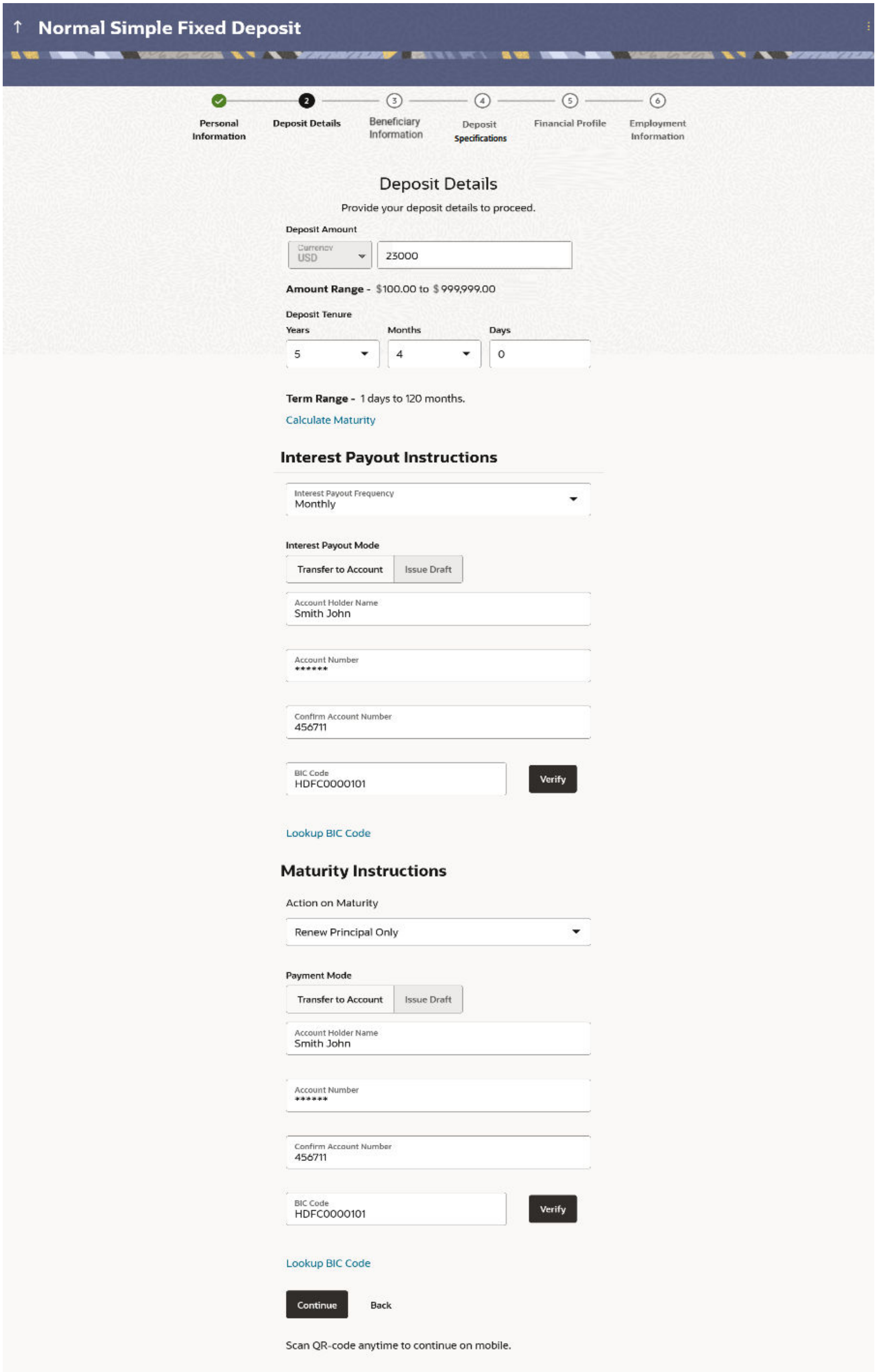
   ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

1.8 Deposit Details

This topic describes the section where you will specify details about the deposit account you wish to open.

These details will include the amount for which you wish to open the deposit, the deposit tenure and maturity instructions.

Figure 1-12 Deposit Details



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

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

Table 1-12 Deposit Details - Field Description

Field Name	Description
Deposit Amount	Specify the deposit amount in which the Certificate of Deposit is to be opened.
Amount Range	The allowed amount range within which the deposit can be opened is displayed.
Deposit Tenure	Specify the period in years, months or days for which the Certificate of Deposit is to be opened.
Term Range	The allowed term range for the selected deposit product is displayed.
Calculate Maturity	Click on the **Calculate Maturity** link to view the estimated maturity amount of the deposit along with the specific interest amount that will be accrued at the specific interest rate.
Interest Rate	The interest rate in percentage as calculated by the system on the basis of the deposit amount and tenure.
Interest Amount	The interest amount as calculated by the system on the basis of the deposit amount and tenure.
Your Maturity Amount is	The value of the term deposit at the time of maturity will be displayed, as calculated by the system on the basis of the deposit amount and tenure.
Interest Payout Frequency	The frequency at which Interest is to be paid out. The options are: • **Weekly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** **Note** These frequencies are available if the host is RDEP. In case of UBS host, only quarterly payout frequency will be supported.
Interest Payout Mode	The mode through which the interest is to be paid out on a regular basis as defined in the Interest Payout Frequency field. The options are: • **Transfer to Account** • **Issue Draft**
The following fields will be displayed if the applicant has selected the option **Transfer to Account** in the **Interest Payout Mode** field.	
Account Holder Name	The name of the account holder.
Account Number	The account number to which the interest amount is to be transferred on a regular basis.
Confirm Account Number	Re-enter the account number so as to confirm that it is correct.
BIC Code	The payment network code through which the transfer is to be made.

Table 1-12 (Cont.) Deposit Details - Field Description

Field Name	Description
Verify	Click on the link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field.
Lookup BIC Code	The lookup for the Bank Identifier code (BIC) search. The following fields appear on a modal window if the **Lookup BIC Code** link is selected.
BIC Code	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.
Bank Name	The facility to search for the BIC code based on the bank name.
City	The facility to search for the BIC code based on the city name.
Search Results	Based on search criteria or Bank Code (BIC), fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.
Action on Maturity	The option to identify what should be done of the maturity proceeds once the deposit matures. The options can be: • **Close on Maturity** • **Renew Principal and Interest** • **Renew Principal only** The option **Renew Principal and Interest** will not appear in the **Action on Maturity** drop-down in case the product is a simple deposit.
Payment Mode	The mode through which the maturity amount should be transferred. The options are: • **Transfer to Account** • **Issue Draft** This field will be displayed only if you have selected the **Close on Maturity** or **Renew Principal only** option in the **Payment Mode** field.
The following fields will be displayed if the applicant has selected the option **Transfer to Account** in the **Payment Mode** field.	
Account Holder Name	The name of the account holder.
Account Number	The account number to which the maturity amount is to be transferred once the Certificates of Deposit matures.
Confirm Account Number	Re-enter the account number so as to confirm that it is correct.
BIC Code	The payment network code through which the transfer is to be made.
Verify	Click on the link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field.
Lookup BIC Code	The lookup for the Bank Identifier code (BIC) search. The following fields appear on a modal window if the Lookup BIC Code link is selected.
BIC Code	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.
Bank Name	The facility to search for the BIC code based on the bank name.
City	The facility to search for the BIC code based on the city name.
Search Results	Based on search criteria or Bank Code (BIC), fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.

1. In the **Deposit Amount** field, enter the amount for which the deposit is to be opened.
2. In the **Deposit Tenure** field, specify the period for which the Certificates of deposit is to be opened in Years, Months and/or Days.
3. Click the **Calculate Maturity** link to view the deposit maturity amount and interest rate chargeable,
4. If the deposit is a simple deposit, then in **Interest Payout Mode** section;
    a. From the **Interest Payout Frequency** list, select the frequency at which Interest is to be paid out.
    b. In **Interest Payout Mode** field, select mode through which the interest is to be paid out on a regular basis

        Perform any of the following actions:

        i. If you select the **Transfer to Account** option in the **Interest Payout Mode** field;
            i. In the **Account Holder Name** field, enter the name of the account holder to whose account the interest amount is to be transferred.
            ii. In the **Account Number** field, enter the account number to which the interest amount is to be transferred.
            iii. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
            iv. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
            v. Perform one of the following actions:
                i. Click on the **Verify** link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field. The system fetch bank details based on Bank Identifier Code (BIC).
                ii. Click on **Lookup BIC Code** link, and enter the details to search the Bank Identifier Code through the lookup option provided.
        ii. Select the **Issue Draft** option in the **Interest Payout Mode** field to issue a draft.
5. In the **Maturity Instructions** section;
    a. Select a maturity instruction under the **Action on Maturity** list.

        If you have selected the **Renew Principal and Interest** or the **Renew Principal Only** options, the **Payment Mode** field will be displayed.
    b. From the **Payment Mode** list, select an option.

        Perform one of the following actions:

        i. If you select the **Transfer to Account** option in the **Payment Mode** field;
            i. In the **Account Holder Name** field, enter the name of the account holder to whose account the matured amount is to be transferred.
            ii. In the **Account Number** field, enter the account number to which the maturity amount is to be transferred.
            iii. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
            iv. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
            v. Perform one of the following actions:

         i. Click on the **Verify** link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field. The system fetch bank details based on Bank Identifier Code (BIC).
         ii. Click on **Lookup BIC Code** link, and enter the details to search the Bank Identifier Code through the lookup option provided.
      ii. Select the **Issue Draft** option in the **Payment Mode** field to issue draft.

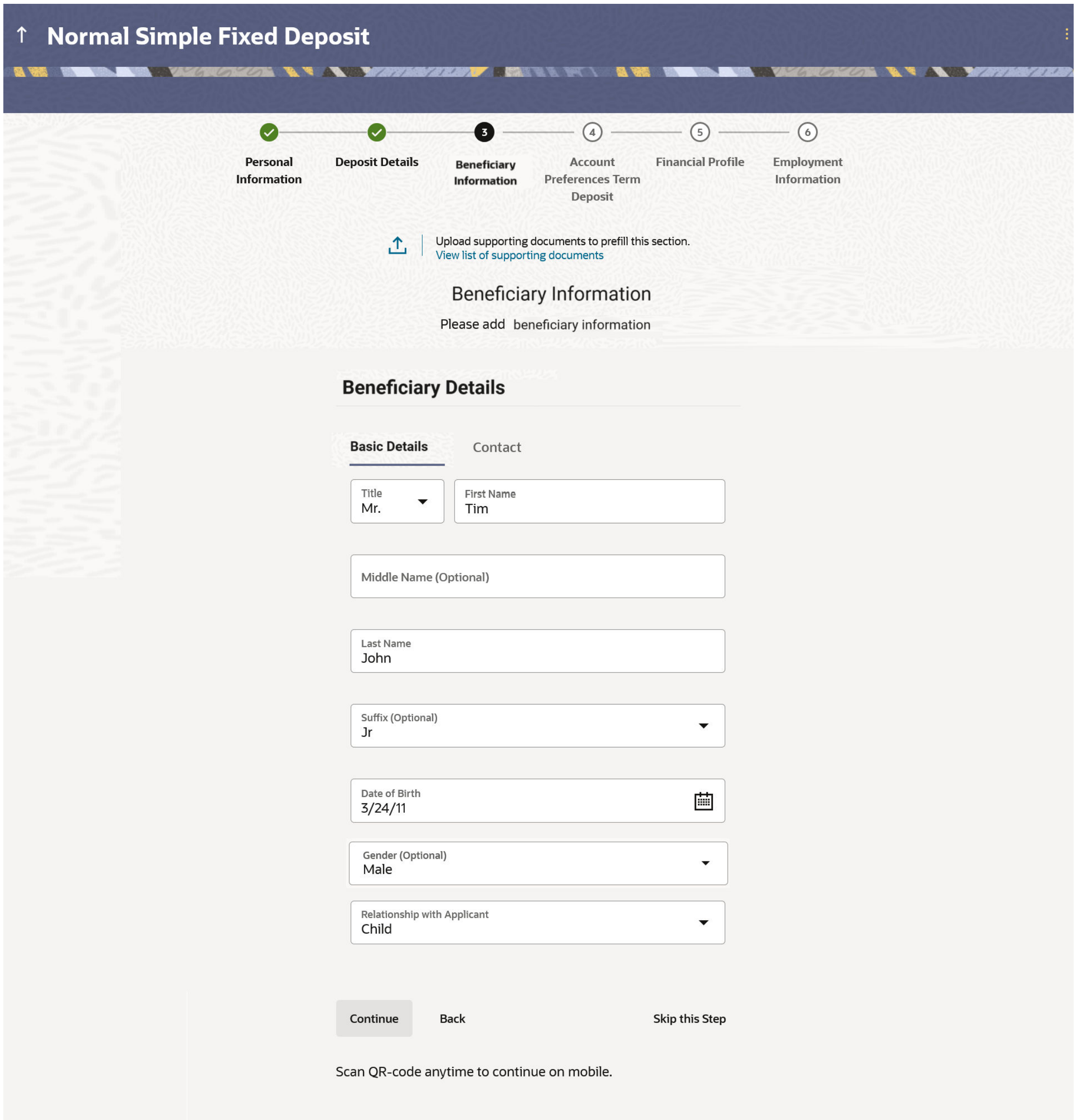
6. Perform any of the following actions:
   a. Click **Continue** to proceed to the next step in the application.
   b. Click **Back** to navigate back to the previous step in the application.
   c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
   d. Under the kebab menu, perform any of the following actions:
      i. Click the **Save and Continue Later** option to save the application.
      ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

1.9 Beneficiary Information

This topic describes the section of the Certificate of Deposit application form where you can provide beneficiary information.

This step is not mandatory and if you do not wish to add a beneficiary, you can opt to skip this step. If you do opt to add a beneficiary, you will be required to provide information pertaining to the beneficiary’s name, date of birth, address etc. In case the beneficiary is a minor, you will also be required to specify information about the beneficiary’s guardian.

Figure 1-13 Beneficiary 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 1-13 Beneficiary Information- Basic Details 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.

Table 1-13 (Cont.) Beneficiary Information- Basic Details Field Description

Field Name	Description
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Title	Specify the salutation/title applicable to the beneficiary. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the beneficiary.
Middle Name	Specify the middle name of the beneficiary.
Last Name	Specify the last name or surname of the beneficiary.
Suffix	The beneficiary's suffix, if applicable. Examples are Jr, Sr, I, II, etc.
Date Of Birth	Specify the date of birth of the beneficiary. The system validates the date of birth to ascertain whether the beneficiary has attained the age of majority as per the definition of age of majority in the state in which the beneficiary is residing. If the beneficiary is a minor, the Guardian Information sub-section will be displayed and you will be required to mandatorily specify information of the beneficiary's guardian.
Gender	The gender of the beneficiary. The options are: • **Male** • **Female** • **Other** • **Do not wish to disclose**
Relationship with applicant	Specify the beneficiary's relationship with you. E.g. If the beneficiary is your mother, choose the value Mother' from the list of values. **Note** In the case of Joint Application forms, this field will be labelled as Relationship with primary applicant so as to make it clear that you are required to specify the beneficiary's relationship with the primary applicant. The options are: • **Spouse** • **Mother** • **Father** • **Brother** • **Sister** • **Daughter** • **Son**

1. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
2. In the **Basic Details** section, enter the required details.
   a. From the **Title** list, select the title that applies to the beneficiary.
   b. In the **First Name** field,, enter the first name of the beneficiary.
   c. In the **Middle Name** field, enter middle name of the beneficiary, if applicable.
   d. In the **Last Name** field, enter the last name of the beneficiary.

e. From the **Suffix** list, sselect the suffix applicable to the beneficiary.

f. From the **Date of Birth** date picker, select date of birth of the beneficiary.

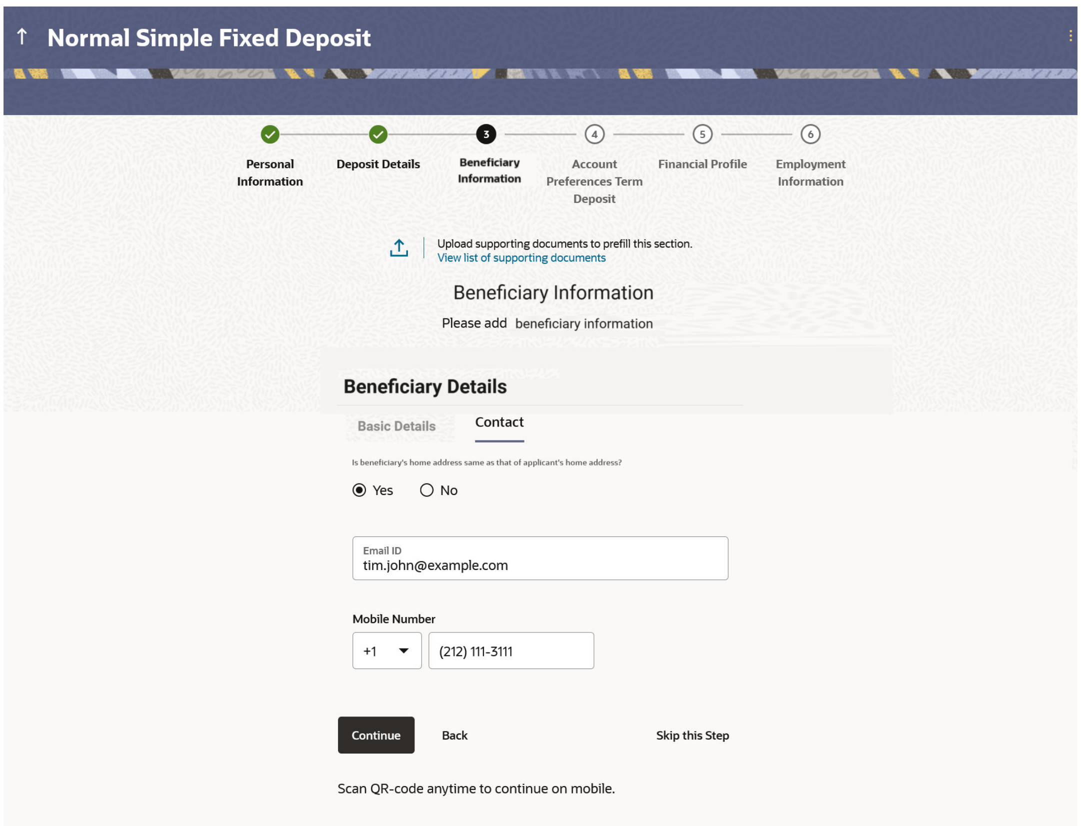
g. From the **Gender** list, select the gender of the beneficiary.

h. From the **Relationship with applicant** list, select the beneficiary's relationship with you.

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

   The **Contact** sub-section appears.

Figure 1-14 Beneficiary Information- Contact



4. 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 1-14 Beneficiary Information- Contact - Field Description

Field Name	Description
Is beneficiary's address same as that of applicant's home address?	Specify whether the beneficiary's address is the same as that of your home address. **Note:** In the case of Joint Application forms, this field will be labelled as Is beneficiary's address same as that of primary applicant's home address. The options are: • **Yes** • **No** If you have selected the option **No**, you will be required to specify the beneficiary's address.
Beneficiary Address	Enter the beneficiary'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.
Beneficiary Address Overlay	This overlay is displayed when you click on the **Click Here** link available under the **Beneficiary Address** field. On this overlay, you can enter the beneficiary's address line by line.
House/Unit Number	The house or unit number of the beneficiary.
Building Name	Enter the building name of the beneficiary.
Street	Specify the street in which the beneficiary's address is located.
Locality	Specify the locality in which the beneficiary's address is located.
City	Specify the city in which the beneficiary's resides.
State	Specify the state in which the beneficiary's residence is located.
Zip Code	Enter the zip code of the beneficiary's residence.
Email ID	Specify the email ID of the beneficiary.
Mobile Number	Specify the mobile number of the beneficiary.
Guardian Details	This section will be displayed only if the beneficiary is a minor as identified by the beneficiary's date of birth.
Title	Specify the salutation/title applicable to the guardian. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the guardian.
Middle Name	Specify the middle name of the guardian.
Last Name	Specify the last name or surname of the guardian.
Suffix	The guardian's suffix, if applicable. Examples are Jr, Sr, I, II, etc.
Date Of Birth	Specify the date of birth of the guardian.
Is guardian's address same as that of applicant's home address?	Specify whether the guardian's address is the same as that of your home address. The options are: • **Yes** • **No** If you have selected the option **No**, you will be required to specify the guardian's address.
Guardian Address	Enter the guardian'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.
Guardian Address Overlay	This overlay is displayed when you click on the **Click Here** link available under the **Guardian Address** field. On this overlay, you can enter guardian address line by line .
House/Unit Number	The house or unit number of the guardian.

Table 1-14 (Cont.) Beneficiary Information- Contact - Field Description

Field Name	Description
Building Name	Enter the building name of the guardian.
Street	Specify the street in which the guardian's address is located.
Locality	Specify the locality in which the guardian's address is located.
City	Specify the city in which the guardian's resides.
State	Specify the state in which the guardian's residence is located.
Zip Code	Enter the zip code of the guardian's residence.
Email ID	Specify the email ID of the guardian.
Mobile Number	Specify the mobile number of the guardian.
Alternate Number	You can specify an alternate phone number at which the guardian can be contacted, if available. This field is optional.

- In the **Is beneficiary's address same as applicant's home address?** field, select the option of choice.

  Perform one of the following actions:

  - If you have selected the option **No**;
    To specify the beneficiary's address, perform one of the following actions:
    - In the **Beneficiary Address** field, enter beneficiary’s address.

      Click on the **Click Here** link provided under the **Beneficiary Address** field to invoke the overlay on which you can enter the beneficiary’s address line by line

      i. In the **House/ Unit Number** field, enter the house or unit number of the beneficiary, if applicable.

      ii. In the **Building Name** field, enter the name of the building/house of the beneficiary, if applicable.

      iii. In the **Street** field, enter the name of the street on which the beneficiary’s address is located.

      iv. In the **Locality** field, enter the locality in which the beneficiary’s address is located.

      v. In the **City** field, enter the name of the city in which the beneficiary’s address is located.

      vi. In the **State** field, enter the name of the state in which the beneficiary’s address is located.

      vii. In the **Zip Code** field, enter the zip code of the beneficiary’s address.

      viii. Click **Add** to add the address details.

      The **Beneficiary Information** page displays the beneficiary address.
  - If you have selected option **Yes**, your permanent address will be considered as the beneficiary’s address.

5. In the **Is beneficiary's address same as applicant's home address?** field, select the option of choice.

   Perform anyone of the following actions:

   a. If you have selected the option **No**, perform anyone of the following actions:

i. In the **Beneficiary Address** field, specify beneficiary address.

ii. Click on the **Click Here** link provided under the **Beneficiary Address** field to invoke the overlay on which you can specify the beneficiary address line by line.

iii. If you have clicked the **Click Here** link,

The **Beneficiary Address** overlay is displayed.

You can specify beneficiary address as follows:

i. In the **House/ Unit Number** field, specify the house or unit number of the nominee, if applicable.

ii. In the **Building Name** field, specify the name of the building/house of the nominee, if applicable.

iii. In the **Street** field, specify the name of the street on which the beneficiary address is located.

iv. From the **Country** field, select the country in which the beneficiary address is located.

v. In the **City** field, specify the name of the city in which the beneficiary address is located.

vi. From the **State** field, select the state in which the beneficiary address is located.

vii. In the **Locality** field, specify the locality in which the beneficiary address is located.

viii. In the **Zip Code** field, specify the zip code of the beneficiary address.

ix. Click **Add** to add the address details. The **Beneficiary Information** page displays the nominee address.

b. If you have selected option **Yes**, your home address will be considered as the beneficiary's address.

6. In the **Email ID** field, enter the email ID of the beneficiary.
7. In the **Mobile Number** field, enter the mobile number of the beneficiary.
8. The **Guardian Details** section will appear if the beneficiary is a minor as identified on the basis of the beneficiary’s date of birth.

a. From the **Title** list, select the title that applies to the guardian.

b. In the **First Name** field, enter the first name of the guardian.

c. In the **Middle Name** field, enter middle name of the guardian, if applicable.

d. In the **Last Name** field, enter the last name of the guardian.

e. From the **Suffix** list, select the suffix applicable for guardian.

f. From the **Date of Birth** date picker, select the date of birth of the guardian.

g. From the **Gender** list, select the gender of the guardian.

h. In the **Is guardian's address same as applicant's home address?** field, select the option of choice.

Perform one of the following actions:

- If you have selected the option **No**;

  In the **Guardian Address** field, enter guardian‘s address.

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

i. In the **House No.** field, enter the house or flat number of the guardian, if applicable.

ii. In the **Building Name** field, enter the name of the building/house of the guardian, if applicable.

iii. In the **Street** field, enter the name of the street on which the guardian's address is located.

iv. In the **Locality** field, enter the locality in which the guardian's address is located.

v. In the **City** field, enter the name of the city in which the guardian's address is located.

vi. In the **State** field, enter the name of the state in which the guardian's address is located.

vii. In the **Zip Code** field, enter the zip code of the guardian's address.

viii. Click **Add** to add the address details.

The **Beneficiary Information** page displays the guardian's address.

- If you have selected option **Yes**, your permanent address will be considered as the guardian's address.

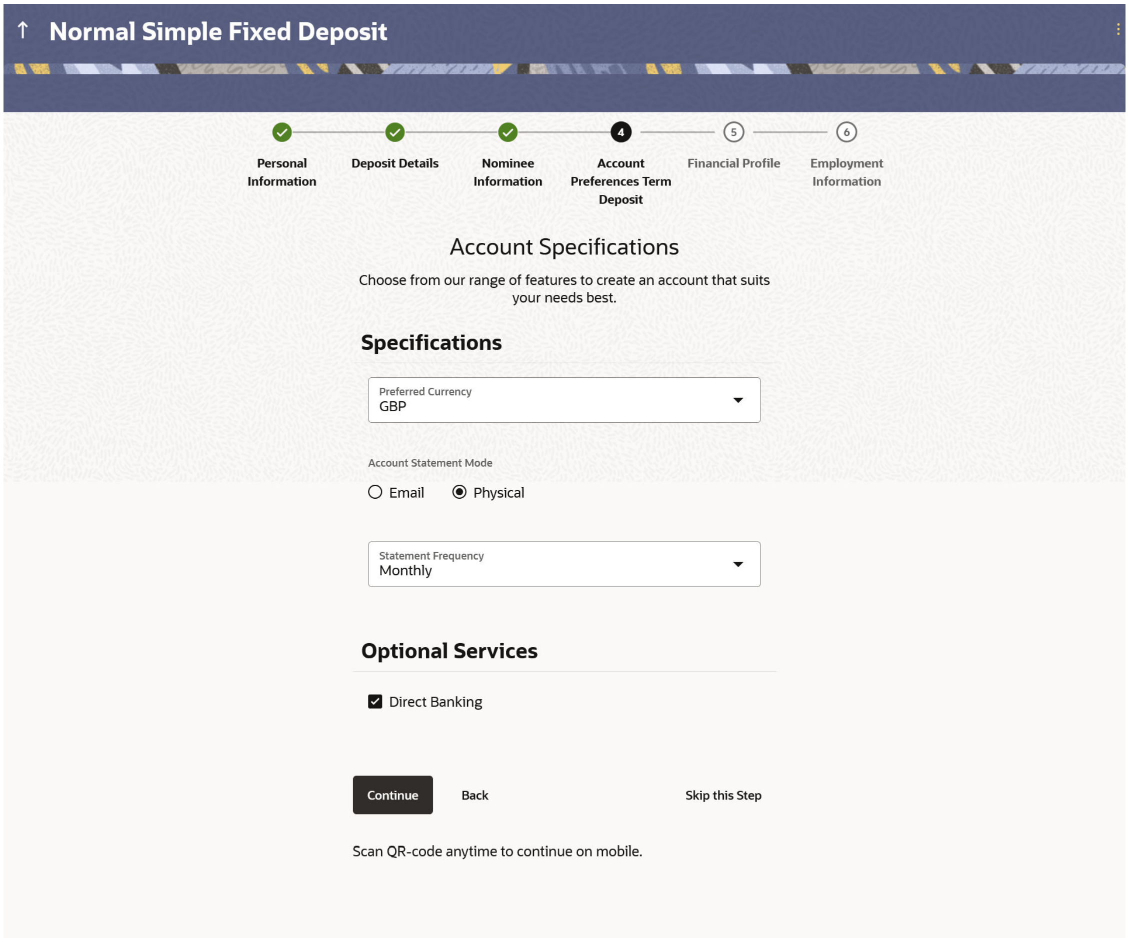
9. In the **Email ID** field, enter the email ID of the guardian's.
10. In the **Mobile Number** field, enter the mobile number of the guardian's.
11. Perform any of the following actions:
    a. Click **Continue** to proceed to the next step in the application.
    b. Click **Back** to navigate back 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.

1.10 Deposit Specifications

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

You can provide your preferences related to services you would like on your certificate of deposit like the currency in which you wish your deposit to be held and define statement preferences such as the delivery mode and frequency.

Figure 1-15 Deposit Specifications



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

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

Table 1-15 Deposit Specifications - Field Description

Field Name	Description
Preferred Currency	The currency in which you wish to open your deposit. The currency will be defaulted to USD. If other currencies are supported, you will be able to edit this selection.
Statement Frequency	The frequency at which you would like to receive account statements. The options are: • **Monthly** • **Quarterly** • **Bi Annual** • **Annual**

Table 1-15 (Cont.) Deposit Specifications - Field Description

Field Name	Description
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 to open your deposit.
2. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.
3. 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 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 Financial Profile

This topic describes the section where you can provide details pertaining to your income, expenses, assets, and liabilities.

If you do not have any assets or liabilities or do not want to furnish that information as part of this application, you can select the options provided against each card to skip providing that specific information.

> **Note**
>
> The **Financial Profile** section will be part of the application form, depending on the product maintenance in OBO. Additionally, if the capture of financial information is configured as optional in OBO, the option to Skip this step will be present on the page.

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

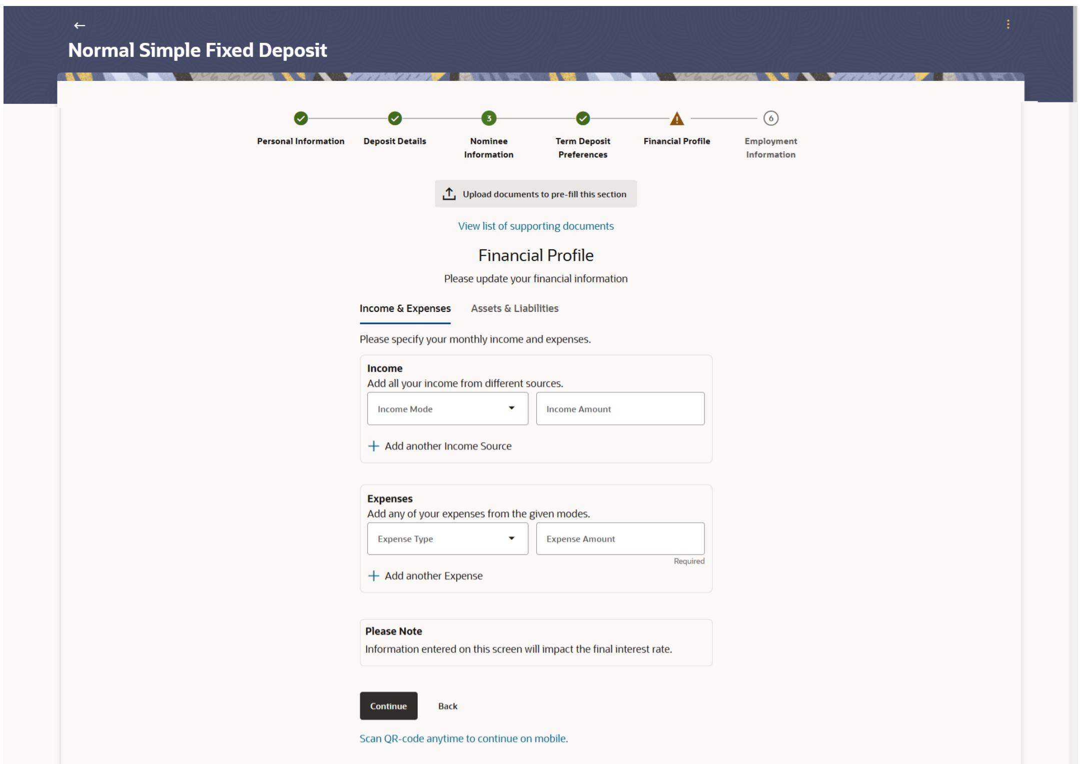
   For more information on fields, refer to the field description table.

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



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

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

Table 1-17 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.

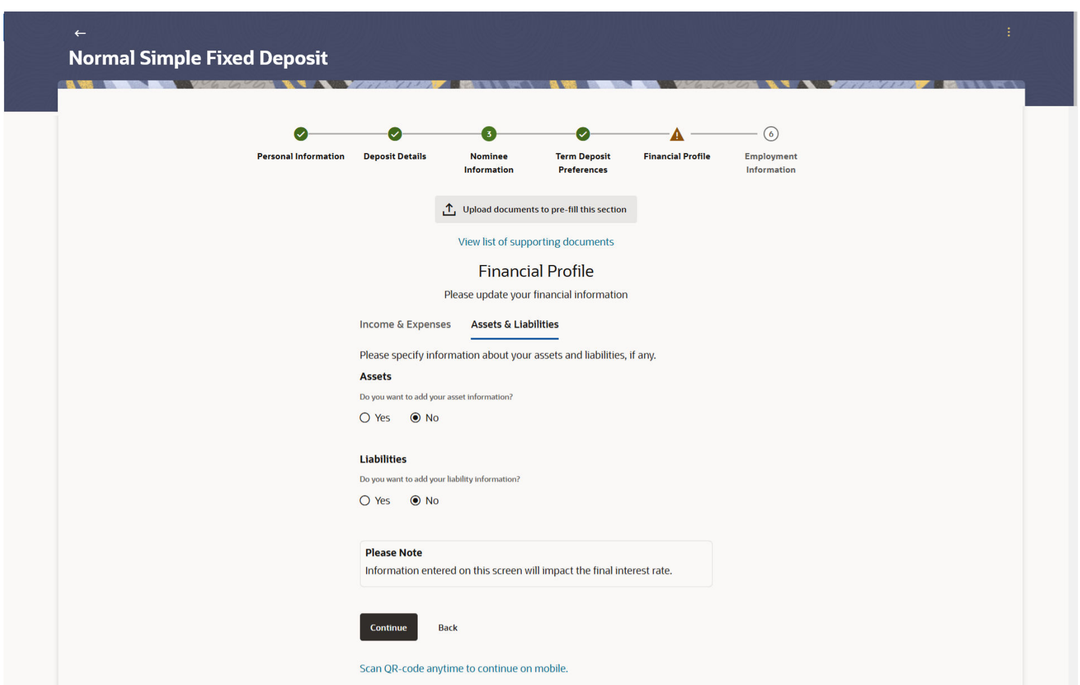
Table 1-17 (Cont.) Financial Profile – Income & Expenses -Field Description

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

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

Figure 1-17 Financial Profile – Asset & Liabilities



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

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

Table 1-18 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**
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.

1.12 Employment Information

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

> **Note**
>
> a. The Employment Information section will be part of the application form, depending on the product maintenance in OBO. Additionally, if the capture of employment information is configured as optional in OBO, the option to Skip this step will be present on the page.
>
> b. 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.

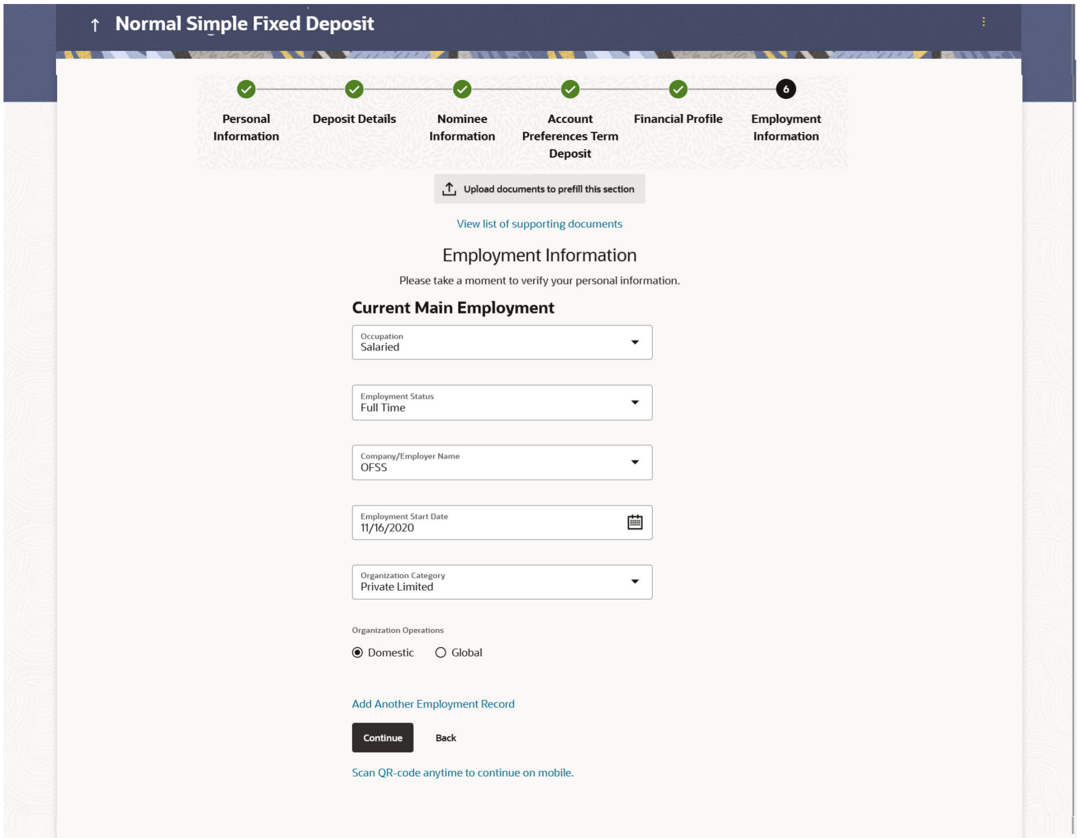
   For more information on fields, refer to the field description table.

   Table 1-19 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 1-18 Employment Information



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

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

Table 1-20 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 1-20 (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 1-20 (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 **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 **Save and Continue Later** option to save the application.

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

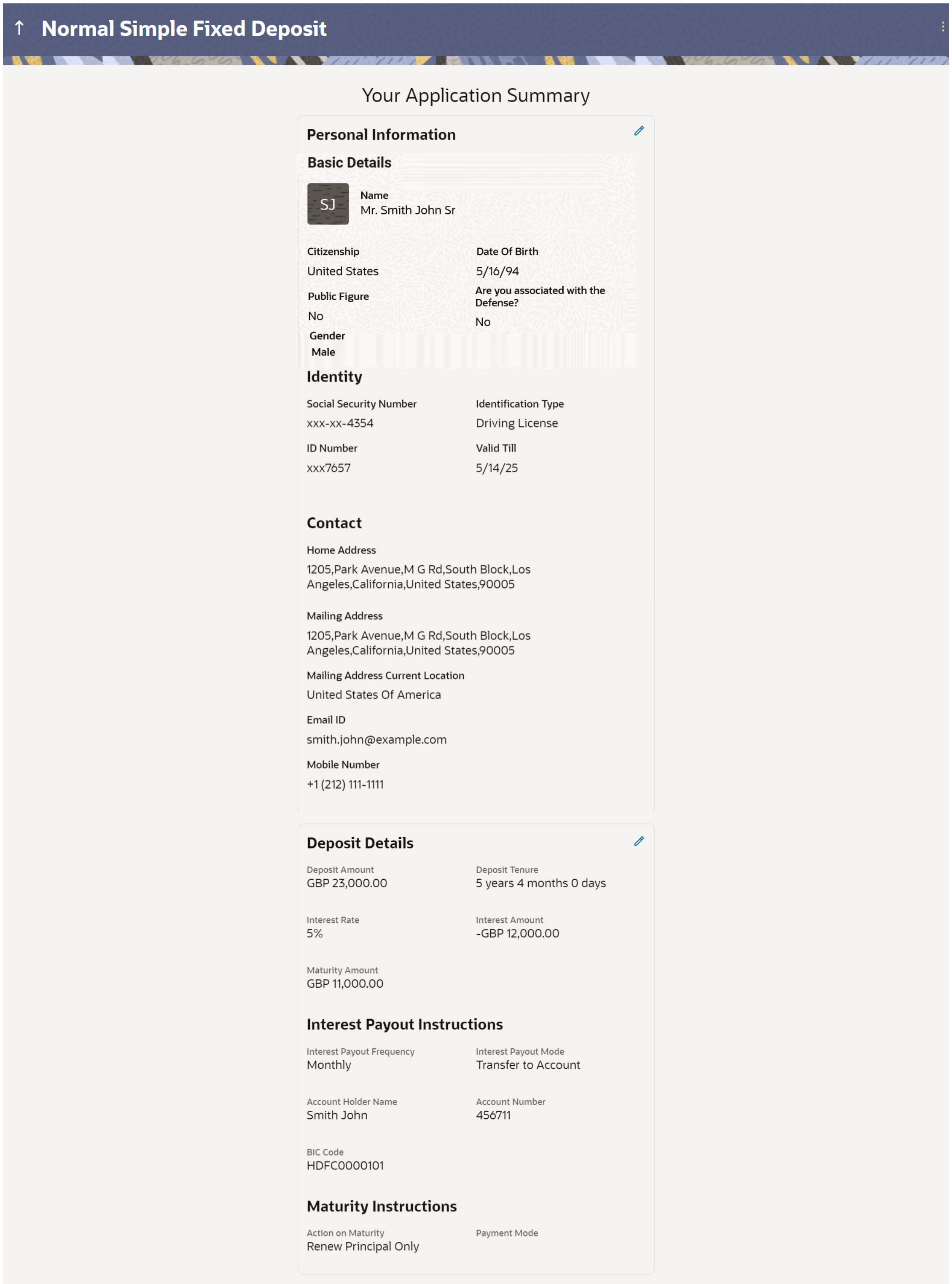
1.13 Review and Submit

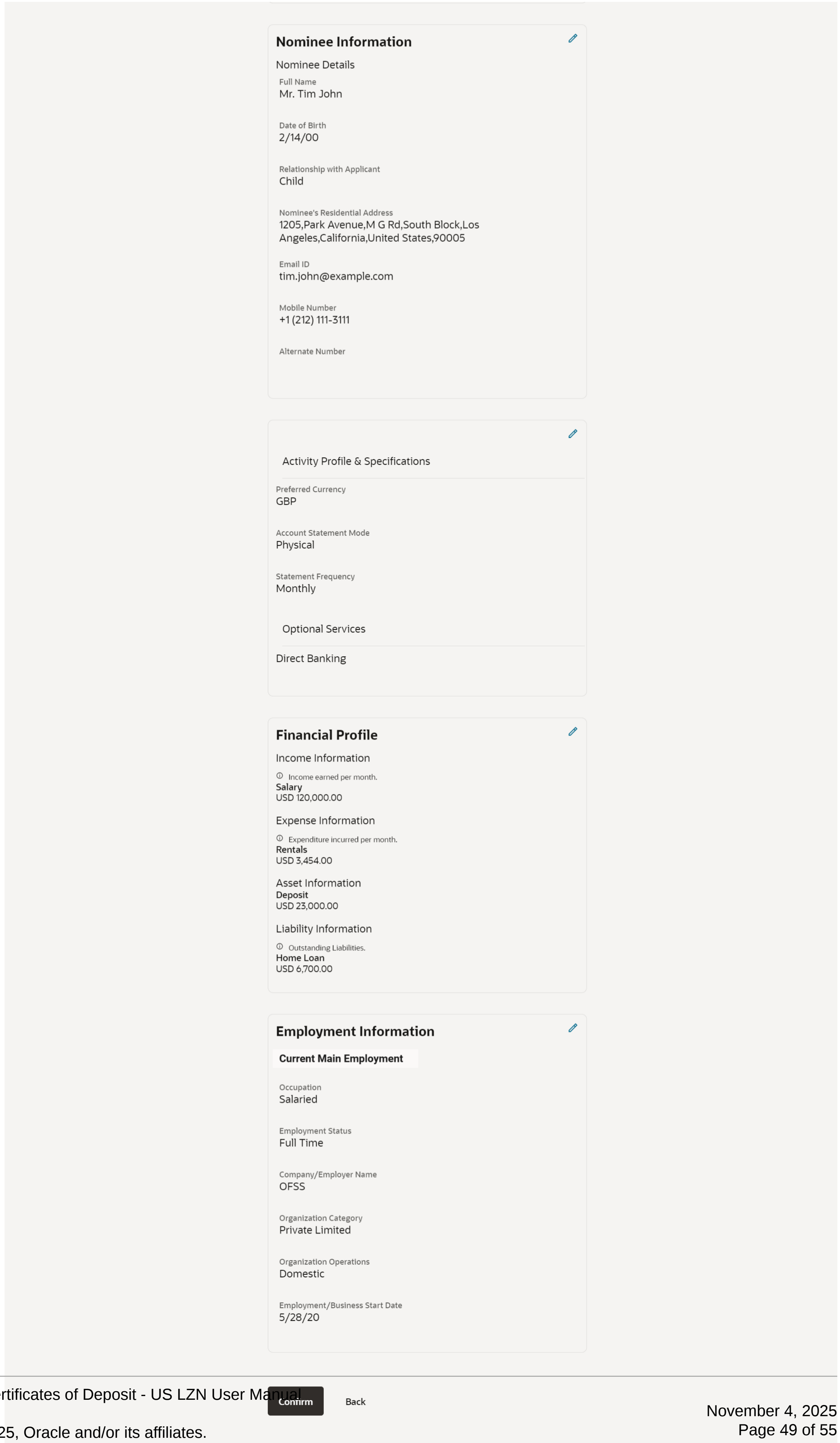
This topic describes how to review and edit your application summary.

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

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

Figure 1-19 Review and Submit




Nominee Information
Nominee Details
Full Name
Mr. Tim John
Date of Birth
2/14/00
Relationship with Applicant
Child
Nominee's Residential Address
1205,Park Avenue,M G Rd,South Block,Los Angeles,California,United States,90005
Email ID
tim.john@example.com
Mobile Number
+1 (212) 111-3111
Alternate Number
Activity Profile & Specifications
Preferred Currency
GBP
Account Statement Mode
Physical
Statement Frequency
Monthly
Optional Services
Direct Banking
Financial Profile
Income Information
Income earned per month.
Salary
USD 120,000.00
Expense Information
Expenditure incurred per month.
Rentals
USD 3,454.00
Asset Information
Deposit
USD 23,000.00
Liability Information
Outstanding Liabilities.
Home Loan
USD 6,700.00
Employment Information
Current Main Employment
Occupation
Salaried
Employment Status
Full Time
Company/Employer Name
OFSS
Organization Category
Private Limited
Organization Operations
Domestic
Employment/Business Start Date
5/28/20
Confirm
Back

Review the application details.

- Perform one of the following actions:
    - Click **Confirm**, to proceed with application submission.

      The **Terms of Service** page appears.

    1. Click the icon against any section if you wish to update any information in the respective step.
    2. Click **Back** to navigate back to the previous step in the application.
    3. Click 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.

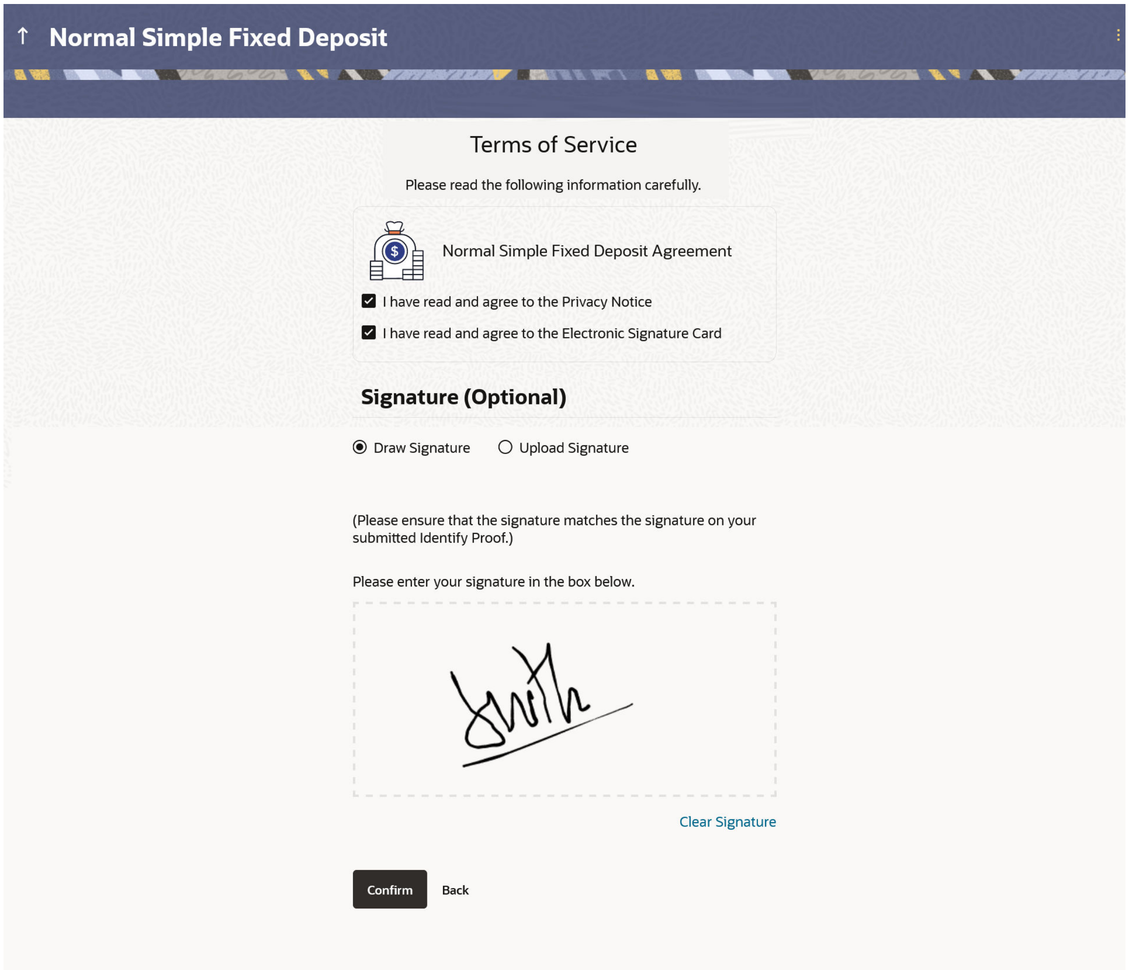
1.14 Terms of Service

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 1-20 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.

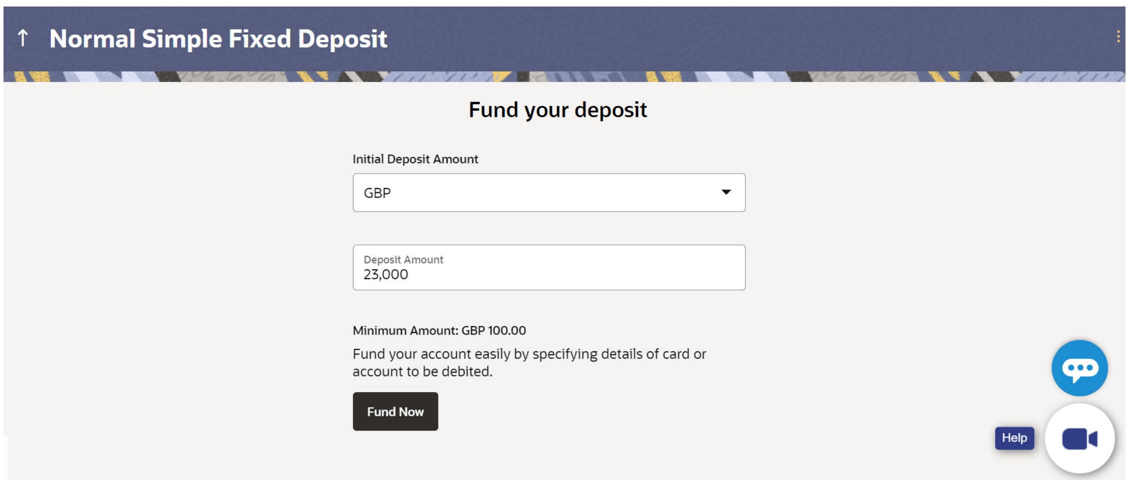
6. Perform any of the following actions:
   a. Click **Confirm** to proceed with application submission.
   b. Click **Back** to navigate back to the previous step in the application.
   c. Under the kebab menu, perform any of the following actions:
      i. Click **Save and Continue Later** option to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

1.15 Fund your deposit

This topic describes the option that allows you to fund your Certificate of deposit by specifying an initial deposit amount and providing the details of the card or account to be debited.

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

Figure 1-21 Fund your deposit



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

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

Table 1-21 Fund your deposit - Field Description

Field Name	Description
Initial Deposit Amount (Currency)	Displays the deposit amount currency as specified on the **Deposit Details** page. You can modify this selection.
Deposit Amount	Displays the deposit amount as specified on the **Deposit Details** page. You can modify this amount.
Fund Now	Click this button if you wish to fund the deposit right away.

1. Perform any of the following actions:

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

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

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

   The preference will be updated and your application will be submitted. And the **Confirmation** page gets displayed.

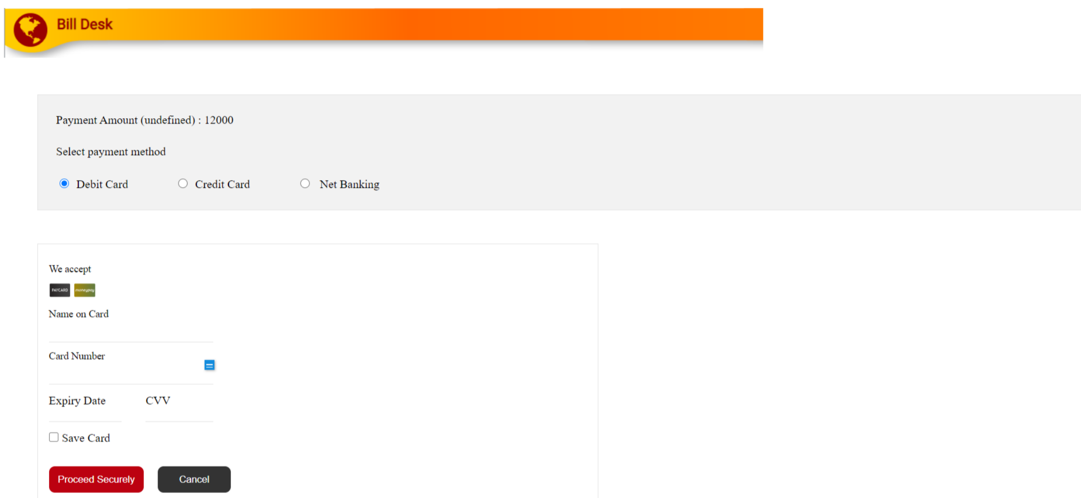
c. Under the kebab menu, perform any of the following actions:

   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.

Payment Gateway

Figure 1-22 Payment Gateway screen



This page will appear if you have opted to fund your Certificates of deposit right away by selecting the **Fund Now** option on the **Fund your deposit** modal window.

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

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

Table 1-22 Payment Gateway - Field Description

Field Name	Description
Payment Modes	All the payment modes through which you can fund your account 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. That is 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.

2. Select your preferred funding method for your Certificates of deposit, then enter the required card or account information to complete the transfer.

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

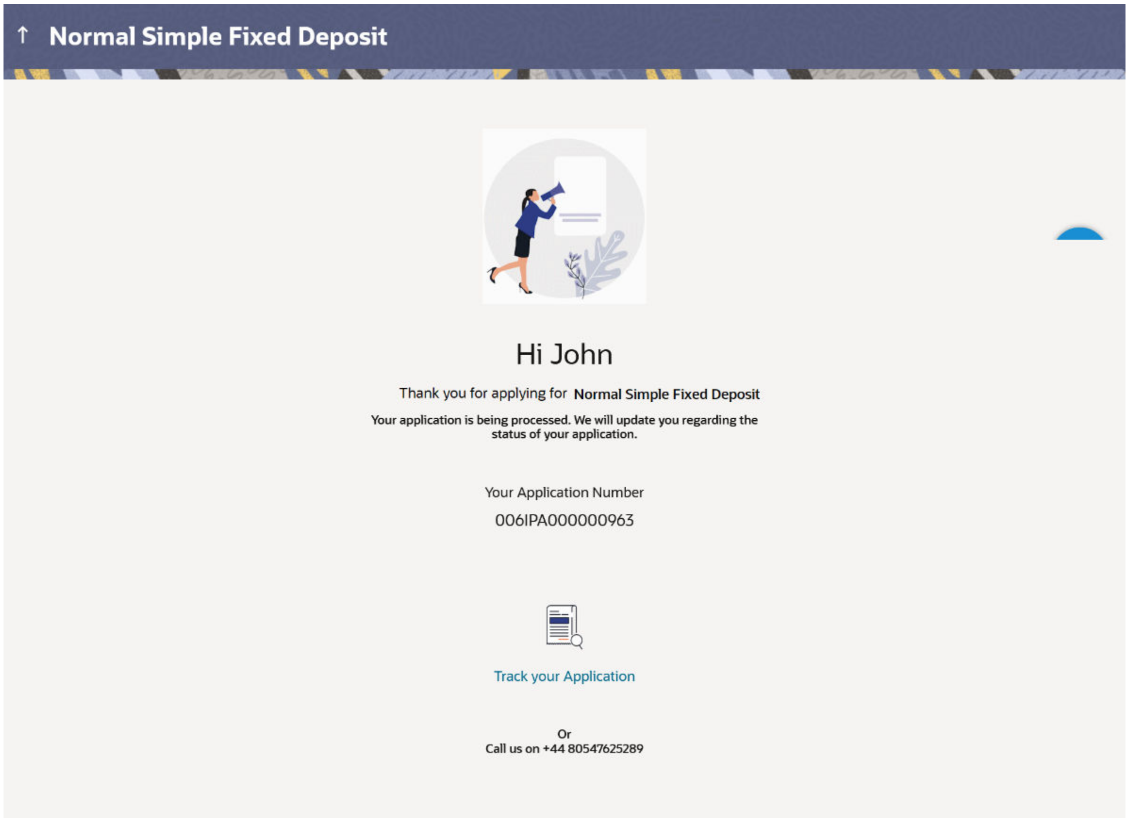
1.16 Submitted Application - Confirmation

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

This page displays the name of the product that you have applied for along with the Certificate of Deposit account number, generated by the bank. A link to register for online banking will is also provided.

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

Figure 1-23 Confirmation



- Perform any of the following actions:
  1. In case of insta account application processed successfully:
     1. Click on the **Register for Online Banking** link navigate to the **Registration** page.

        For information on **Registration**, refer to the **Oracle Banking Digital Experience Retail Customer Services** user manual.
  2. In case of non-insta account application or if the insta account application could not be processed instantly:
     1. 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**.

1.17 Existing User

This topic describes the product application process for existing customers.

Existing customers will be able to apply for Certificates of Deposits by selecting the option to open a new deposit provided in the menu once the user has logged in to the online banking application.

If an existing customer has selected a Certificates of Deposit product via the product showcase on the bank portal, once he/she logs in by selecting the provided option on the kickoff page, he/she will be navigated to the OBDX servicing screen from which he can open a new deposit.

2
FAQ

1. **Can I proceed with the application if I am an existing customer of the bank but do not have online banking access?**
   You will need to first onboard yourself on the digital banking platform. You can do so by selecting the 'Register for online banking access' link on the kick off page or by selecting the 'Register Now' option provided on the login page. Once you have completed the registration process, you can login and proceed with application initiation.
2. **Can I add a joint applicant while applying for any of the products?**
   No, as of now you can apply only as a single applicant. Adding joint applicants is not supported currently.
3. **I am applying for the product as a guest user. The address that is mentioned in the document that I have uploaded in support of the application is different from my current permanent address. Can I update that information in the application form?**
   Yes, all the information that is fetched from your document is displayed in editable format in the Personal Information section. You can update the required details and submit your application. However, please note that once your mobile number, as provided in the Mobile Verification page, is verified, you will not be able to modify it in the Personal Information section.
4. **How many products can I apply for as part of a bundled application?**
   Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change.
5. **In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**
   Only you can resume and complete a draft application.
6. **Can I cancel one of the product applications that has been submitted as part of a bundled application?**
   No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.
7. **If I am applying for a product as an existing user, can I update my personal information while initiating an application?**
   No, you cannot update any personal details while applying as an existing online banking customer. You may contact the bank to update your personal information before applying for a new product.
8. **For how long I can access and resume my applications that are saved as drafts?**
   This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.
9. **Can I apply for a product that I have already applied for and that the bank is currently processing?**
   Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.
10. **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.

11. **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.

12. **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.

13. **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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