

# Oracle® Banking Digital Experience

## Retail Originations Savings Accounts User Manual



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ORACLE®

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# Preface

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## Purpose

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

## Pre-requisites

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

## Audience

This document is intended for the following audience:

- Customers
- Partners

## Documentation Accessibility

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

## Access to Oracle Support

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

## Critical Patches

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

## Diversity and Inclusion

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

## Related Resources

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

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

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

## Screenshot Disclaimer

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

## Acronyms and Abbreviations

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

**Table 1 Acronyms and Abbreviations**

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

## Basic Actions

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











**Table 2 Basic Actions and Descriptions**

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

## Symbols and Icons

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

Table 3 Symbols and Icons

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

## Post-requisites

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

# 1

## Savings Account Application

This topic describes the structure of the Savings Account application, which captures information regarding the applicant's personal, employment, nominee information and financial information.

A savings account is an interest-bearing deposit account held at a bank or in a financial institution that yields a modest interest. The savings account application of *Oracle Banking Digital Experience* has been created to enable customers to apply for savings accounts easily by providing minimal personal details. Applicants can quickly apply for savings accounts by simply specifying their basic personal information and defining account preferences, if required.

*Oracle Banking Digital Experience* supports both single as well as joint applications for savings account products (depending on whether the product, as maintained in the mid-office system, supports joint applications). If the product supports joint applications, the option to apply jointly will be provided on the kickoff page. On selecting this option, the application form will be adapted to also capture information of joint applicants. This will include the joint applicant's personal information and, depending on the maintenances in the mid-office system with regards to capture of financial and employment information, might also include sections to capture this information of the joint applicant.

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 (primary applicant as well as joint applicant) 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 online KYC of the applicants are completed successfully, the personal information sections of each applicant will be prefilled with information fetched from the identification proof documents uploaded as part of the online KYC process.

In case the applicant is an existing digital banking customer (only supported in case of single applicant applications and not joint applications), he/she can simply provide his/her online banking credentials to have his/her personal information and if required, his/her employment and information sections of the form prefilled with information as maintained with the bank.

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

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

**Note**

1. *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. OBDX will further send this information to the mid office system to be utilized as required.
2. *Oracle Banking Digital Experience* only supports joint application forms when the primary applicant is a new customer of the bank. The joint applicant can either be a new customer or an existing one.

Following are the steps involved in the application submission:

- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application— whether you want to apply for a single or joint account. If you, the primary applicant, are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer (not supported in case of joint application forms) you can login with your online banking credentials to have your information pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form. Please note – as of this release, mobile verification is applicable only for the primary applicant even in the case of joint application forms.
- **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.
  1. Liveness Check – Selfie Capture
  2. (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 the applicants' personal information which will include full name, date of birth, address details, etc. In case, you have skipped online KYC, 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. In case of joint application forms, there will be two sections to capture personal information i.e. one to capture the personal information of the primary applicant and another to capture the personal information of the joint applicant.
- **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 first record should be that of your current main source of income. You can include additional entries to document other current or past employment details.

- **Financial Information:** 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.
- **Savings Account Specifications:** The bank may offer certain add-on services for the account. These might include a Debit Card, Passbook, Cheque Book, Access to Direct Banking, Phone Banking, etc. In this section, you can define your preferences with regards to these features. You can also specify the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery. In case of joint account applications forms, you will be able to provide specifications related to optional services available to both the primary as well as the joint applicant separately. There will also be an additional sub section under this section in which you can specify the mode of operation of the account.
- **Nominee Information:** If you wish to do so, you can specify details of your nominee in this section. Nominee details will include basic information such as name, date of birth, address etc. In case the nominee is a minor, you will have to mandatorily also specify information of the nominee's guardian.
- **Review and Submit:** Once you have filled out all the information required in the account 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 account application you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device. In case of joint account application forms, this section will list down the terms and conditions specific to the product being applied for, as well as terms and conditions that are required to be read and accepted by each of the applicant, separately. The signature sub section will also have a provision to capture the signature of both applicants.  
Digital signatures can be added by uploading a document containing the applicant's signature or by physically signing the provided space in case the application is being filled out from a touchscreen device.
- **Fund your account:** This step will be part of the application form if it has been configured for Savings Account applications. 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 specify the initial deposit amount and then proceed to furnish information regarding mode of transfer. If you are a prospect applicant, you will be navigated to the payment gateway where you will be able to specify information related to the mode of transfer. If you are an existing customer you will be provided with the additional feature of being able to select any of your existing savings or checking accounts that you hold with the bank, from which to transfer funds.

**Note**

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

- **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This

page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

**To apply for a savings account:**

1. Perform any of the following navigation for the **Savings Accounts** application.
  - a. From the Bank Portal page, goto **Product Offerings** section, and then click **Retail** tab. Under **Retail** tab, click **Savings Accounts**.
  - b. From the Bank Portal page, click **Customer Services** , then click **Our Products** . The **Product Offerings** page is loaded, click **Personal**, and then click **Savings Accounts**.
- [Savings Account - Product Listing](#)  
This topic describes the page on which the Savings Account products offered by the bank that can be applied for online are displayed.
- [Savings Account - Product Details](#)  
This topic describes the product details page.
- [Savings Account - 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 Number 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 in which personal information of the applicant/s is captured.
- [Employment Information](#)  
This topic describes the section where you can provide your employment details.
- [Financial Profile](#)  
This topic describes the section which captures information about the applicant/s financial details pertaining to their income, expenses, assets, and liabilities.
- [Joint Applicant Information](#)  
This topic documents the section of the joint application information in which joint applicant information can be entered.
- [Savings Account Specifications](#)  
This topic describes the section where you can specify your service preferences.
- [Nominee Information](#)  
This topic explains the section of the application where you can provide nominee information.
- [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 account](#)  
This topic describes the option that allows you to fund your savings account 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 Savings Account - Product Listing

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

This page is displayed once you select the **Savings Accounts** category on the bank portal. All the **Savings Account** products of the bank that are available 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 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.

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 **Savings Accounts** product listing page.

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

Figure 1-1 Product Listing

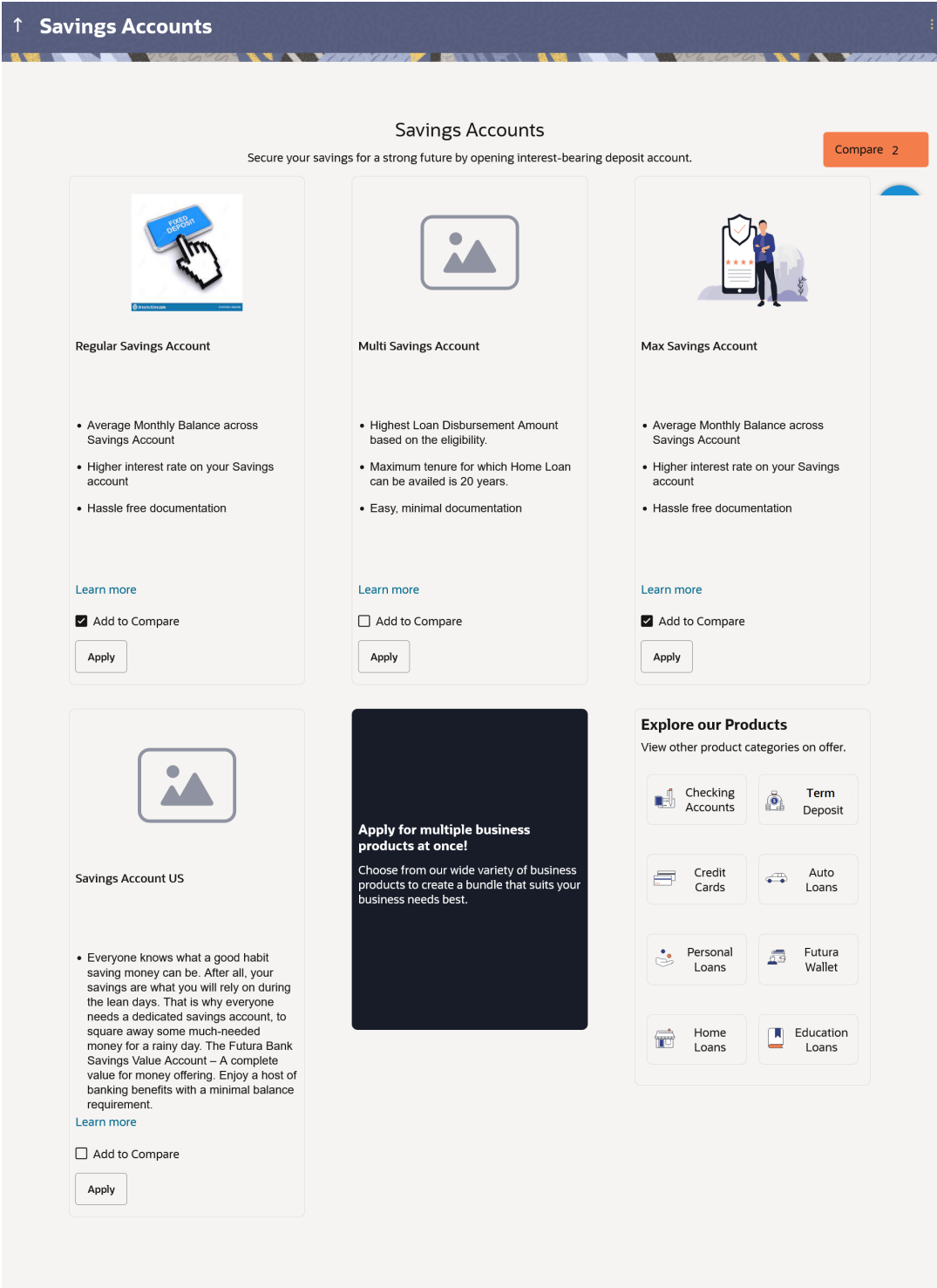


Table 1-1 Product Listing - Field Description

Field Name	Description
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.

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

Field Name	Description
<b>Product Description</b>	The short description of the product is displayed on each card.
<b>Features</b>	The features of the product are listed down on each card.
<b>Cross Sell cards</b>	Cross-sell cards are displayed on this page, allowing users to navigate to the listing page of the selected product. A card to navigate to the bundled application listing page is also displayed.

2. Perform any of the following actions:
  - a. Identify the product for which you want to make an application and click **Apply** provided on the specific card.  
The **Kick Off** page will be displayed.
  - b. Click **Add to Compare** against any (up to three) products to compare them with each other.
  - c. Click the **Learn more** link displayed on any product card to view additional details of that product.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
    - ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

## 1.2 Savings Account - 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 1-2 Product Details

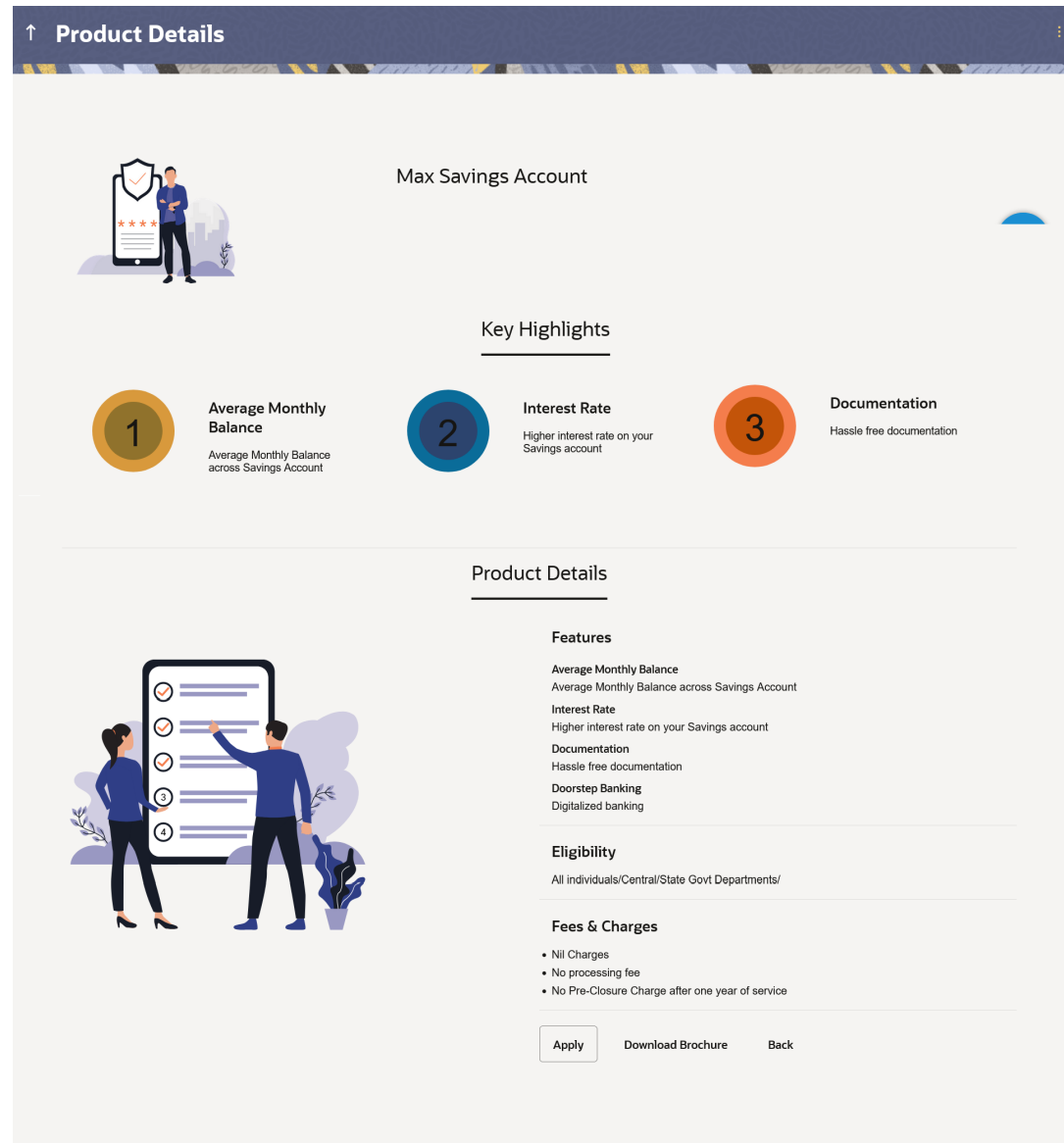


Table 1-2 Product Details - Field Description

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

2. Perform any of the following actions:
  - a. Click **Apply** to apply for the product.  
The **Product Kickoff** page is displayed.
  - b. Click the **Download Brochure** link to view and download the product brochure.

- c. Click **Back** to navigate back to the previous page.
- d. Under the kebab menu, perform any of the following actions:
  - i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
  - ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

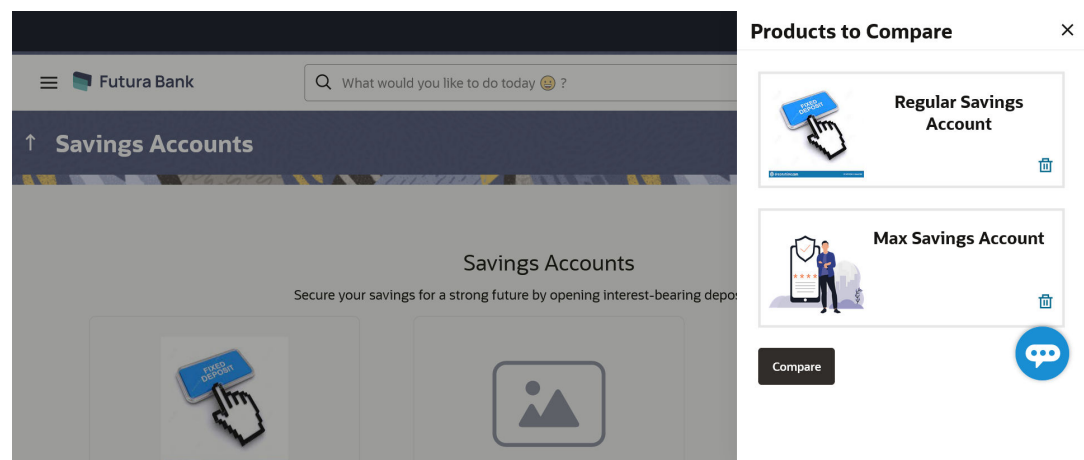
## 1.3 Savings Account - Product Comparison

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

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

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

**Figure 1-3 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 1-4 Compare Products

↑ Compare Products

Compare Products

Compare and choose a product which suits you best.

Regular Savings Account

Max Savings Account

Eligibility Criteria

All individuals/Central/State Govt Departments/

All individuals/Central/State Govt Departments/

Special Features

Average Monthly Balance

Average Monthly Balance across Savings Account

Average Monthly Balance across Savings Account

Interest Rate

Higher interest rate on your Savings account

Higher interest rate on your Savings account

Documentation

Hassle free documentation

Hassle free documentation

Doorstep Banking

Digitalized banking

Digitalized banking

Fees and Bank Charges

Debit Card Annual Fees

Nil Charges

Nil Charges

Processing fee

No processing fee

No processing fee

Pre-Closure

No Pre-Closure Charge after one year of service

No Pre-Closure Charge after one year of service



Apply


Apply

Table 1-3 Field Description

Field Name	Description
<b>Product Name &amp; Image</b>	Displays the name of the product along with image.
<b>Product Description</b>	Displays the description of the product.
<b>Eligibility Criteria</b>	Displays the eligibility criteria that are to be met in order to apply for the product.
<b>Special Features</b>	Displays the features of the product.
<b>Fees and Bank Charges</b>	Displays the fees and bank charges applicable for the product.

Table 1-3 (Cont.) Field Description

Field Name	Description
Value Added Benefits	Displays the value added benefits of the product.
Option to Remove a product from the comparison list	Click  to remove the product from the list of products to be compared. This icon is provided against the product name and image.
Option to replace a product for comparison	Click  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.

## 1.4 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 opt to apply for the overdraft option, an additional 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 are an existing customer of the bank with online access (this applies only to single applications), you can select the option provided and continue to log in using your online banking credentials. 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 to primary applicants 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 1-5 Kick Off Page – Single Account Application**

← Max Savings Account

**Ready to Apply?**

Please start by specifying the type of account you wish to apply for.

**Check Your Eligibility**

- I am a legal adult in my state and country of residence.
- I am a tax resident of the country in which I am applying for the product and I am not a tax resident of any other country.

[Read more](#)

What type of account would you like to open?

☒ A Single Account ☐ A Joint Account

☐ I am an existing customer with online banking access  
Login for a faster application experience

**Apply Now**

Figure 1-6 Kick Off page – Joint Account Application

← Max Savings Account

### Ready to Apply?

Please start by specifying the type of account you wish to apply for.

**Check Your Eligibility**

- Both applicants are legal adults in their state and country of residence.
- Both applicants are tax residents of the country in which the product is being applied for and neither applicants are tax residents of any other country

[Read more](#)

What type of account would you like to open?

☐ A Single Account ☒ A Joint Account

Apply for overdraft?

☒ Yes ☐ No

Whose financial information would you like to capture?

☒ Primary Applicant ☐ Joint Applicant ☐ Both

**Apply Now**

**Note**

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

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

Table 1-4 Kick Off page - Field Description

Field Name	Description
<b>What type of account would you like to open?</b>	<p>Select the type of account. The options are:</p> <ul style="list-style-type: none"> <li><b>A Single Account</b> - If the <b>A Single Account</b> option is selected, clicking <b>Apply Now</b> initiates the application process for a joint account</li> <li><b>A Joint Account</b> - If the <b>A Joint Account</b> option is selected, the application form for a joint account is loaded when the user clicks the <b>Apply Now</b> button.</li> </ul> <p>This field is enabled only if the product being applied for supports joint applications.</p>
<b>Apply for overdraft?</b>	<p>This field enables you to specify whether you wish to apply for overdraft or not. The options are:</p> <ul style="list-style-type: none"> <li><b>Yes</b></li> <li><b>No</b></li> </ul> <p>This field will be displayed only if the product you have selected supports overdrafts and if you have selected the <b>A Joint Account</b> option.</p>

Table 1-4 (Cont.) Kick Off page - Field Description

Field Name	Description
<b>Whose financial information would you like to capture?</b>	<p>You will be required to specify which applicant's financial information you will be furnishing as part of the application form. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Primary Applicant</b></li> <li>• <b>Joint Applicant</b></li> <li>• <b>Both</b></li> </ul> <p>This field will be displayed only under the following conditions:</p> <ul style="list-style-type: none"> <li>• The product supports overdraft.</li> <li>• You have opted to apply for a joint account.</li> <li>• You have selected the option <b>Yes</b> under the <b>Apply for Overdraft</b> field.</li> </ul>
<b>I am an customer existing with online banking access</b>	<p>Select this check-box if you are an existing online customer of the bank.</p> <p>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.</p>

2. Applicable only if the product supports joint accounts – Under the **What type of account would you like to open?** field, select the desired option.
  - a. If you select the option **A Single Account**, on clicking on the **Apply Now** button, the application form specific to a single account, will be loaded.
  - b. If you select the option **A Joint Account**, if the product supports overdraft facility, the field **Apply for Overdraft?** appears.
 

Under the **Apply for Overdraft?** field. Select the desired option.

    - If you select the option, **Yes**, the field Whose financial information would you like to capture? Appears. Select the desired option.
  - c. On clicking on the **Apply Now** button, the application form specific to a joint account, will be loaded.
3. 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.

4. Click **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
5. 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.

## 1.5 Mobile Number Verification

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

This step is applicable only for prospect/guest customers. Even in the case of joint applications, at present, it is only the primary applicant's mobile that gets verified. This check is used to register guest customers so that they can track submitted applications and also retrieve applications that were abandoned before submission. This check is also used to

identify whether the applicant is truly a new customer or if he/she is already an existing customer of the bank. Additionally, the system is able to identify if there are any existing applications in draft mode for the mobile number defined and can provide applicants with the option to continue with those applications if they wish to do so.

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

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

The **Mobile Verification – Enter Mobile Number** screen is displayed.

**Figure 1-7 Mobile Verification – Enter Mobile Number**

**Note**

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

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

**Table 1-5 Mobile Verification – Enter Mobile Number - Field Description**

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

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

The **Enter OTP** screen is displayed.

**Figure 1-8 Mobile Verification – Enter OTP**

↑ Max Savings Account

Enter OTP

We have sent you an OTP on your mobile number  
+1 212 1111111

• • • •

Didn't receive the OTP?

Resend Back

**Note**

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

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

**Table 1-6 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.
  - 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**.

## 1.6 Personal Information

This topic describes the section of the application in which personal information of the applicant/s is captured.

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

In the case of joint applications, the personal information of both applicants i.e. the primary applicant as well as the joint applicant will need to be captured. There will be two separate sections to capture this information of each applicant, which will have headers as Primary Applicant – Personal, Joint Applicant – Personal, respectively.

### **Note**

In case the joint applicant is an existing customer of the bank, the section in which personal information of the joint applicant is to be entered, will not be part of the application form.

Figure 1-9 Personal Information - Basic Details

←

Max Savings Account

1

2

3

4

5

6

7

Primary Applicant - Personal

Joint Applicant - Personal

Joint Applicant - Finances

Savings Account Specifications

Primary Applicant - Employment

Joint Applicant - Employment

Nominee

Upload documents to pre-fill this section

View list of supporting documents

Primary Applicant - Personal

Please take a moment to verify your personal information.

Basic Details

Identity

Contact

Title

Required

First Name

Required

Middle Name (Optional)

Last Name

Required

Date of Birth

Required

Citizenship

Required

Gender

Required

Marital Status

Are you an employee of the bank?

☐ Yes ☒ No

Continue

Scan QR-code anytime to continue on mobile.

**Note**

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

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

Table 1-7 Personal 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.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.

Table 1-7 (Cont.) Personal Information - Basic Details - Field Description

Field Name	Description
<b>Title</b>	The salutation/title applicable to the applicant. Examples of salutation are Mr., Mrs., Dr. etc.
<b>First Name</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant, if applicable.
<b>Last name</b>	Specify the last name of the applicant.
<b>Date of Birth</b>	Specify the date of birth of the applicant. The system validates the date of birth to ascertain whether you have attained the age of majority. The format of the date should be DD/MM/YYYY.
<b>Gender</b>	Select the gender of the applicant from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• <b>Male</b></li> <li>• <b>Female</b></li> <li>• <b>Other</b></li> <li>• <b>Do not wish to disclose</b></li> </ul>
<b>Marital Status</b>	Select the marital status of the applicant from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• <b>Legally Separated</b></li> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Widow</b></li> </ul>
<b>Citizenship</b>	Specify the country of your citizenship
<b>Are you an employee of the bank?</b>	This field captures the applicant's relationship with the bank in terms of employment i.e. whether the applicant is 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. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

1. Click **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
2. In the **Basic Details** section, specify the required details.
  - a. From the **Title** list, select the title that applies to you.
  - b. In the **First Name** field, enter your first name.
  - c. In the **Middle Name** field, enter your middle name, if applicable.
  - d. In the **Last Name** field, enter your last name.
  - e. From the **Date of Birth** date picker, select your date of birth of yours.
  - f. In the **Citizenship** list, select the country of which the applicant is a citizen.
  - g. From the **Gender** list, select your gender.
  - h. From the **Marital Status** list, select your marital status.
  - i. Under the **Are you an employee of the bank?** field, select **Yes** if you are currently serving as an employee of the bank, or select **No** if you are not an employee of the bank.

3. Click **Continue** to move to next sub-section.  
The **Identity** sub-section appears.

**Figure 1-10 Personal Information - Identity**

The screenshot shows the 'Max Savings Account' setup interface. At the top, a progress bar indicates seven steps: 1. Primary Applicant - Personal, 2. Joint Applicant - Personal, 3. Joint Applicant - Finances, 4. Savings Account Specifications, 5. Primary Applicant - Employment, 6. Joint Applicant - Employment, and 7. Nominee. The current step is 'Primary Applicant - Personal'. Below the progress bar, there is a button to 'Upload documents to pre-fill this section' and a link to 'View list of supporting documents'. The main heading is 'Primary Applicant - Personal' with a sub-instruction: 'Please take a moment to verify your personal information.' Below this, there are three tabs: 'Basic Details', 'Identity' (which is selected), and 'Contact'. Under the 'Identity' tab, there are three input fields: 'Identification Type' (a dropdown menu), 'ID Number', and 'Valid Till (Optional)' (with a calendar icon). Each of the first two fields has a 'Required' label to its right. At the bottom, there is a 'Continue' button and a note: 'Scan QR-code anytime to continue on mobile.'

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

**Note**

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

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

**Table 1-8 Personal Information - Identity - Field Description**

Field Name	Description
<b>Identification Type</b>	Select the type of identification that the applicant wishes to provide as proof of identity. The options are: <ul style="list-style-type: none"> <li>• <b>Passport</b></li> <li>• <b>Driving License</b></li> </ul>
<b>ID Number</b>	The applicant's identity number of the proof of identity selected.
<b>Valid Till</b>	The date till which the identification document is valid. This field is optional.

5. In the **Identity** sub section;
  - a. From the **Identification Type** list, select the type of identification that you wish to provide as proof of identity.
  - b. In the **ID Number** field, enter the identity number of the proof of identity selected.

- c. From the **Valid till** date picker, select the date till which the identification document is valid.
- 6. Click **Continue** to move to next the sub-section.  
The **Contact** sub-section is displayed.

Figure 1-11 Personal Information - Contact

The screenshot shows a mobile application interface for setting up a 'Max Savings Account'. At the top, a progress bar indicates seven steps: 1. Primary Applicant - Personal, 2. Joint Applicant - Personal, 3. Joint Applicant - Finances, 4. Savings Account Specifications, 5. Primary Applicant - Employment, 6. Joint Applicant - Employment, and 7. Nominee. The first step is currently active. Below the progress bar, there is a button to 'Upload documents to pre-fill this section' and a link to 'View list of supporting documents'. The main heading is 'Primary Applicant - Personal', followed by the instruction 'Please take a moment to verify your personal information.' Below this, there are three tabs: 'Basic Details', 'Identity', and 'Contact', with 'Contact' being the selected tab. The 'Contact' section contains a 'Home Address' field marked as 'Required', a link to 'Click Here' to 'Prefer to enter your address line by line?', a question 'Is your mailing address the same as above?' with radio button options for 'Yes' (selected) and 'No', an 'Email ID' field marked as 'Required', and a 'Mobile Number' field with the value '+91 9898989898'. At the bottom, there is a 'Continue' button and a note: 'Scan QR-code anytime to continue on mobile.'

- 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 1-9 Personal Information - Contact - Field Description

Field Name	Description
Is your Home Address same as Primary Applicant's Home Address?	This field will be displayed only under the Contact sub section of the Joint Applicant's personal information section. The options are: <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>

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

Field Name	Description
<b>Home Address</b>	Enter the applicant's address in this field. In case the option <b>Yes</b> has been selected in the above field (applicable only in the <b>Joint Applicant's Personal Information</b> section) then the <b>Primary Applicant's Home address</b> will be prefilled in this field.
<b>Home Address Overlay</b>	This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Home Address</b> field. On this overlay, you can enter the applicant's address line by line.
<b>House/Unit Number</b>	Enter the applicant's house or flat number.
<b>Building Name</b>	Enter the building name of the applicant's home address.
<b>Street</b>	Specify the street address of the applicant's home address.
<b>Country</b>	Specify the country in which the applicant's home address is located.
<b>City</b>	Specify the city in which the applicant resides.
<b>State</b>	Select the state in which the applicant's home address is located.
<b>Locality</b>	Specify the locality in which the applicant's home address is located.
<b>Zip Code</b>	Enter the zip code of the applicant's home address.
<b>Is your mailing address the same as above?</b>	Identify if the applicant's mailing address is the same as the home address entered. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Mailing Address</b>	Enter the applicant's mailing address in this field. This option will appear only if you have selected option <b>No</b> under the <b>Is your mailing address the same as above?</b> field.
<b>Mailing Address Overlay</b>	This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Mailing Address</b> field. On this overlay, you can enter your mailing address line by line.
<b>House/Unit Number</b>	Enter the house or flat number of the applicant's mailing address.
<b>Building Name</b>	Enter the building name of the applicant's mailing address.
<b>Street</b>	Specify the street address of the applicant's mailing address.
<b>Country</b>	Specify the country in which the applicant's mailing address is located.
<b>City</b>	Specify the city in which the applicant's mailing address is located.
<b>State</b>	Specify the state in which the applicant's mailing address is located.
<b>Locality</b>	Specify the locality in which the applicant's mailing address is located.
<b>Zip Code</b>	Enter the zip code of the applicant's mailing address.
<b>Email ID</b>	Enter the applicant's email ID.
<b>Mobile Number</b>	Displays the mobile number that you had entered on the mobile verification page. This is applicable in the case of single applicant application forms and also for Primary Applicant's Contact sub section. When entering contact information of the joint applicant, this field will be blank and you will be required to specify the joint applicant's mobile number in this field.

8. In the **Contact** sub section;
  - a. In the **Home Address** field, enter your home address.

- b. Click on the **Click Here** link provided under the **Home Address** field to invoke the overlay on which you can enter your address line by line.
- c. If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify your home address as follows:
  - i. In the **House/Unit Number** field, enter your house or flat number.
  - ii. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.
  - iii. In the **Street** field, enter the name of the street on which your permanent address is located.
  - iv. From the **Country** field, select the country in which your home address is located.
  - v. In the **City** field, specify the city in which your home address is located.
  - vi. From the **State** field, select the state in which your home address is located.
  - vii. In the **Locality** field, enter the locality in which your permanent address is located.
  - viii. In the **Zip Code** field, enter the zip code of your permanent address.
  - ix. Click the **Add** button to add the address.

The overlay window will be closed and the address will be updated in the **Home Address** field under the **Contact Details** section on the **Personal Information** page.

- x. From the **Current Location** list, select your current location in terms of home address.
- d. In the **Is your mailing address the same as above?** field, select the option of choice; Perform any of the following actions:
  - If you select **No**;
    - i. In the **Mailing Address** field, enter your mailing address.

OR

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

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, specify 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.

## 1.7 Employment Information

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

In the case of joint application forms the names of the sections in which employment information of each applicant is to be captured will be displayed as **Primary Applicant – Employment** and **Joint Applicant – Employment** respectively.

### Note

The employment information sections for both the primary and joint applicant (if applicable) will be included in the application form only if the bank administrator has enabled them individually in the Originations Workflow Maintenance screen.

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

### Note

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

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

**Table 1-10 Employment Information - Upload Documents - Field Description**

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

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

**Figure 1-12    Employment Information**

**Note**

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

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

**Table 1-11    Employment Information - Field Description**


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

Table 1-11 (Cont.) Employment Information - Field Description

Field Name	Description
<b>Employment Status</b>	Specify the status of the applicant's employment. The options are: <ul style="list-style-type: none"> <li>• <b>Full Time</b></li> <li>• <b>Part Time</b></li> <li>• <b>Contract</b></li> <li>• <b>Professional</b></li> <li>• <b>Lawyer</b></li> <li>• <b>Proprietor</b></li> <li>• <b>Self Employed</b></li> <li>• <b>Business</b></li> <li>• <b>Agriculturist</b></li> <li>• <b>Govt. Employee</b></li> <li>• <b>Professional</b></li> <li>• <b>Others</b></li> </ul>
<b>Employer/Business Name</b>	specify the name of the company or employer at which the applicant is employed.
<b>I currently work in this role</b>	Specify whether the applicant is currently working in this role with this organization. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> This field is applicable when the applicant is entering the additional employment information.
<b>Employment Start Date</b>	Specify the date on which the applicant started working with the specific company/employer.
<b>Employment End Date</b>	The date on which your applicant ended with the specific company/ employer. This field is applicable when the applicant is entering additional employment information and has selected <b>No</b> against the field <b>I currently work in this role</b> .
<b>Organization Category</b>	Select the category under which the organization falls. The options are: <ul style="list-style-type: none"> <li>• <b>Private Ltd.</b></li> <li>• <b>Government</b></li> <li>• <b>NGO</b></li> </ul>
<b>Organization Operations</b>	Specify the area of operations of the organization with which the applicant is employed. The options are: <ul style="list-style-type: none"> <li>• <b>Global</b></li> <li>• <b>Domestic</b></li> </ul>
<b>Add Another Employment Record</b>	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
<b>Additional Employment &lt;Number&gt;</b>	The following fields will be displayed for each Additional Employment record that is added.
The following fields will be applicable if you select the option <b>Self Employed/Professional</b> in the <b>Occupation</b> drop-down list.	
<b>Profession</b>	Specify the applicant's profession.
<b>Company/Firm Name</b>	Specify the name of the Company/Firm where the applicant is working.

Table 1-11 (Cont.) Employment Information - Field Description

Field Name	Description
<b>I currently work in this role</b>	Specify whether the applicant is currently working in this role with this organization. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> This field is applicable when the applicant is entering the additional employment information.
<b>Business Start Date</b>	Specify the date on which the applicant started working with the specific company/business.
<b>Business End Date</b>	Specify the date on which the applicant's employment ended at the specific company/business. This field will only be displayed and mandatory if the option <b>No</b> has been selected under the field <b>I currently work in this role</b> .
<b>Add Another Employment Record</b>	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

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

- c. Click on the **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made.  
The next step in the application will be displayed.
- d. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
- e. Under the kebab menu, perform anyone 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.

## 1.8 Financial Profile

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

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

In the case of joint application forms, the sections in which you can specify financial information of each applicant will be displayed as **Primary Applicant – Finances** and **Joint Applicant – Finances** respectively.

This section will be included in the application form depending on whether it is mandatory or not as maintained in the mid-office system. If you wish to apply for the overdraft feature (considering the product supports this feature), you will be required to furnish your financial information. In the case of joint application forms, you can specify whose financial information is to be specified - the primary applicant's, the joint applicant's, or both. This information is captured on the kickoff page. Based on your selection users choice, the application form will display the section(s) where the financial details of the chosen applicant can be entered.

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

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

**Table 1-12 Financial Profile – Upload Documents - Field Description**

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

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

Figure 1-13 Financial Profile – Income & Expenses

Luxury Car Loan

1
2
3
4
5

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

Upload documents to pre-fill this section  
[View list of supporting documents](#)

Financial Profile

Please update your financial information

Income & Expenses
Assets & Liabilities

Please enter income earned and expenses incurred per month in your preferred currency. Please note - input of value in at least one field is mandatory.

Income
Add all your income from different sources.
Income Mode
Salary
Income Amount
USD 100,000.00
Add another Income Source

Expenses
Add any of your expenses from the given modes.
Expense Type
Vehicle
Expense Amount
USD 2,000.00
Add another Expense

Continue

Scan QR-code anytime to continue on mobile.

**Note**

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

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

Table 1-13 Financial Profile – Income & Expenses - Field Description

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

**Table 1-13 (Cont.) Financial Profile – Income & Expenses - Field Description**

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

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

**Figure 1-14 Financial Profile – Asset & Liabilities**

↑ Max Savings Account

Personal Information Savings Account Specifications Nominee Information Employment Information Financial Profile

Upload documents to prefill this section

[View list of supporting documents](#)

**Financial Profile**

Please update your financial information

Income & Expenses **Assets & Liabilities**

Please enter value of assets owned and outstanding amounts of each liability in your preferred currency.

**Assets**

Do you want to add your asset information?

☒ Yes ☐ No

Add assets from the given options

Asset Type: House Asset Value: USD 120,000.00

[+ Add another Asset](#)

**Liabilities**

Do you want to add your liability information?

☒ Yes ☐ No

Add liability from the given options

Liability Type: Home Loan Liability Value: USD 34,000.00

[+ Add another Liability](#)

[Continue](#) [Back](#)

[Scan QR-code anytime to continue on mobile.](#)

**Note**

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

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

**Table 1-14 Financial Profile – Asset & Liabilities - Field Description**

Field Name	Description
<b>Do you want to add your asset information?</b>	Specify whether asset information is to be provided or not. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Asset Type</b>	Specify the type of asset you wish to add.
<b>Asset Value</b>	Enter the current value of the asset
<b>Add another Asset</b>	The option to add another asset record.
<b>Do you want to add your liability information?</b>	Specify whether information about the applicant's liabilities is to be specified or not. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> <p>If the option <b>Yes</b> is selected, the fields by way of which you can specify liability information will appear as follows.</p>
<b>Liability Type</b>	Specify the type of liability you wish to define.
<b>Liability Value</b>	Enter the value of the liability selected.
<b>Add another Liability</b>	The option to add another liability record.

4. In the **Do you want to add asset information?** field, Perform any of the following actions:
  - a. If you select option **Yes**:
    - i. From the **Asset Type** list, select the type of asset you wish to add.
    - ii. In the **Asset Value** field, specify the value of the selected asset.
    - iii. Click on the **Add another Asset** link to add another asset record.
  - b. Select option **No**, if you do not wish to add asset information.
5. In the **Do you want to add liability information?** field, Perform anyone of the following actions:
  - a. If you select option **Yes**:
    - i. From the **Liability Type** list, select the type of liability you wish to define.
    - ii. In the **Liability Value** field, specify the value of the selected liability.
    - iii. Click on the **Add another Liability** link to add another liability record.
  - b. Select option **No** if you do not wish to add liability information.
6. In the **Do you want to add asset information?** field, Perform anyone of the following actions:
  - a. If you select option **Yes**:
    - i. From the **Liability Type** list, select the type of liability you wish to define.
    - ii. In the **Liability Value** field, specify the value of the selected liability.

- iii. Click on the **Add another Liability** link to add another liability record.
- b. Select option **No** if you do not wish to add liability information.
- 7. 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.

## 1.9 Joint Applicant Information

This topic documents the section of the joint application information in which joint applicant information can be entered.

This step is displayed in joint application forms only. You will be able to specify whether the joint applicant is an existing customer of the bank or not. If the joint applicant is an existing customer of the bank, you will only be required to specify their customer ID, their name and date of birth. The system will validate this information and you can proceed with the application form. You will not be required to provide any personal information of the applicant since this information is already available with the bank. The employment and financial information sections of the joint applicant (if enabled for the product application) will be displayed and can be modified. If the joint applicant is new to the bank, you will be required to furnish personal as well as employment and financial information (if enabled for the product application) of the joint applicant.

This section documents the joint applicant information screen, which captures the relationship of the joint applicant with the bank—specifically, whether they are an existing customer or a new customer. It also details the fields displayed if the option indicating that the joint applicant is an existing customer, is selected.

For information on all other sections that capture the joint applicant's details if they are new to the bank—such as Personal Information (including the sub-sections Basic Information, Identity, and Contact), Employment Information, and Financial Information—please refer to the respective sections labeled as such in this user manual.

Figure 1-15 Joint Applicant Information

1. Select **Yes**, if the Joint Applicant is an existing customer of the bank.

Figure 1-16 Joint Applicant Information

**Note**

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

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

Table 1-15 Joint Applicant Information - Field Description

Field Name	Description
<b>Is the joint applicant an existing customer of the bank?</b>	Specify whether the joint applicant is an existing customer of the bank or not. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Customer ID</b>	Specify the banking customer ID of the joint applicant.
<b>First Name</b>	Enter the first name of the joint applicant.
<b>Middle Name</b>	Enter the middle name of the joint applicant. This field is optional.
<b>Last Name</b>	Enter the last name or surname of the joint applicant.
<b>Date of Birth</b>	Enter the date of birth of the joint applicant. The system validates the joint applicant's age on the basis of this field to determine whether the joint applicant's age meets with the minimum age requirement set up for the specific product.

2. In the **Is the joint applicant an existing customer of the bank?** field, select the option to define whether or not the joint applicant is an existing customer of the bank.
  - a. If you have selected the option **Yes**, under the **Is the joint applicant an existing customer of the bank?** field.
    - i. In the **Customer ID** field, enter the joint applicant's banking customer ID.
    - ii. In the **First Name** field, enter the first name of the joint applicant.
    - iii. In the **Middle Name** field, enter the middle name of the joint applicant, if applicable.
    - iv. In the **Last Name** field, enter the last name of the joint applicant.
    - v. In the **Date of Birth** field, enter the date of birth of the joint applicant.
  - b. If you have selected the option **No**, under the **Is the joint applicant an existing customer of the bank?** field, click **Continue** to proceed to the section in which you can enter the joint applicant's personal information.
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 **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.

## 1.10 Savings Account 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 account which could include Debit Card, Passbook, Cheque Book, access to Direct Banking and Phone Banking, etc. You can also select the currency in which you wish your account to be held and define account statement preferences such as the delivery mode and frequency. In the case of joint application forms, you can specify the optional services as preferred by each applicant

separately. Additionally, if applying for a joint account, you will also be required to specify information regarding how the account is to be operated.

1. From **Personal Information**, click **Continue**.

The **Savings Account Specifications** screen is displayed.

**Figure 1-17 Savings Account Specifications**

**Note**

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

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

Table 1-16 Savings Account Specifications - Field Description

Field Name	Description
<b>Preferred Currency</b>	The currency in which you wish to hold your savings account.
<b>Apply for Overdraft</b>	Specify whether you want to apply for overdraft facility or not. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> This field will be displayed only if the product supports overdraft. In the case of joint application forms, this field will be disabled. The value that was selected on the kickoff page will be displayed as read only.
<b>Whose financial information would you like to capture</b>	The value selected on the kickoff page will be displayed as read only text. The options are: <ul style="list-style-type: none"> <li>• <b>Primary Applicant</b></li> <li>• <b>Joint Applicant</b></li> <li>• <b>Both</b></li> </ul> This field will only be displayed in the case of joint application forms and if the option Yes was selected under the Apply for Overdraft? field on the kickoff page.
<b>Overdraft Limit Amount</b>	Enter the amount of overdraft limit to be requested. This field is enabled only if the <b>Yes</b> option is selected in the <b>Apply for Overdraft</b> field.
<b>Account Statement Mode</b>	Specify the mode through which you would like the account statement to be delivered. The options are: <ul style="list-style-type: none"> <li>• <b>Email</b></li> <li>• <b>Physical</b></li> </ul>
<b>Statement Frequency</b>	The frequency at which you would like to receive account statements. The options are: <ul style="list-style-type: none"> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Bi Annual</b></li> <li>• <b>Annual</b></li> </ul>
<b>Optional Services</b>	In case of joint application forms, there will be two sub sections to capture each applicant's preference with regards to the optional services offered against the account. In this case the sub sections will be titled as Primary Applicant – Optional Services and Joint Applicant – Optional Services respectively.
<b>Service</b>	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 the applicant wishes to enable on the account.
<b>Account Operation Mode</b>	This sub-section will be displayed only in the case of joint applicant application forms.

Table 1-16 (Cont.) Savings Account Specifications - Field Description

Field Name	Description
<b>Mode of Operation</b>	The available modes of operation by way of which the account will be operated. The options are : <ul style="list-style-type: none"> <li>• <b>Operated by Custodian</b></li> <li>• <b>Operated by Guardian</b></li> <li>• <b>Single</b></li> <li>• <b>Jointly</b></li> <li>• <b>Anyone or Survivor</b></li> <li>• <b>Either or Survivor</b></li> <li>• <b>Former or Survivor</b></li> <li>• <b>As per Mandate</b></li> </ul>
<b>Amount From</b>	Specify the minimum amount of the amount range for which the mandate is to be set up. This field is displayed only if the <b>Mode of Operation</b> is selected as <b>As per Mandate</b> .
<b>Amount To</b>	Specify the maximum amount of the amount range for which the mandate is to be set up. This field is displayed only if the <b>Mode of Operation</b> is selected as <b>As per Mandate</b> .
<b>Required Signatories</b>	Specify the required number of signatories for the specific amount range. The options are: <ul style="list-style-type: none"> <li>• <b>Anyone</b></li> <li>• <b>Both</b></li> </ul> This field is displayed only if the <b>Mode of Operation</b> is selected as <b>As per Mandate</b> .
<b>Add another Mandate</b>	Select this option if you wish to add another mandate record. This field is displayed only if the <b>Mode of Operation</b> is selected as <b>As per Mandate</b> .

2. From the **Preferred Currency** list, select the currency in which you wish your account to be held.
3. In the **Apply for Overdraft** field, select the desired option.
  - If you select **Yes** option;
    - i. In the **Overdraft Limit Amount** field, enter the amount of overdraft limit to be requested.

**Note**


This field will be displayed and enabled only if the product supports the overdraft feature and in the case of single applicant applications. In case the product supports overdraft and if the application is being made for a joint account then the value as defined under the **Apply for overdraft?** field on the kickoff page, will be displayed under this field as a read only text.

4. In the **Account Statement Mode** field, select the desired option.
5. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.

6. Select the check-box against any service that the respective applicant wishes to have enabled on the account.
7. Select the desired **Mode of Operation** from the provided options.

**Note**

The **Account Operation Mode** sub-section and this field is displayed only in case of Joint Applications.

- a. If you select the **As per Mandate** option;
    - i. In the **Amount From** field, specify the minimum amount of the amount range for which the mandate is to be set up.
    - ii. In the **Amount To** field, specify the maximum amount of the amount range for which the mandate is to be set up.
  - b. Click **Add another Mandate** to add another mandate record.
  - c. Click  icon against a mandate record to delete the specific record.
8. 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.

## 1.11 Nominee Information

This topic explains the section of the application where you can provide nominee information.

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

1. From **Savings Account Specification**, click **Continue**.

The **Nominee Information** screen is displayed.

**Figure 1-18 Nominee Information – Basic Details**

2. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
3. In the **Basic Details** 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 1-17 Nominee Information – Basic Details - Field Description**

Field Name	Description
<b>Upload documents to prefill this section</b>	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.
<b>View list of supporting documents</b>	Click on the link to view the documents supported for this section to be prefilled with data.
<b>Title</b>	Specify the salutation/title applicable to the nominee. Examples of salutation are Mr., Mrs., Dr. etc.
<b>First Name</b>	Specify the first name of the nominee.

Table 1-17 (Cont.) Nominee Information – Basic Details - Field Description

Field Name	Description
Middle Name	Specify the middle name of the nominee.
Last Name	Specify the last name or surname of the nominee.
Date Of Birth	Specify the date of birth of the nominee. The system validates the date of birth to ascertain whether the nominee has attained the age of majority as per the definition of age of majority in the state in which the nominee is residing. If the nominee is a minor, the Guardian Information sub-section will be displayed and you will be required to mandatorily specify information of the nominee's guardian.
Relationship with applicant	Specify the nominee's relationship with the primary applicant. E.g. If the nominee is the primary applicant's mother, choose the value 'Mother' from the list of values.  <div data-bbox="771 720 885 753" data-label="Section-Header"> <p> <b>Note</b></p> </div> <div data-bbox="808 770 1455 888" data-label="Text"> <p>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 nominee's relationship with the primary applicant.</p> </div> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Spouse</b></li> <li>• <b>Mother</b></li> <li>• <b>Father</b></li> <li>• <b>Brother</b></li> <li>• <b>Sister</b></li> <li>• <b>Daughter</b></li> <li>• <b>Son</b></li> </ul>

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

The **Contact** sub-section is displayed.

Figure 1-19 Nominee Information – Contact

5. 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 1-18 Nominee Information – Contact - Field Description

Field Name	Description
<b>Is nominee's address same as that of applicant's home address?</b>	<p>Specify whether the nominee's address is the same as that of your home address.</p> <p><b>Info:</b> In the case of Joint Application forms, this field will be labelled as Is nominee's address same as that of primary applicant's home address.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> <p>If you have selected the option <b>No</b>, you will be required to specify the nominee's address.</p>

Table 1-18 (Cont.) Nominee Information – Contact - Field Description

Field Name	Description
<b>Nominee Address</b>	specify the nominee'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.
<b>Nominee Address Overlay</b>	This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Nominee Address</b> field. On this overlay, you can specify the nominee's address line by line.
<b>House/Unit Number</b>	The house or unit number of the nominee.
<b>Building Name</b>	Specify the building name of the nominee.
<b>Street</b>	Specify the street in which the nominee's address is located.
<b>Country</b>	Specify the country in which the nominee's residence is located.
<b>City</b>	Specify the city in which the nominee's residence is located.
<b>State</b>	Select the state in which the nominee's residence is located.
<b>Locality</b>	Specify the locality in which the nominee's address is located.
<b>Zip Code</b>	Specify the zip code of the nominee's residence.
<b>Email ID</b>	Specify the email ID of the nominee.
<b>Mobile Number</b>	Specify the mobile number of the nominee.
<b>Guardian Details</b>	This section will be displayed only if the nominee is a minor as identified by the nominee's date of birth.
<b>Title</b>	Specify the salutation/title applicable to the guardian. Examples of salutation are Mr., Mrs., Dr. etc.
<b>First Name</b>	Specify the first name of the guardian.
<b>Middle Name</b>	Specify the middle name of the guardian.
<b>Last Name</b>	Specify the last name or surname of the guardian.
<b>Date Of Birth</b>	Specify the date of birth of the guardian.
<b>Is guardian's address same as that of applicant's home address?</b>	Specify whether the guardian's address is the same as that of your home address. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> If you have selected the option <b>No</b> , you will be required to specify the guardian's address.
<b>Guardian Address</b>	Specify 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.
<b>Guardian Address Overlay</b>	This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Guardian Address</b> field. On this overlay, you can specify guardian address line by line .
<b>House/Unit Number</b>	The house or unit number of the guardian.
<b>Building Name</b>	Specify the building name of the guardian.
<b>Street</b>	Specify the street in which the guardian's address is located.
<b>Country</b>	Specify the country in which the guardian's residence is located.
<b>City</b>	Specify the city in which the guardian's residence is located.
<b>State</b>	Select the state in which the guardian's residence is located.
<b>Locality</b>	Specify the locality in which the guardian's address is located.
<b>Zip Code</b>	Specify the zip code of the guardian's residence.
<b>Email ID</b>	Specify the email ID of the guardian.

**Table 1-18 (Cont.) Nominee Information – Contact - Field Description**

Field Name	Description
<b>Mobile Number</b>	Specify the mobile number of the guardian.

6. In the **Is nominee's address same as applicant's permanent 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 **Nominee Address** field, specify nominee's address.
- ii. Click on the **Click Here** link provided under the **Nominee Address** field to invoke the overlay on which you can specify the nominee's address line by line.
- iii. If you have clicked the **Click Here** link,

The **Nominee Address** overlay is displayed.

You can specify nominee 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 nominee's address is located.
  - iv. From the **Country** field, select the country in which the nominee's address is located.
  - v. In the **City** field, specify the name of the city in which the nominee's address is located.
  - vi. From the **State** field, select the state in which the nominee's address is located.
  - vii. In the **Locality** field, specify the locality in which the nominee's address is located.
  - viii. In the **Zip Code** field, specify the zip code of the nominee's address.
  - ix. Click **Add** to add the address details. The **Nominee Information** page displays the nominee address.
- b. If you have selected option **Yes**, your home address will be considered as the nominee's address.
7. In the **Email ID** field, enter the email ID of the nominee.
8. In the **Mobile Number** field, enter the mobile number of the nominee.
9. The **Guardian Details** section will appear if the nominee is a minor as identified on the basis of the nominee's date of birth.
10. Click **Upload** to upload the guardian's ID proof so as to have his/her information pre-populated based on the ID document.
11. specify guardian details.
- a. From the **Title** list, select the title that applies to the guardian.
  - b. In the **Last Name** field, specify the last name of the guardian.

- c. In the **First Name** field, specify the first name of the guardian.
- d. In the **Middle Name** field, specify middle name of the guardian, if applicable.
- e. From the **Date of Birth** date picker, select the date of birth of the guardian.
- f. In the **Is guardian's address same as applicant's permanent address?** field, select the option of choice.

Perform anyone of the following actions:

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

In the **Guardian Address** field, specify guardian's address.

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

If you have clicked the **Click Here** link, the **Guardian Address** overlay is displayed. You can specify the joint applicant address as follows:

- i. In the **House/Unit Number** field, specify the house or flat number of the guardian, if applicable.
  - ii. In the **Building Name** field, specify the name of the building/house of the guardian, if applicable.
  - iii. In the **Street** field, specify the name of the street on which the guardian's address is located.
  - iv. From the **Country** field, select the country in which the guardian's address is located.
  - v. In the **City** field, specify the name of the city in which the guardian's address is located.
  - vi. From the **State** field, select the state in which the guardian's address is located.
  - vii. In the **Locality** field, specify the locality in which the guardian's address is located.
  - viii. In the **Zip Code** field, specify the zip code of the guardian's address.
  - ix. Click **Add** to add the address details. The **Nominee Information** page displays the guardian's address.
- ii. If you have selected option **Yes**, your home address will be considered as the guardian's address.
- 12. In the **Email ID** field, specify the email ID of the guardian's.
  - 13. In the **Mobile Number** field, specify the mobile number of the guardian's.
  - 14. Perform anyone of the following actions:
    - a. Click **Continue** to proceed to the next step in the application.
    - b. Click **Back** to navigate back to the previous step in the application.
    - c. Click on the **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made.

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

# 1.12 Review and Submit

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

Each step of the application is available as a section. The order of the section will be the same as the order of the steps in the application, except for the Personal Information panel and the Documents panel. These panels always appear first and last respectively. In the case of joint application forms as well, the personal information of both applicants will appear first starting with the information of the primary applicant and followed by the joint applicant's information. User can modify the information in any section by selecting the link provided against each section.

Figure 1-20 Review and Submit

↑ Max Savings Account

Your Application Summary

Personal Information

Basic Details

SJ

Name

Mr. Smith John

Marital Status

Married

Gender

Male

Citizenship

United States

Date Of Birth

11/21/1995

Identity

Identification Type

Passport

ID Number

xxxx5123

Valid Till

11/13/2030

Contact

Permanent Address

1209,Park Avenue,M G Road,South Block,Los angeles,California,United States,90005

Mailing Address

1209,Park Avenue,M G Road,South Block,Los angeles,California,United States,90005

Mailing Address Current Location

Email ID

Smith@example.com

Mobile Number

+91-5464252388

Additional Number

--

Savings Account Specifications

Specifications

Preferred Currency

USD

Account Statement Mode

Physical

Statement Frequency

Quarterly

Optional Services

Cheque Book

Passbook

Debit Card

### Nominee Information

**Nominee Details**

Full Name  
Mr. Tom Rege

Date of Birth  
11/18/2009

Relationship with Applicant  
Child

Nominee's Residential Address  
1209,Park Avenue,M G Road,South Block,Los angeles,California,United States,90005

Email ID  
tom@example.com

Mobile Number  
+91-4645642228

**Guardian Details**

Full Name  
Mr. Tom Rege

Date of Birth  
11/18/2009

Guardian's Residential Address  
1209,Park Avenue,M G Road,South Block,Los angeles,California,United States,90005

Email ID  
tom@example.com

Mobile Number  
+91-4645642228

### 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  
11/24/2021

### Financial Profile

**Income Information**

Income earned per month:  
Salary  
AUD 21,000.00

**Expense Information**

Expenditure incurred per month:  
Medical  
AUD 5,000.00

**Asset Information**  
AUD 5,600.00


**Liability Information**

Outstanding Liabilities:  
Home Loan  
AUD 12,000.00

Confirm

Back

Review the application details.

- Perform one of the following actions:
  - Click **Confirm**, to proceed with application submission.  
The **Terms of Service** page screen is displayed.
  - Click  against any section to update any information in the respective step.
  - Click **Back** to navigate back to the previous step in the application.
  - Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.

4. Under the kebab menu, perform one of the following actions:
  1. Click **Save and Continue Later** option to save the application.
  2. Click **Continue on Mobile** option to continue the application on a mobile device.

## 1.13 Terms of Service

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

In this step you will be able to view the terms and conditions of the product that you are applying for. 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.

In the case of joint application forms, the consent of each applicant to certain terms and conditions, will be required. Hence, in this case, there will be two separate sub sections capturing the consents of each applicant, in addition to the sub section capturing the primary applicant's consent to product specific terms and conditions. Each individual consent subsection of the applicants will be marked with the name of the respective applicant and their role, such as Primary Applicant or Joint Applicant, to clarify whose consent needs to be obtained. Similarly, in the case of joint applications, each applicant can also provide their digital signatures, if they wish to do so. The sub sections capturing the signatures of each applicant will also be labelled with the name as well as the role of the applicant.


Figure 1-21 Terms of Service

←

Max Savings Account

Terms of Service

Please read the following information carefully.



Max Savings Account Agreement

☒ I have read and agree to the Deposit Account Agreement [🔗](#)

☒ I have read and agree to the Deposit Account Fees and Charges [🔗](#)

Signature (Optional)

Signature of John Wake (Primary Applicant)

☒ Draw Signature ☐ Upload Signature

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

Please enter your signature in the box below.

Clear Signature


Signature of John Wade (Joint Applicant)

☒ Draw Signature ☐ Upload Signature

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

Please enter your signature in the box below.

Clear Signature

1. Select each check-box to accept the specific term and condition.
2. Click **Upload Signature** tab to upload a document containing your digital signature.  
The **Upload your Signature** section is displayed.
3. Perform any of the following actions:
  - a. In **Upload Signature Here** card, drag and drop or upload your digital signature document.  
The uploaded signature image is listed.
  - b. Click  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.

## 1.14 Fund your account

This topic describes the option that allows you to fund your savings account 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.

### Note

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

Figure 1-22 Fund your account

↑ Max Savings Account

### Fund your account

Initial Deposit Amount

INR

Deposit Amount

INR 45,000.00

Minimum amount - INR 100.00

Fund your account easily by specifying details of card or account to be debited.

**Fund Now**

Your application will still be processed and you can fund your account once it is open.

Fund Later

**Note**

The fields which are marked as Required are mandatory.

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

Table 1-19 Fund your account - Field Description

Field Name	Description
<b>Initial Deposit Amount</b>	Specify the amount to be deposited in the account once it is opened. This field will be enabled only if the applicant is a prospect. The <b>Initial Deposit Amount</b> should be greater than the <b>Minimum amount</b> specified below this field. <b>Note:</b> For existing customer applications, the facility to specify the initial deposit amount will be provided on a separate screen applicable only for existing customer applications
<b>Minimum amount</b>	Displays the minimum amount that is to be funded if the user selects the <b>Fund Now</b> option.
<b>Fund Now</b>	Click this button if you wish to fund the account right away.
<b>Fund Later</b>	Click this button if you do not wish to fund the account right away. Your application will still be processed and you can fund your account once it is open.

1. In the **Fund your account** modal window, specify fund the account right away or at a later time.

Perform one of the following actions:

- If you have selected the **Fund Now** option;
  - a. If you are a **prospect**,

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

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

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

- 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.

Under the kebab menu, perform one of the following actions:

- Click **Save and Continue Later** option to save the application.
- Click **Continue on Mobile** option to continue the application on a mobile device.

**Figure 1-23 Fund your account screen (Applicable only when the Primary Applicant is an existing customer)**

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

**Note**

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

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

**Table 1-20 Fund your account screen (Applicable for Existing Customer applications only) - Field Description**

Field Name	Description
<b>Initial Deposit Amount</b>	Specify the amount to be deposited in the account once it is opened.
<b>Minimum amount</b>	Displays the minimum amount that is to be funded.

**Table 1-20 (Cont.) Fund your account screen (Applicable for Existing Customer applications only) - Field Description**

Field Name	Description
<b>Fund Through</b>	Specify the mode through which you wish to fund your account. The options will be: <ul style="list-style-type: none"> <li>• <b>Futura Bank</b></li> <li>• <b>Other Payment Mode</b></li> </ul>
<b>Account Number</b>	All the active checking and savings accounts that you hold with the bank will be available for selection. Select an account from which you wish to transfer the initial deposit amount into the new savings account.  This field will be enabled if the option <b>Futura Bank</b> is selected in the <b>Fund Through</b> field.
<b>Current Balance</b>	Displays the current balance of the selected Checking or Savings account.

2. Perform any of the following actions:
  - a. If you have selected the **Fund Now** option;
    - i. If you are a **prospect**,  
  
The payment gateway page will be opened on which you can select the mode through which you can fund the account.
    - ii. If you are an **existing customer**,  
  
The screen on which you can specify the initial amount to be deposited and select the mode through which you wish to fund your account, will be displayed.
  - b. If you have selected the **Fund Later** option,  
  
The preference will be updated and your application will be submitted. and the **Confirmation** page gets displayed.
3. Under the kebab menu, perform one of the following actions:
  - a. Click **Save and Continue Later** option to save the application.
  - b. Click **Continue on Mobile** option to continue the application on a mobile device.
4. In the **Initial Deposit Amount** field, enter the amount and currency to be deposited in the account once it is opened.
5. Perform any of the following actions:
  - In the **Fund Through** field, select the appropriate mode through which funding is to be done.
    - i. Perform any of the following actions:
      - i. If you select the **Futura Bank** option;
        - i. From the **Account Number** list, select the CASA account from which funds are to be transferred to the new account.
        - ii. Click **Pay** to initiate a funds transfer.
        - iii. Click **Submit** to authenticate the transaction.  
  
An application submitted successfully message appears along with the application number on the confirmation page.
      - ii. If you select the **Other Payment Mode** option;

i. Click **Select Mode**.

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

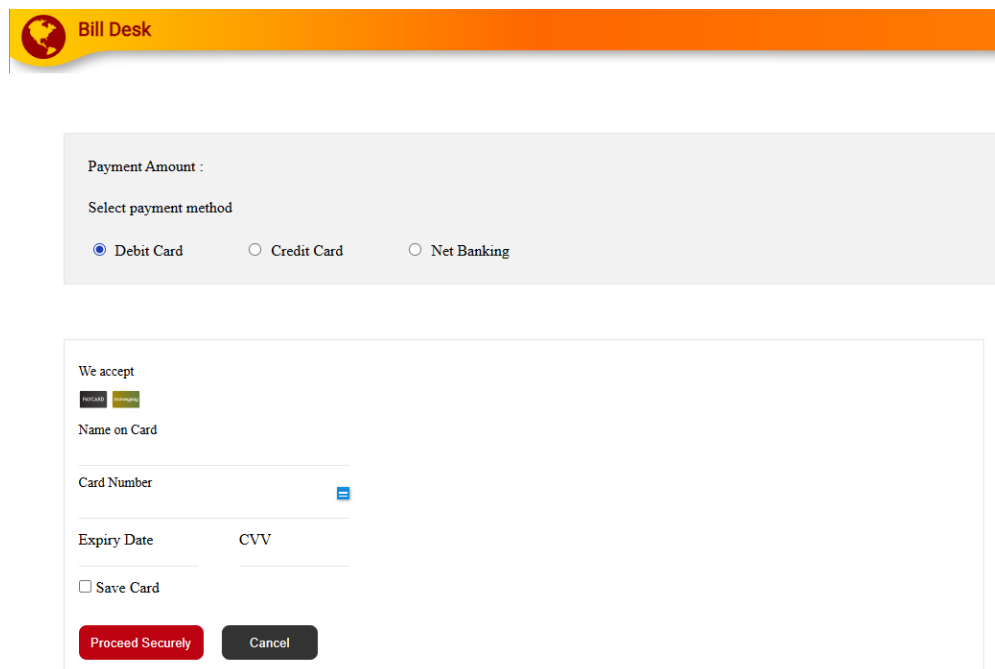
6. Under the kebab menu, perform any of the following actions:
- a. Click **Save and Continue Later** option to save the application.
  - b. Click **Continue on Mobile** option to continue the application on a mobile device.

**Payment Gateway**

This page will appear in the following scenarios:

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

**Figure 1-24 Payment Gateway screen**



**Note**

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

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

**Table 1-21 Payment Gateway screen - Field Description**

Field Name	Description
<b>Payment Modes</b>	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: <ul style="list-style-type: none"><li>• <b>Debit Card</b></li><li>• <b>Internet Banking</b></li><li>• <b>QR</b></li><li>• <b>UPI</b></li></ul>
<b>Additional Payment Information</b>	You will need to specify subsequent account or card information based on your payment mode selection. E.g. If you have selected the debit card option you will be required to provide information related to the card such as the card number, card holder name, expiry date, etc.

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

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

## 1.15 Submitted Application - Confirmation

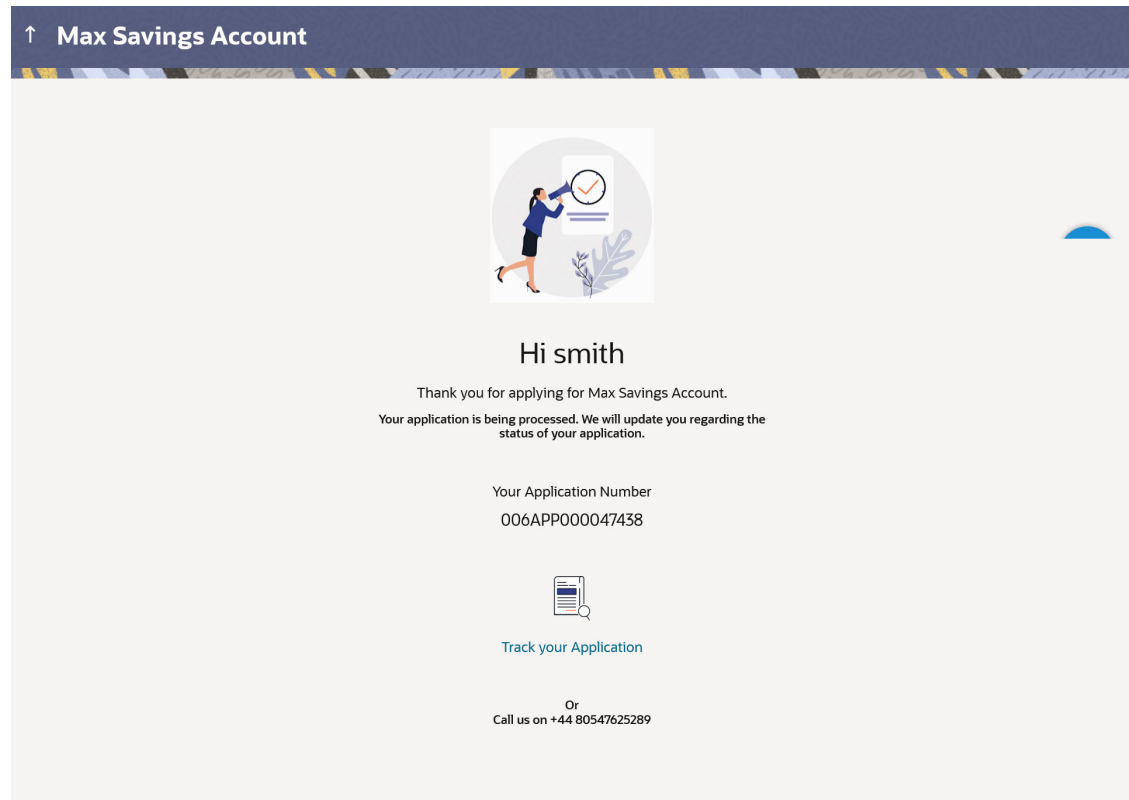
This topic describes the confirmation page that appears after application submission.

The confirmation page appears once you have submitted your application. This page displays the name of the product that you have applied for along with the application reference number. In the case of insta-account applications, instead of the application reference number, the account number of the newly opened account will be displayed. It also provides a link by means of which you can track your application.

### **Note**

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

Figure 1-25 Confirmation



- Perform any of the following actions:
  1. In case of insta account application processed successfully:
    1. Click **Register for Online Banking** link to navigate to the **Registration** page.  
For information on **Registration**, refer to the **Oracle Banking Digital Experience Retail Customer Services** user manual.
    2. In case of non-insta account application or if the insta account application could not be processed instantly:
      1. Click **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**.

## 1.16 Existing User

This topic describes the product application process for existing customers.

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

You will be able to apply as an existing customer either by selecting the provided option on the kickoff page and proceeding to specify your login credentials (applicable if you have applied via the bank portal page) or by selecting the product of choice from the product showcase

available to you post login via the hamburger menu. In either case, the application form will vary from that of a prospect applicant's.

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

**Note**

At present, the system does not support joint applications by existing customers of the bank i.e. the primary applicant can only be new to the bank if applying for a joint account. The joint applicant, however, can be new to the bank or an existing customer of the bank.

The savings account application form for existing customers will comprise of the following sections:

1. **Kickoff Page** - Regardless of whether you are applying from the bank's portal (pre-login page) or after having logged into the bank's website/application, you will be displayed a kickoff page. In addition to the eligibility criteria that need to be met in order to apply for the product, you will be displayed the fields applicable to application type (single or joint) and the subsequent fields related to overdraft if you opt to apply for a joint account.
2. **Employment Information** – This section will only be part of the application form if employment information is to be captured for the product user have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.
3. **Financial Profile** – Like employment information, the financial information section will also be part of the application form only if user have specified that user are currently employed by having selected the provided option on the disclaimer modal window displayed once user select a product for application. Subsequently, if user have identified that user are currently employed, this section will be part of the application form only if financial profile is configured for the product user have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.
4. **Savings Account Preferences** – This section will be part of the application form and user will be required to define the currency in which user would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery.
5. **Nominee Information** – This section will be part of the application form if it is configured for the product that user are applying for. user can add information pertaining to the nominee to add to the account in this section.
6. **Terms of Service** – user will be required to read through and accept the terms and conditions related to the online application of the product user have selected.
7. **Fund your Account** – If this step is configured for savings account applications, it will appear as part of your application form. user will be able to specify your preference with regards to funding your account. If user opt to fund your account, user will be required to specify the amount that is to be deposited in your account and also select the mode through which user will be making the transfer.

8. **Review** - The details filled in the application form will be displayed. The user can edit the information in any section by clicking the edit icon displayed against the section header.
9. **Confirm** – Once user have submitted your application, you will be displayed a confirmation page. If the application is processed instantly, the account number as generated by the bank will be displayed along with the link to access the Current & Savings Accounts (summary) page. In case the application is being processed through the non-insta or manual processing mode, the application reference number along with the link to access the Application Tracker will be displayed.

# 2

## FAQ

**1. Can I proceed with the application if I am an existing customer of the bank but do not have online banking access?**

You will need to first onboard yourself on the digital banking platform. You can do so by selecting the 'Register for online banking access' link on the kick off page or by selecting the 'Register Now' option provided on the login page. Once you have completed the registration process, you can login and proceed with application initiation. Please note that currently existing customer applications are supported only for single applicant applications and not for joint applications.

**2. Can I add a joint applicant while applying for any of the products?**

Yes, provided the product you have selected supports this feature. If the joint account option is available for the chosen product, the user must provide details of both applicants, i.e, the primary applicant as well as the joint applicant. An account applied for online can have a maximum of two joint account holders. **Note:** Please be aware that at this time, only a prospective customer can start the joint application process i.e. in order to apply for a joint account, the primary applicant needs to be new to the bank. The joint applicant can be an existing customer or new to the bank.

**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. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.

**6. If I am applying for a product as an existing user, can I update my personal information while initiating an application?**

No, you cannot update any personal details while applying as an existing online banking customer. You may contact the bank to update your personal information before applying for a new product.

**7. For how long I can access and resume my applications that are saved as drafts?**

This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.

**8. Can I apply for a product that I have already applied for and that the bank is currently processing?**

Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.

- 9. I have started my application on my laptop. However, I have realized that some of the documents that I need to upload are available on my tablet. Do I need to abandon the application that I started on my laptop to restart the entire process on my tablet?**

No, you can scan the QR code available on every step of the application form, post the Mobile Verification step, and resume the application from your tablet or mobile device.

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

- 11. How does National ID verification work?**

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

- 12. How does OCR work?**

The bank can integrate with the third party adapters that provide OCR services, through available hook points. The system will be able to prefill certain fields in the Personal Information section from data fetched from the applicant's uploaded documents.

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

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

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