

# Oracle® Banking Digital Experience

## Retail Originations Term Deposits 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

## Term Deposits Application

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

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

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

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

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

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

Existing digital banking customers can simply provide their online banking credentials to log in to the system. They will then be navigated to the New Term Deposit screen available through the OBDX module to open a new term deposit.

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

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

### Note

*Oracle Banking Digital Experience* is integrated with Oracle KYC to fetch the applicant's risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. Oracle Banking Digital Experience will further send this information to the mid office system to be utilized as required.

Following are the steps involved in the application submission:

- **Product Selection:** 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. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application to have your information pre-populated in the application.

**Note**

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

- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Online KYC:** Online KYC of the applicant can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.

a. Liveness Check – Selfie Capture

b. (National) ID Verification

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

- **Personal Information:** This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually.
- **Employment Information:** Employment details for the primary and/or joint applicant might need to be collected or could be an optional part of the form, based on the bank administrator's settings in the Originations Workflow Maintenance screen. The initial entry should provide details of your current primary job. You can include more entries to document about other current or previous job information.
- **Financial Profile:** The capture of financial information is dependent on the maintenances in the mid office system that impact the product being applied for. Additionally if the overdraft feature is opted for, it would be mandatory to capture the financial information of atleast one applicant in the form, as identified on the kickoff page.
- **Deposit Details:** In this section, you can specify details pertaining to the deposit which will include the deposit amount, tenure and maturity instructions.
- **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.
- **Fund your account:** This step will be part of the application form if it has been configured for Term Deposit 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 furnish information regarding mode of transfer from the payment gateway page.

#### **Note**

Insta Term Deposit product originations are not supported with OBO integration.

- **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 Term Deposits :**

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

A screen containing the Term Deposits products available for online application will be displayed.

- [Term Deposits - Product Listing](#)  
This topic describes the page on which the Term Deposit products offered by the bank that can be applied for online, which are displayed on this page in a card format.
- [Term Deposits - Product Details](#)  
This topic describes the product details page.
- [Term Deposits - Product Comparison](#)  
This topic describes the functionality that enables users to compare the features of products within a specific product category.
- [Kick Off Page](#)  
This topic describes the product application kick off page and the options available to the applicant to proceed with the application form.
- [Mobile Verification](#)  
This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.

- [Personal Information](#)  
This topic describes the section of the application form where you provide your personal information.
- [Deposit Details](#)  
This topic describes the section where you will specify details about the deposit account you wish to open.
- [Nominee Information](#)  
This topic explains the section of the application where you can provide nominee information.
- [Deposit Specifications](#)  
This topic describes the section where you can specify your service preferences.
- [Financial Profile](#)  
This topic describes the section where you can provide details pertaining to your income, expenses, assets, and liabilities.
- [Employment Information](#)  
This topic describes the section where you can provide your employment details.
- [Review and Submit](#)  
This topic describes how to review and edit your application summary.
- [Terms of Service](#)  
This topic describes the terms and conditions associated with the product for which you are applying.
- [Fund your deposit](#)  
This topic describes the option that allows you to fund your term deposit by specifying an initial deposit amount and providing the details of the card or account to be debited.
- [Submitted Application - Confirmation](#)  
This topic describes the confirmation page that appears after application submission.
- [Existing User](#)  
This topic describes the product application process for existing customers.

## 1.1 Term Deposits - Product Listing

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

All the term deposits 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 type by selecting the **Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product.

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 **term deposit** product listing page.

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

Figure 1-1 Product Listing

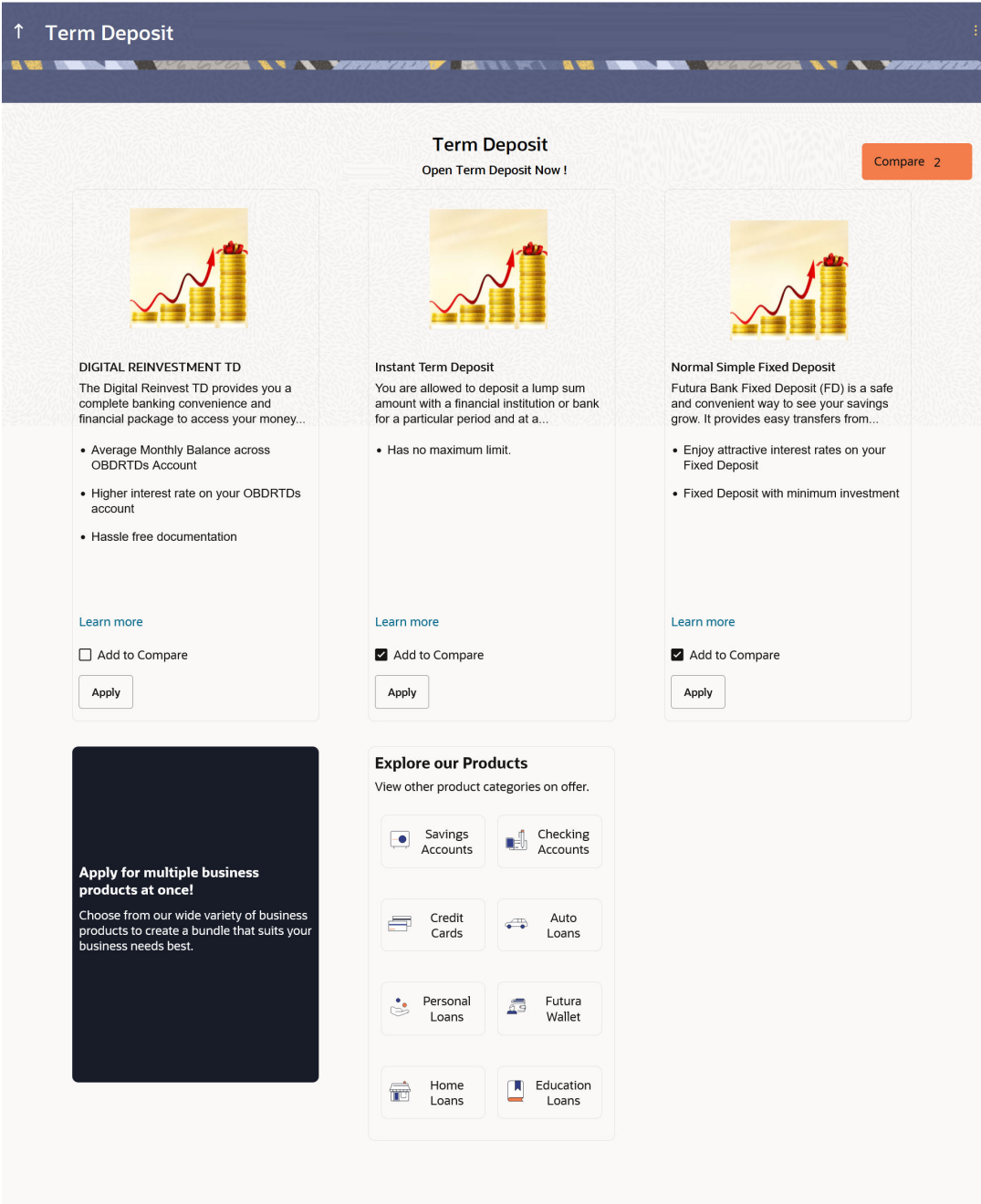


Table 1-1 Product Lisitng - Field Description

Field Name	Description
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
Product Description	A short description of the product is displayed on each card.
Features	The features of the product are listed down on each card.

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

Field Name	Description
<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 Term Deposits - Product Details

This topic describes the product details page.

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

Figure 1-2 Product Details

## Product Details

### Normal Simple Fixed Deposit

Futura Bank Fixed Deposit (FD) is a safe and convenient way to see your savings grow. It provides easy transfers from your savings account to your Fixed Deposit.

#### Key Highlights

1

**Attractive interest rates**  
 Enjoy attractive interest rates on your Fixed Deposit

2

**Minimum investment**  
 Fixed Deposit with minimum investment

#### Product Details

##### Features

**Attractive interest rates**  
Enjoy attractive interest rates on your Fixed Deposit

**Minimum investment**  
Fixed Deposit with minimum investment

##### Eligibility

- Applicant should be having Residents nationality
- Sole Proprietorship Firms are eligible for this product

##### Fees & Charges

Processing Charge to start a new Term deposit account

Apply

Download Brochure

Back

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 on the **Download Brochure** link to view and download the product brochure.
  - c. Click **Back** to navigate back to the previous page.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **View Other Products** option to navigate to the **Product Offerings** page.

- ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

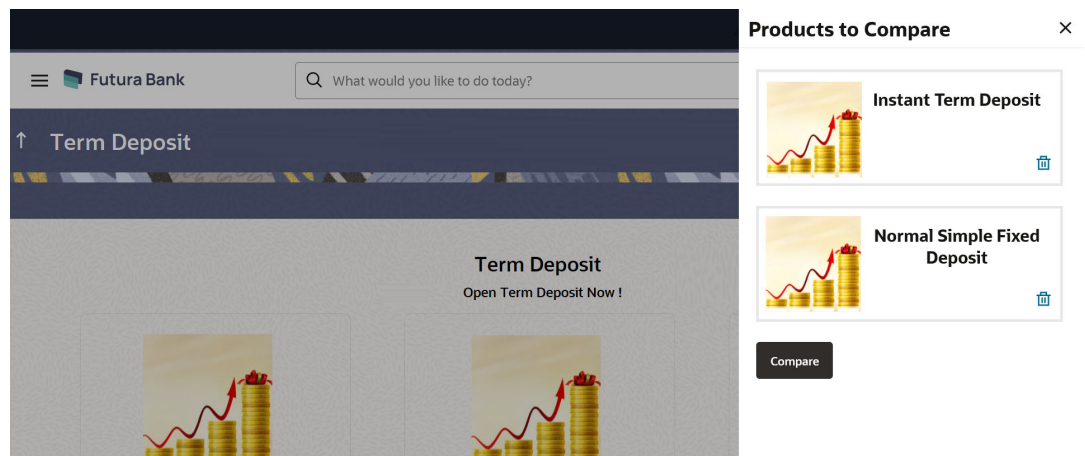
## 1.3 Term Deposits - Product Comparison

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

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

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

**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.



Instant Term Deposit



Normal Simple Fixed Deposit

Eligibility Criteria

All age group

Applicant should be having Residents nationality  
Sole Proprietorship Firms are eligible for this product

Special Features

Amount Limitation

Has no maximum limit.

-

Attractive interest rates

-

Enjoy attractive interest rates on your Fixed Deposit

Minimum investment

-

Fixed Deposit with minimum investment

Fees and Bank Charges

Interest rates

Never affected by market fluctuations

-

Processing Charge

-

Processing Charge to start a new Term deposit account


Apply


Apply

Table 1-3 Compare Products - 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.
<b>Value Added Benefits</b>	Displays the value added benefits of the product.
<b>Option to Remove a product from the comparison list</b>	Click the ✕ to remove the product from the list of products to be compared. This icon is provided against the product name and image.

Table 1-3 (Cont.) Compare Products - Field Description

Field Name	Description
Option to replace a product for comparison	Click the  to replace the product with another product for comparison.

3. Perform any of the following actions:
  - a. Click **Apply** against any product to apply for that product and proceed to the application form for that specific product.  
The **Kickoff** page of that specific product is displayed.
  - b. Click  provided against each product card to delete a specific card.  
The specific product card is removed from the comparison table.

## 1.4 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 choose to use the overdraft option, an extra field will appear asking you to indicate whose financial details you will provide. The bank needs to confirm that at least one applicant can meet the overdraft terms to enable the overdraft feature. Therefore, depending on your choice, the application form will include a section to capture the financial details of the primary applicant, the joint applicant, or both applicants.

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

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

**Note**

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

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

The **Kick Off Page** screen is displayed.

**Figure 1-5 Kick Off Page**

← Normal Simple Fixed Deposit

**Ready to Apply?**

Please check the following eligibility criteria before you begin.

**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](#)

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

**Apply Now**

**Table 1-4 Kick Off page - Field Description**

Field Name	Description
<b>I am an customer existing with online banking access</b>	Select this check-box if you are an existing online customer of the bank. This check-box will not appear in case the Joint Account option has been selected since in this case both the applicants will need to be new to the bank.

2. Click **View List** link.

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

3. Click **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
4. Select the **I am an existing customer with online banking access** option and click **Apply Now**.

The **Login** screen is displayed.

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

## 1.5 Mobile Verification

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

This step is applicable only for prospect/guest customers. This check is used to register guest customers so that they can track submitted applications and also retrieve applications that were abandoned before submission. This check is also used to identify whether the applicant is truly a new customer 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.

**Figure 1-6 Mobile Verification – Enter Mobile Number**

↑ Normal Simple Fixed Deposit

Verify your mobile number

We will send you a one time password (OTP)

Mobile Number

+1 2121111111

Send OTP Back

1. In the **Mobile Number** field, select the country code and enter your (the primary applicant's) 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 1-7 Mobile Verification – Enter OTP**

**Note**

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

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

**Table 1-6 Mobile Verification – Enter OTP - Field Description**

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

3. Perform any of the following actions:
  - a. If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.

- b. Click **Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
  - c. Click **Back** to navigate back to the previous page.
- 4. Under the kebab menu, perform any of the following actions:
  - a. Click the **View Other Products** option to navigate to the **Product Offerings** page.
  - b. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

## 1.6 Personal Information

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

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

**Figure 1-8 Personal Information - Basic Details**

← Normal Simple Fixed Deposit

1 Personal Information 2 Deposit Details 3 Term Deposit Preferences

Upload documents to pre-fill this section

[View list of supporting documents](#)

**Personal Information**

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
<b>Title</b>	The salutation/title applicable to you. 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 your relationship with the bank in terms of employment i.e. whether you are an employee of the bank or not. This information is captured to handle possible conflicts of interest and to provide special employee benefits, if applicable or relevant.. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

1. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
2. In the **Basic Details** section, 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 1-9 Personal Information - Identity**

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

**Note**

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

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

**Table 1-8 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 an identification document which you would like to provide as proof of identity.
  - b. In the **ID Number** field, enter the identity number of the proof of identity selected.
  - c. From the **Valid till** date picker, select the date till which the identification document is valid , if required.
6. Click **Continue** to move to next sub-section.  
The **Contact** sub-section appears.

**Figure 1-10 Personal Information - Contact**

7. In the **Contact** sub-section, enter 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
<b>Home Address</b>	Enter the applicant's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.

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

Field Name	Description
<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>	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>	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>	The zip code of the applicant's home address.
<b>Is your mailing address the same as above?</b>	Identify if your 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 your mailing address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address. This option will appear only if you have selected option <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>	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>	The country in which the applicant's mailing address is located.
<b>City</b>	The city in which the applicant's mailing address is located.
<b>State</b>	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.
    - ii. 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.
    - iii. If you have clicked the **Click Here** link, the **Mailing Address** overlay is displayed. You can specify your mailing address as follows:
      - i. In the **House/Unit Number** field, enter your house or flat number.
      - ii. In the **Building Name** field, enter the building/house name of your mailing address, if applicable.
      - iii. In the **Street** field, enter the name of the street on which your mailing address is located.
      - iv. From the **Country** field, select the country in which your mailing address is located.
      - v. In the **City** field, enter the name of the city in which your mailing address is located.
      - vi. From the **State** field, select the name of the state in which your mailing address is located.
      - vii. In the **Locality** field, enter the locality in which your mailing address is located.
      - viii. In the **Zip Code** field, enter the zip code of your mailing address.
      - ix. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the **Mailing Address** field under the **Contact Details** section on the **Personal Information** page.
  - If you select **Yes**, your home address will be considered as your mailing address.

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

## 1.7 Deposit Details

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

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

Figure 1-11 Deposit Details

↑ Normal Simple Fixed Deposit

1

2

3

4

5

6

Personal Information

Deposit Details

Nominee Information

Account Preferences Term Deposit

Financial Profile

Employment Information

Deposit Details

Provide your deposit details to proceed.

Deposit Amount

GBP

23000

Amount Range - GBP 100.00 to GBP 999,999.00

Deposit Tenure

Years

Months

Days

5

4

0

Term Range - 1 days to 120 months.

[Calculate Maturity](#)

Interest Payout Instructions

Interest Payout Frequency

Monthly

Interest Payout Mode

Transfer to Account

Issue Draft

Account Holder Name

Smith John

Account Number

\*\*\*\*\*

Confirm Account Number

456711

BIC Code

HDFC0000101

Verify

[Lookup BIC Code](#)

Maturity Instructions

Action on Maturity

Renew Principal Only

Payment Mode

Transfer to Account

Issue Draft

Account Holder Name

Smith John

Account Number

\*\*\*\*\*

Confirm Account Number

456711

BIC Code

HDFC0000101

Verify

[Lookup BIC Code](#)

Retail Originations Term Deposits User Manual  
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Continue

Back

Scan QR-code anytime to continue on mobile.

November 4, 2025  
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**Note**

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

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

**Table 1-10 Deposit Details - Field Description**

Field Name	Description
<b>Deposit Amount</b>	Specify the deposit amount and currency in which the Term Deposit is to be opened.
<b>Amount Range</b>	The allowed amount range within which the deposit can be opened is displayed.
<b>Deposit Tenure</b>	Specify the period in years, months or days for which the Term Deposit is to be opened.
<b>Term Range</b>	The allowed term range for the selected deposit product is displayed.
<b>Calculate Maturity</b>	Click on the <b>Calculate Maturity</b> link to view the estimated maturity amount of the deposit along with the specific interest amount that will be accrued at the specific interest rate.
<b>Interest Rate</b>	The interest rate in percentage as calculated by the system on the basis of the deposit amount and tenure.
<b>Interest Amount</b>	The interest amount as calculated by the system on the basis of the deposit amount and tenure.
<b>Your Maturity Amount is</b>	The value of the term deposit at the time of maturity will be displayed, as calculated by the system on the basis of the deposit amount and tenure.
<b>Interest Payout Instructions</b>	This section will appear in case the deposit is a simple Term Deposit.
<b>Interest Payout Frequency</b>	The frequency at which Interest is to be paid out.
<b>Interest Payout Mode</b>	The mode through which the interest is to be paid out on a regular basis as defined in the Interest Payout Frequency field. The options are: <ul style="list-style-type: none"> <li>• <b>Transfer to Account</b></li> <li>• <b>Issue Draft</b></li> </ul>
The following fields will be displayed if the applicant has selected the option <b>Transfer to Account</b> in the <b>Interest Payout Mode</b> field.	
<b>Account Holder Name</b>	The name of the account holder.
<b>Account Number</b>	The account number to which the interest amount is to be transferred on a regular basis.
<b>Confirm Account Number</b>	Re-enter the account number so as to confirm that it is correct.
<b>BIC Code</b>	The payment network code through which the transfer is to be made.
<b>Verify</b>	Click on the link to verify the Bank Identifier code (BIC) defined in the <b>BIC Code</b> field.
<b>Lookup BIC Code</b>	The lookup for the Bank Identifier code (BIC) search. The following fields appear on a modal window if the Lookup BIC Code link is selected.
<b>BIC Code</b>	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.
<b>Bank Name</b>	The facility to search for the BIC code based on the bank name.
<b>City</b>	The facility to search for the BIC code based on the city name.
<b>Search Results</b>	Based on search criteria or Bank Code (BIC), fetch bank details.
<b>Bank Name</b>	The name of the bank in which the account is held.

Table 1-10 (Cont.) Deposit Details - Field Description

Field Name	Description
<b>City</b>	The city in which the bank is located.
<b>State</b>	The state in which the bank is located.
<b>Action on Maturity</b>	<p>The option to identify what should be done of the maturity proceeds once the deposit matures. The options can be:</p> <ul style="list-style-type: none"> <li>• <b>Close on Maturity</b></li> <li>• <b>Renew Principal and Interest</b></li> <li>• <b>Renew Principal only</b></li> </ul> <p>The option <b>Renew Principal and Interest</b> will not appear in the <b>Action on Maturity</b> drop-down in case the product is a simple deposit.</p>
<b>Payment Mode</b>	<p>The mode through which the maturity amount should be transferred. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Transfer to Account</b></li> <li>• <b>Issue Draft</b></li> </ul> <p>This field will be displayed only if you have selected the <b>Close on Maturity</b> or <b>Renew Principal only</b> option in the <b>Payment Mode</b> field.</p>
The following fields will be displayed if the applicant has selected the option <b>Transfer to Account</b> in the <b>Payment Mode</b> field.	
<b>Account Holder Name</b>	The name of the account holder.
<b>Account Number</b>	The account number to which the maturity amount is to be transferred once the Certificates of Deposit matures.
<b>Confirm Account Number</b>	Re-enter the account number so as to confirm that it is correct.
<b>BIC Code</b>	The payment network code through which the transfer is to be made.
<b>Verify</b>	Click on the link to verify the Bank Identifier code (BIC) defined in the <b>BIC Code</b> field.
<b>Lookup BIC Code</b>	The lookup for the <b>Bank Identifier code (BIC)</b> search. The following fields appear on a modal window if the <b>Lookup BIC Code</b> link is selected.
<b>BIC Code</b>	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.
<b>Bank Name</b>	The facility to search for the BIC code based on the bank name.
<b>City</b>	The facility to search for the BIC code based on the city name.
<b>Search Results</b>	Based on search criteria or Bank Code (BIC), fetch bank details.
<b>Bank Name</b>	The name of the bank in which the account is held.
<b>City</b>	The city in which the bank is located.
<b>State</b>	The state in which the bank is located.

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

- b. In **Interest Payout Mode** field, select mode through which the interest is to be paid out on a regular basis

Perform any of the following actions:

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

5. In the **Maturity Instructions** section;

- a. Select a maturity instruction under the **Action on Maturity** list.

If you have selected the **Renew Principal and Interest** or the **Renew Principal Only** options,

The **Payment Mode** field will be displayed.

- b. From the **Payment Mode** list, select an option.

Perform one of the following actions:

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

6. Perform any of the following actions:

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

## 1.8 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.

**Figure 1-12 Nominee Information – Basic Details**

1. Click the **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.

**Note**

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

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

**Table 1-11 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.
<b>Middle Name</b>	Specify the middle name of the nominee.
<b>Last Name</b>	Specify the last name or surname of the nominee.
<b>Date Of Birth</b>	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.
<b>Relationship with applicant</b>	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 1228 885 1264" data-label="Section-Header"><b>Note</b></div> <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> <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>

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

The **Contact** sub-section appears.

Figure 1-13 Nominee Information – Contact

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

**Note**

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

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

Table 1-12 Nominee Information – Contact - Field Description

Field Name	Description
<b>Is nominee's address same as that of applicant's home address?</b>	Specify whether the nominee's address is the same as that of your home address. <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. 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 nominee's address.
<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.

Table 1-12 (Cont.) Nominee Information – Contact - Field Description

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

5. 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.
- 6. In the **Email ID** field, enter the email ID of the nominee.
  - 7. In the **Mobile Number** field, enter the mobile number of the nominee.
  - 8. The **Guardian Details** section will appear if the nominee is a minor as identified on the basis of the nominee's date of birth.

Perform any of the following actions:

- Click **Upload** to upload the guardian's ID proof so as to have his/her information pre-populated based on the ID document.
- Enter guardian details.
  - a. From the **Title** list, select the title that applies to the guardian.
  - b. In the **Last Name** field, enter the last name of the guardian.
  - c. In the **First Name** field, enter the first name of the guardian.
  - d. In the **Middle Name** field, enter 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 one of the following actions:

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

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

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

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

- i. In the **House/Unit Number** field, enter the house or flat number of the guardian, if applicable.
  - ii. In the **Building Name** field, enter the name of the building/house of the guardian, if applicable.
  - iii. In the **Street** field, enter the name of the street on which the guardian's address is located.
  - iv. From the **Country** field, select the country in which the guardian's address is located.
  - v. In the **City** field, enter the name of the city in which the guardian's address is located.
  - vi. From the **State** field, select the state in which the guardian's address is located.
  - vii. In the **Locality** field, enter the locality in which the guardian's address is located.
  - viii. In the **Zip Code** field, enter 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.
- If you have selected option **Yes**, your home address will be considered as the guardian's address.
9. In the **Email ID** field, enter the email ID of the guardian's.
10. In the **Mobile Number** field, enter the mobile number of the guardian's.
11. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **Save and Continue Later** option to save the application.
    - ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.9 Deposit Specifications

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

This step enables you to enhance the features of the account you are applying for. You can provide your preferences related to services you would like on your term deposit like the currency in which you wish your deposit to be held and define statement preferences such as the delivery mode and frequency.

Figure 1-14 Deposit Specifications

↑ Normal Simple Fixed Deposit

✓ Personal Information

✓ Deposit Details

✓ Nominee Information

4 Account Preferences Term Deposit

5 Financial Profile

6 Employment Information

Account Specifications

Choose from our range of features to create an account that suits your needs best.

Specifications

Preferred Currency

GBP

Account Statement Mode

Email

☒ Physical

Statement Frequency

Monthly

Optional Services

☒ Direct Banking

Continue

Back

Skip this Step

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 Deposit Preferences - Field Description

Field Name	Description
Preferred Currency	The currency in which you wish to open your deposit.
Account Statement Mode	Specify the mode through which you would like the account statement to be delivered. The options are: <ul style="list-style-type: none"><li>Email</li><li>Physical</li></ul>

Table 1-13 (Cont.) Deposit Preferences - Field Description

Field Name	Description
<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>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 you wish to enable on your account.

1. From the **Preferred Currency** list, select the currency in which you wish to open your deposit.
2. In the **Account Statement Mode** field, select the desired option.
3. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.
4. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Click 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 the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - e. Under the kebab menu, perform any of the following actions:
    - i. Click the **Save and Continue Later** option to save the application.
    - ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.10 Financial Profile

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

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

### Note

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

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

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

**Table 1-14 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 1-15 Financial Profile – Income & Expenses**

**Note**

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

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

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

Field Name	Description
<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.
<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 1-16 Financial Profile – Asset &amp; Liabilities

The screenshot shows a web interface for a 'Normal Simple Fixed Deposit'. At the top, a progress bar indicates the following steps: Personal Information (completed), Deposit Details (completed), Nominee Information (current step, marked with a green '1'), Term Deposit Preferences (completed), Financial Profile (marked with a yellow triangle), and Employment Information (completed). 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 'Financial Profile' with the instruction 'Please update your financial information'. Under the 'Assets & Liabilities' tab, users are asked to specify information about their assets and liabilities. The 'Assets' section asks 'Do you want to add your asset information?' with radio buttons for 'Yes' and 'No' (selected). The 'Liabilities' section asks 'Do you want to add your liability information?' with radio buttons for 'Yes' and 'No' (selected). A 'Please Note' box states: 'Information entered on this screen will impact the final interest rate.' At the bottom, there are 'Continue' and 'Back' buttons, and a QR code link: '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 1-16 Financial Profile – Asset &amp; 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>	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> If the option <b>Yes</b> is selected, the fields by way of which you can specify liability information will appear as follows.
<b>Liability Type</b>	Specify the type of liability you wish to define.
<b>Liability Value</b>	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 any of the following actions:
  - a. If you select option **Yes**:
    - i. From the **Liability Type** list, select the type of liability you wish to define.
    - ii. In the **Liability Value** field, specify the value of the selected liability.
    - iii. Click the **Add another Liability** link to add another liability record.
  - b. Select option **No** if you do not wish to add liability information.
6. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **Save and Continue Later** option to save the application.
    - ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.11 Employment Information

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


### Note

- a. The Employment Information section will be part of the application form, depending on the product maintenance in OBO. Additionally, if the capture of employment information is configured as optional in OBO, the option to Skip this step will be present on the page.
- b. This section will be part of the application form only if it has been enabled by the bank administrator in the Originations Workflow Maintenance screen.

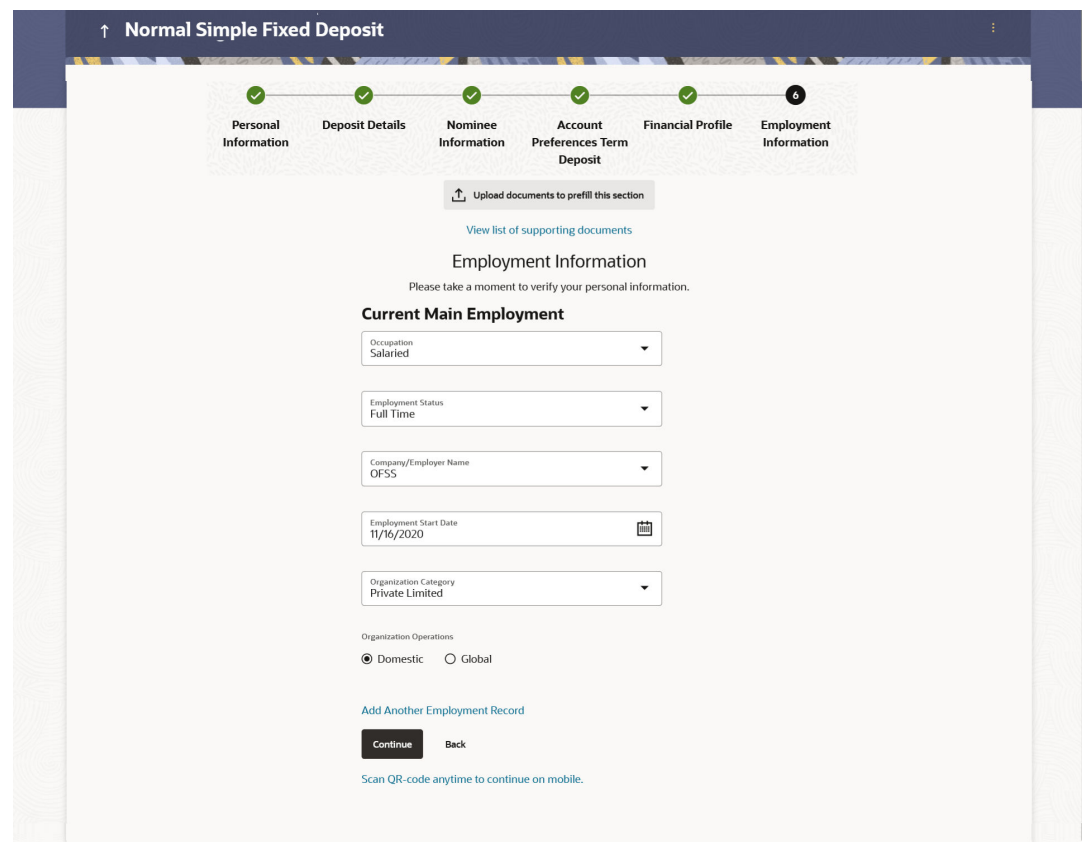
1. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.

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

**Table 1-17 Employment Information - Upload Documents - Field Description**


Field Name	Description
	Click this link to upload supporting documents to prefill the section.
<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.

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

**Figure 1-17 Employment Information**


↑ Normal Simple Fixed Deposit

Personal Information Deposit Details Nominee Information Account Preferences Term Deposit Financial Profile **Employment Information**

 Upload documents to prefill this section

[View list of supporting documents](#)

**Employment Information**

Please take a moment to verify your personal information.

**Current Main Employment**

Occupation  
Salaried

Employment Status  
Full Time

Company/Employer Name  
OFSS

Employment Start Date  
11/16/2020

Organization Category  
Private Limited

Organization Operations  
☒ Domestic ☐ Global

[Add Another Employment Record](#)

[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 1-18 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.	
<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>Company/Employer 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>	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 select <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.

Table 1-18 (Cont.) Employment Information - Field Description

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

The next step in the application will be displayed.
  - d. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - e. Under the kebab menu, perform any of the following actions:
    - i. Click **Save and Continue Later** option to save the application.
    - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

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

Figure 1-18    Review and Submit

↑ Normal Simple Fixed Deposit

Your Application Summary

Personal Information

Basic Details

TC

Name

Mr. Tim Cook

Marital Status

Married

Gender

Male

Citizenship

India

Date Of Birth

6/5/00

Identity

Identification Type

Driving License

ID Number

xx2233

Valid Till

--

Contact

Permanent Address

1,Wel,Worth,TinselTown,Pune,Maharashtra,India,411021

Mailing Address

1,Wel,Worth,TinselTown,Pune,Maharashtra,India,411021

Mailing Address Current Location

INDIA

Email ID

tim@gmail.com

Mobile Number

+91-8888888888

Additional Number

--

Deposit Details

Deposit Amount

GBP 1,000.00

Deposit Tenure

1 years 0 months 0 days

Interest Rate

5%

Interest Amount

GBP 10,000.00

Maturity Amount

GBP 11,000.00

Interest Payout Instructions

Interest Payout Frequency

Monthly

Interest Payout Mode

Transfer to Account

Account Holder Name

Tim SA

Account Number

12321

BIC Code

HDFC0000101

Maturity Instructions

Action on Maturity

Do Not Renew

Payment Mode

BIC Code

HDFC0000101

Nominee Information

Nominee Details

Full Name

Mr. Sim Cook

Date of Birth

6/29/16

Relationship with Applicant

Other

Nominee's Residential Address

1,Wel,Worth,TinselTown,Pune,Maharashtra,India,411021

Email ID

sim@gmail.com

Mobile Number

+91-7777766666

Guardian Details

Full Name

Mr. Vim Cook

Date of Birth

6/20/00

Guardian's Residential Address

1,Wel,Worth,TinselTown,Pune,Maharashtra,India,411021

Email ID

vim@gmail.com

Mobile Number

+91-6666677777

Retail Originations Term Deposits User Manual  
G43827-01  
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November 4, 2025  
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**Specifications**

Preferred Currency  
GBP

Account Statement Mode  
Email

Statement Frequency  
Monthly

Optional Services

Direct Banking

**Financial Profile**

Income Information

☐ Income earned per month.  
Other Income  
GBP 10,000.00

Expense Information

☐ Expenditure incurred per month.  
Loan Payments  
GBP 2,000.00

**Employment Information**

Current Main Employment

Occupation  
Salaried

Employment Status  
Full Time

Company/Employer Name  
OFSS


Organization Category  
Private Limited

Organization Operations  
Global

Employment/Business Start Date  
6/1/23

**Confirm**    **Back**

Review the application details.

- Perform one of the following actions:
  - Click **Confirm**, to proceed with application submission.  
The **Terms of Service** page appears.
  - 1. Click the  icon against any section if you wish to update any information in the respective step.
  - 2. Click **Back** to navigate back to the previous step in the application.
  - 3. Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - 4. Under the kebab menu, perform one of the following actions:
    1. Click **Save and Continue Later** option to save the application.
    2. Click **Continue on Mobile** option to continue the application on a mobile device.

## 1.13 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.

**Figure 1-19 Terms of Service**

↑ Normal Simple Fixed Deposit

### Terms of Service

Please read the following information carefully.

 Normal Simple Fixed Deposit Agreement

☒ I have read and agree to the Privacy Notice


☒ I have read and agree to the Electronic Signature Card

### Signature (Optional)

☒ Draw Signature ☐ Upload Signature


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

Please enter your signature in the box below.



[Clear Signature](#)

1. Select each check-box to accept the specific term and condition.
2. Click **Upload Signature** tab to upload a document containing your digital signature.  
The **Upload your Signature** section is displayed.
3. Perform any of the following actions:

- a. In **Upload Signature Here** card, drag and drop or upload your digital signature document.  
The uploaded signature image is listed.
- b. Click the  icon to delete the uploaded signature document.
- a. The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
- b. The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB
4. Click **Draw Signature** tab to draw signature.
5. Click **Clear Signature** link to reset the drawn signature.  
The **Draw Signature** option is enabled only if you are applying from a touch screen device.
6. Perform any of the following actions:
  - a. Click **Confirm** to proceed with application submission.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Under the kebab menu, perform any of the following actions:
    - i. Click **Save and Continue Later** option to save the application.
    - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

## 1.14 Fund your deposit

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

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

### Note

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

Figure 1-20 Fund your deposit

↑
Normal Simple Fixed Deposit

Fund your account

Initial Deposit Amount

GBP

Deposit Amount

23,000

Minimum Amount: GBP 100.00

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

Fund Now

**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 deposit - Field Description

Field Name	Description
<b>Deposit Amount</b>	Displays the deposit amount as specified on the <b>Deposit Details</b> page.
<b>Fund Now</b>	Click this button if you wish to fund the deposit right away.
<b>Fund Later</b>	Click this button if you do not wish to fund the deposit right away.
<b>Payment Modes</b>	Specify the payments modes through which you want to fund the term deposit. The options are: <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>

1. In the **Fund your account** modal window, specify fund the account right away or at a later time.  
Perform any of the following actions:
  - a. If you have selected the **Fund Now** option;  
The payment gateway page will be opened on which you can select the mode through which you can fund the deposit.
  - b. If you have selected the **Fund Later** option,  
The preference will be updated and your application will be submitted. And the **Confirmation** page gets displayed.
  - c. Under the kebab menu, perform any of the following actions:
    - i. Click the **Save and Continue Later** option to save the application.

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

Payment Gateway

Figure 1-21 Payment Gateway screen

Bill Desk

Payment Amount (undefined) : 12000


Select payment method

☒ Debit Card

☐ Credit Card

☐ Net Banking

We accept



Name on Card

Card Number

Expiry Date

CVV

☐ Save Card

Proceed Securely

Cancel

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

 **Note**

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

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

Table 1-20 Payment Gateway screen - Field Description

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

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

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

## 1.15 Submitted Application - Confirmation

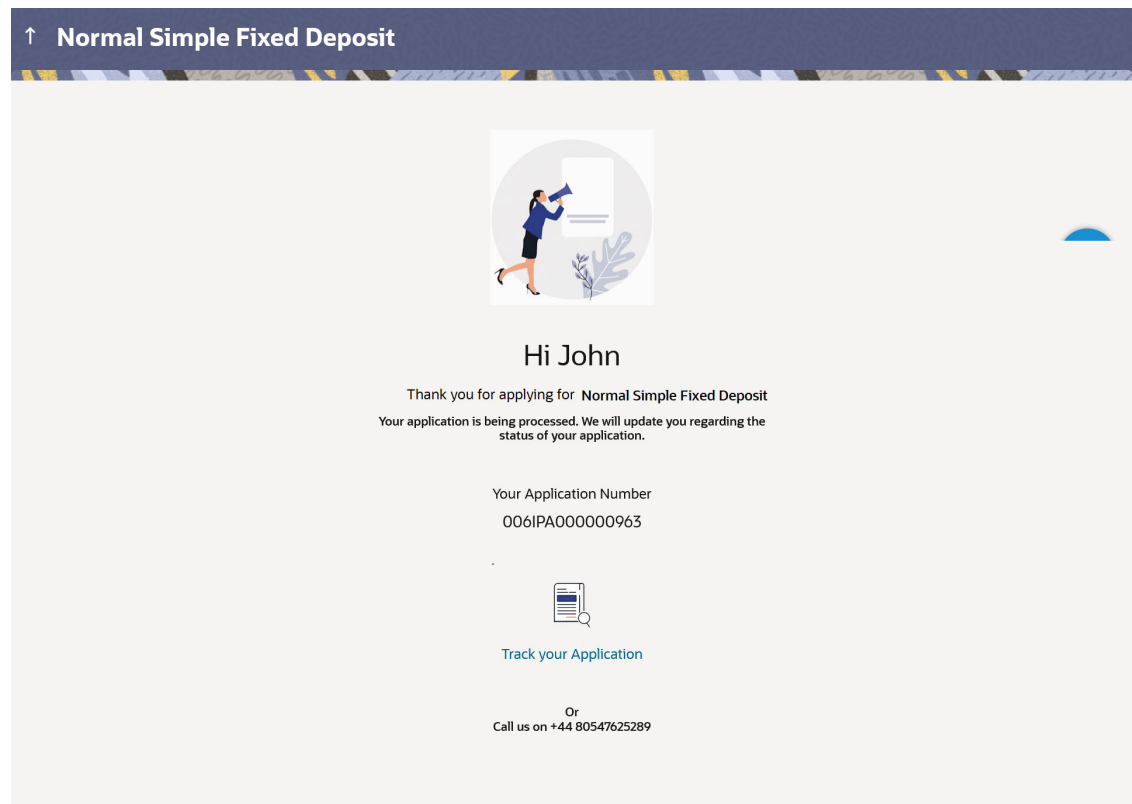
This topic describes the confirmation page that appears after application submission.

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 term deposit account number, generated by the bank. A link to register for online banking will also be provided.

### Note

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

Figure 1-22 Confirmation



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

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

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

## 1.16 Existing User

This topic describes the product application process for existing customers.

Existing customers will be able to apply for term deposits by selecting the **New Term Deposit** option provided in the menu once the user has logged in to the online banking application.

If an existing customer has selected a term deposit product via the product showcase on the bank portal, once he/she logs in by selecting the provided option on the kickoff page, he/she will be navigated to the **New Term Deposit** screen.

# 2

## FAQ

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

You will need to first onboard yourself on the digital banking platform. You can do so by selecting the 'Register for online banking access' link on the kick off page or by selecting the 'Register Now' option provided on the login page. Once you have completed the registration process, you can login and proceed with application initiation.
- 2. Can I add a joint applicant while applying for any of the products?**

Currently only checking and savings accounts can be applied for jointly when applying online. All other product applications only support single account applications.
- 3. I am applying for the product as a guest user. The address that is mentioned in the document that I have uploaded in support of the application is different from my current permanent address. Can I update that information in the application form?**

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

Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change.
- 5. In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**

Only you can resume and complete a draft application.
- 6. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

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

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

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

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

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

**11. Can bank administrators define the sequence in the steps of the application forms?**

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

**12. How does National ID verification work?**

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

**13. How does OCR work?**

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

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

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

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