

Oracle® Banking Digital Experience

Retail Originations Checking Accounts - US

LZN User Manual



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ORACLE®

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

Critical Patches

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

Diversity and Inclusion

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

Related Resources

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

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

Conventions

The following text conventions are used in this document:

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

Symbols and Icons

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

Table 3 Symbols and Icons

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

Post-requisites

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

1

Checking Account Application

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

A checking account is a deposit account held with a bank or a financial institution that allows the account holder to make withdrawals and deposits. The checking account application of *Oracle Banking Digital Experience* has been created to enable customers to apply for checking accounts easily by providing minimal personal details. Applicants can quickly apply for checking accounts by simply specifying their basic personal information and defining account preferences, if required.

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

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

Online KYC of the prospect (primary applicant as well as joint applicant) can also be conducted by means of liveness check or through integration with third party identity verification service providers. For more information, please refer **User Manual Oracle Banking Digital Experience Originations - KYC Modes**. Once the online KYC of the applicants are completed successfully, the personal information sections of each applicant will be prefilled with information fetched from the identification proof documents uploaded as part of the online KYC process.

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

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

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

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

Note

- a. In this release, *Oracle Banking Digital Experience* is integrated solely with Oracle FLEXCUBE Onboarding, for the submission and processing (including tracking) of US region application forms. Third party integration is not supported.
- b. *Oracle Banking Digital Experience* is integrated with Oracle KYC to fetch the applicant's risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. Oracle Banking Digital Experience will further send this information to the mid office system to be utilized as required.
- c. *Oracle Banking Digital Experience* only supports joint application forms when the primary applicant is a new customer of the bank. The joint applicant can either be a new customer or an existing one.

Following are the steps involved in the application submission:

- **Zip Code Specification:** Once you select the **Checking Accounts** product category from the Product Offerings section, you will be displayed a modal window in which you will be required to specify the zip code of your home address. All products with details for the specific location (based on your zip code) will be listed down on the Product Listing page.
- **Product Selection:** All the products, available for your location (as per zip code specified) will be listed on the Product Listing page. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application – whether you want to apply for a single or joint account - If you, the primary applicant are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer (not supported in case of joint application forms) you can login with your online banking credentials to have your information pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.

Note

As of this release, mobile verification is applicable only for the primary applicant even in the case of joint application forms.

- **Online KYC:** Online KYC of the applicant can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.
 - 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 the applicants' personal information which will include full name, date of birth, address details, etc. In case, you have skipped online KYC, you can opt to upload an identity proof document to have the information in this section pre-populated or you can alternately enter the required information manually. In case of joint application forms, there will be two sections to capture personal information i.e. one to capture the personal information of the primary applicant and another to capture the personal information of the joint applicant.
- **Employment Information:** Employment details for the primary and/or joint applicant might need to be collected or could be an optional part of the form, based on the bank administrator's settings in the Originations Workflow Maintenance screen. The first record should be that of your current main source of income. You can include additional entries to document other current or past employment details.
- **Financial 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.
- **Checking Account Specifications:** The bank may offer certain add-on services for the account. These might include a Debit Card, Passbook, Cheque Book, Access to Direct Banking, Phone Banking, etc. In this section, you can define your preferences with regards to these features. You can also specify the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery. In case of joint account applications forms, you will be able to provide specifications related to optional services available to both the primary as well as the joint applicant separately. There will also be an additional sub section under this section in which you can specify the mode of operation of the account.
- **Beneficiary Information:** If you wish to do so, you can specify details of your beneficiary in this section. Beneficiary details will include basic information such as name, date of birth, address etc. In case the beneficiary is a minor, you will have to mandatorily also specify information of the beneficiary's guardian.
- **Review and Submit:** Once you have filled out all the information required in the checking 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. In case of joint account application forms, this section will list down the terms and conditions specific to the product being applied for, as well as terms and conditions that are required to be read and accepted by each of the applicant, separately. The signature sub section will also have a provision to capture the signature of both applicants. Digital signatures can be added by uploading a document containing the applicant's signature or by physically signing the provided space in case the application is being filled out from a touchscreen device.
- **Fund your account:** This step will be part of the application form if it has been configured for Checking Account applications. Through this step you will be able to fund your new account if you wish to do so. If you opt to fund your account, you will be required to specify the initial deposit amount and then proceed to furnish information regarding mode of transfer. In case of single applications, if you are a prospect applicant, you will be navigated to the payment gateway where you will be able to specify information related to the mode of transfer. If you are an existing customer you will be provided with the

additional feature of being able to select any of your existing savings or checking accounts that you hold with the bank, from which to transfer funds. The same will be the case if in the case of joint applications, the primary applicant is a prospect or an existing customer.

Note

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

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

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

To apply for a checking account:

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

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

- [Enter Zip Code](#)
This topic describes the products available in area based on the zip code entered.
- [Checking Account - Product Listing](#)
This topic describes the page on which the Checging Accounts products offered by the bank that can be applied for online are displayed.
- [Checking Account - Product Details](#)
This topic describes the product details page.
- [Checking Account - Product Comparison](#)
This topic describes the functionality that enables users to compare the features of products within a specific product category.
- [Kick Off Page](#)
This topic describes the product application kick off page and the options available to the applicant to proceed with the application form.
- [Mobile Verification](#)
This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.
- [Personal Information](#)
This topic describes the section of the application form where you provide your personal information.
- [Employment Information](#)
This topic describes the section where you can provide your employment details.

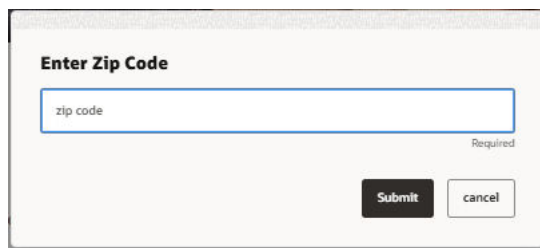
- [Financial Profile](#)
This topic describes the section which captures information about the applicant/s financial details pertaining to their income, expenses, assets, and liabilities.
- [Joint Applicant Information](#)
This topic documents the section of the joint application information in which joint applicant information can be entered.
- [Checking Account Specifications](#)
This topic describes the section where you can specify your service preferences.
- [Nominee Information](#)
This topic describes the section of the Checking Account application form where you can provide Nominee information.
- [Review and Submit](#)
This topic describes how to review and edit your application summary.
- [Terms of Service](#)
This topic describes the terms and conditions associated with the product for which you are applying.
- [Fund your account](#)
This topic describes the option that allows you to fund your checking account by specifying an initial deposit amount and providing the details of the card or account to be debited.
- [Submitted Application - Confirmation](#)
This topic describes the confirmation page that appears after application submission.
- [Existing User](#)
This topic describes the product application process for existing customers.

1.1 Enter Zip Code

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

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

Figure 1-1 Enter Zip Code



Note

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

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

Table 1-1 Enter Zip Code - Field Description

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

Perform one of the following actions:

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

1.2 Checking Account - Product Listing

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

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

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

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

1. Navigate to the **Checking Accounts** product listing page.

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

Figure 1-2 Product Listing

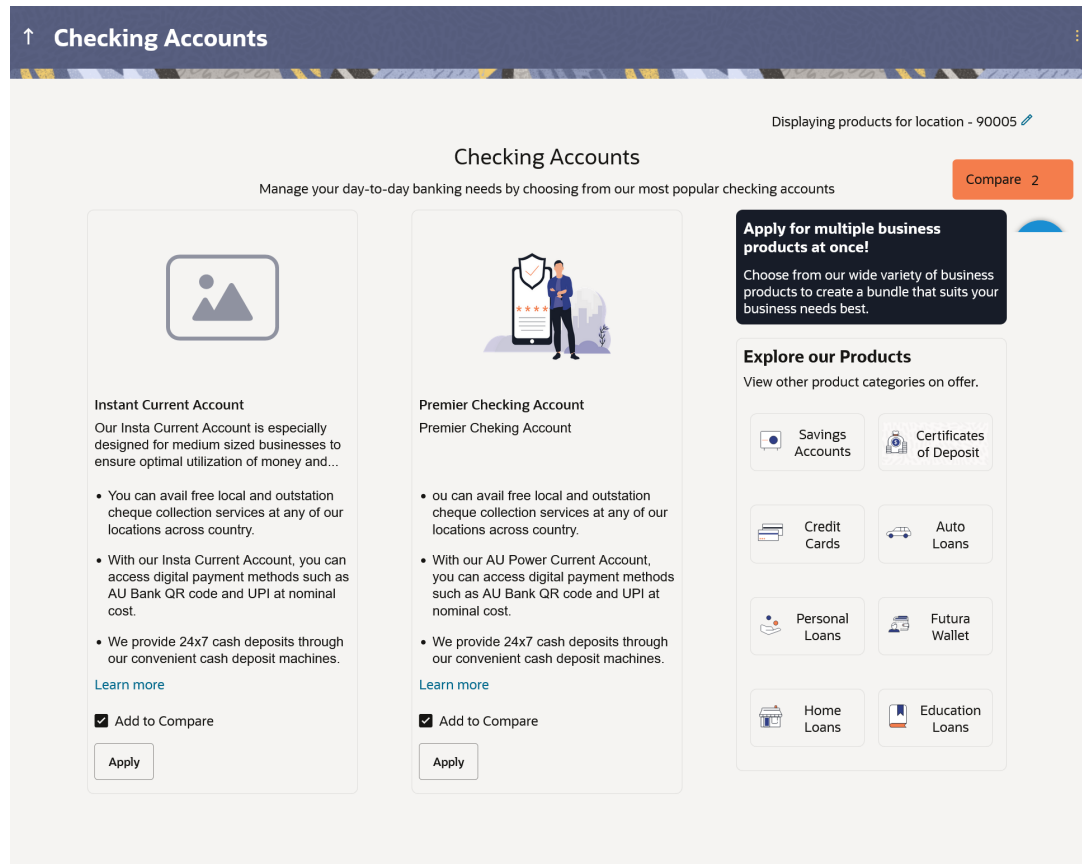



Table 1-2 Product Listing - Field Description

Field Name	Description
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
Product Description	The short description of the product is displayed on each card.
Features	The features of the product are listed down on each card.
Cross Sell cards	Cross-sell cards are displayed on this page, allowing users to navigate to the listing page of the selected product. A card to navigate to the bundled application listing page is also displayed.

2. Perform any of the following actions:
 - a. Identify the product for which you want to make an application and click **Apply** provided on the specific card.
The **Kick Off** page will be displayed.
 - b. Click the **Add to Compare** against any (up to three) products to compare them with each other.
 - c. Click the **Learn more** link displayed on any product card to view additional details of that product.
 - d. Click the  to change the zip code.

The **Zip Code** modal window will be displayed.

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

1.3 Checking Account - Product Details

This topic describes the product details page.

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

Figure 1-3 Product Details

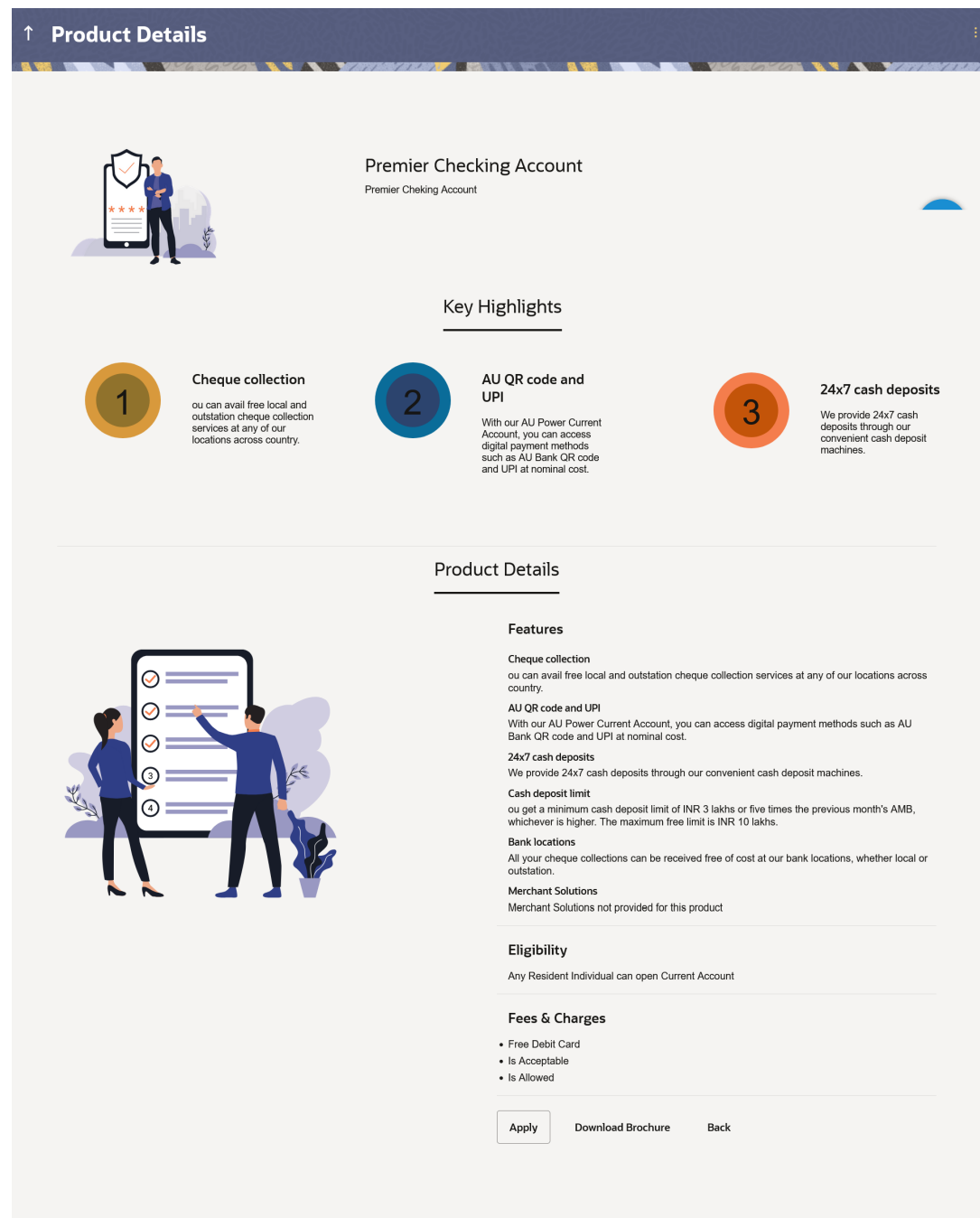


Table 1-3 Product Details - Field Description

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

2. Perform any of the following actions:
 - a. Click **Apply** to apply for the product.
The **Product Kickoff** page is displayed.
 - b. Click the **Download Brochure** link to view and download the product brochure.
 - c. Click the **Back** to navigate back to the previous page.
 - d. Under the kebab menu, perform any of the following actions:
 - i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
 - ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

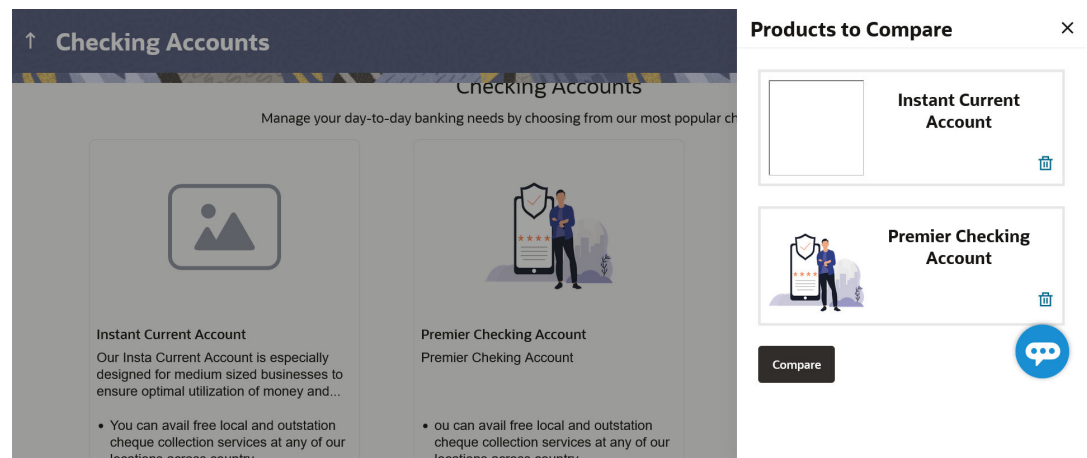
1.4 Checking Account - Product Comparison

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

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

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

Figure 1-4 Products to Compare



2. Once you have selected the products, click **Compare** to proceed to the comparison page.
The **Compare Products** page will list down the product features, fees and charges for easy comparison.

Figure 1-5 Compare Products

↑ Compare Products

Compare Products

Compare and choose a product which suits you best.





Instant Current Account

Premier Checking Account

Eligibility Criteria

Any Resident Individual can open Current Account

Any Resident Individual can open Current Account

Special Features

Cheque collection

You can avail free local and outstation cheque collection services at any of our locations across country.

You can avail free local and outstation cheque collection services at any of our locations across country.

AU QR code and UPI

With our Insta Current Account, you can access digital payment methods such as AU Bank QR code and UPI at nominal cost.

With our AU Power Current Account, you can access digital payment methods such as AU Bank QR code and UPI at nominal cost.

24x7 cash deposits

We provide 24x7 cash deposits through our convenient cash deposit machines.

We provide 24x7 cash deposits through our convenient cash deposit machines.

Cash deposit limit

You get a minimum cash deposit limit of INR 3 lakhs or five times the previous month's AMB, whichever is higher. The maximum free limit is INR 10 lakhs.

You get a minimum cash deposit limit of INR 3 lakhs or five times the previous month's AMB, whichever is higher. The maximum free limit is INR 10 lakhs.

Bank locations

All your cheque collections can be received free of cost at our bank locations, whether local or outstation.

All your cheque collections can be received free of cost at our bank locations, whether local or outstation.

Merchant Solutions

Merchant Solutions not provided for this product

Merchant Solutions not provided for this product

Fees and Bank Charges

Debit Card

Free Debit Card

Free Debit Card

Replacement of lost Debit Card

Is Acceptable

Is Acceptable

ATM Transactions at other bank ATMs outside India

Is Allowed

Is Allowed



Apply


Apply

Table 1-4 Compare Products - Field Description

Field Name	Description
Product Name & Image	Displays the name of the product along with image.

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

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

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

1.5 Kick Off Page

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

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

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

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

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

Note

1. In case of Joint Applications, OBDX only supports two applicants to apply i.e. the primary applicant along with one joint applicant.
2. Currently, joint online applications are only available to primary applicants that 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** screen is displayed.

Figure 1-6 Kick Off page – Single Account Application

← Premier Checking Account

Ready to Apply?

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

Check Your Eligibility

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

[Read more](#)

What type of account would you like to open?

☒ A Single Account ☐ A Joint Account

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

Apply Now

Figure 1-7 Kick Off page – Joint Account Application

The screenshot shows the 'Premier Checking Account' application page. At the top, there's a blue header with a back arrow and the title 'Premier Checking Account'. Below the header, the main content area has a title 'Ready to Apply?' followed by the instruction 'Please start by specifying the type of account you wish to apply for.'.

There is a 'Check Your Eligibility' box containing two bullet points:

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

 A 'Read more' link is provided below the box.

Below the eligibility box, the question 'What type of account would you like to open?' is followed by two radio button options: 'A Single Account' and 'A Joint Account'. The 'A Joint Account' option is selected.

Next, the question 'Apply for overdraft?' is followed by two radio button options: 'Yes' and 'No'. The 'Yes' option is selected.

Finally, the question 'Whose financial information would you like to capture?' is followed by three radio button options: 'Primary Applicant', 'Joint Applicant', and 'Both'. The 'Joint Applicant' option is selected.

At the bottom right, there is a dark blue 'Apply Now' button.

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

Table 1-5 Kick Off page - Field Description

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

Table 1-5 (Cont.) Kick Off page - Field Description

Field Name	Description
Whose financial information would you like to capture?	<p>You will be required to specify which applicant's financial information you will be furnishing as part of the application form. The options are:</p> <ul style="list-style-type: none"> • Primary Applicant • Joint Applicant • Both <p>This field will be displayed only under the following conditions:</p> <ul style="list-style-type: none"> • The product supports overdraft. • You have opted to apply for a joint account. • You have selected the option Yes under the Apply for Overdraft field.
I am an existing customer with online banking access	<p>Select this check-box if you are an existing online customer of the bank.</p> <p>This check-box will not appear in case the Joint Account option has been selected since in this case both the applicants will need to be new to the bank.</p>

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

Under the **Apply for Overdraft?** field, select the desired option.

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

3. Click **View List** link.

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

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

The **Login** screen is displayed.

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

1.6 Mobile Verification

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

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

identify whether the applicant is truly a new customer 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 1-8 Mobile Verification – Enter Mobile Number

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

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

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

The **Enter OTP** page appears.

Figure 1-9 Mobile Verification – Enter OTP

↑ Premier Checking Account

Enter OTP

We have sent you an OTP on your mobile number
+1 (212) 111-1111

• • • •

Didn't receive the OTP?

Resend Back

Note

The fields which are marked as Required are mandatory.

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

Table 1-7 Mobile Verification – Enter OTP - Field Description

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

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

1.7 Personal Information

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

You can opt to upload your ID proof so as to have your information pre-populated on the basis of the ID document. In the case of joint applications, the personal information of both applicants i.e., the primary applicant as well as the joint applicant will need to be captured. There will be two separate sections to capture this information of each applicant, which will have headers as Primary Applicant – Personal, Joint Applicant – Personal, respectively.

Note

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

Figure 1-10 Personal Information - Basic Details

←

Premier Checking Account

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Primary Applicant - Personal

Joint Applicant - Personal

Primary Applicant - Employment

Joint Applicant - Employment

Checking Account Specifications

Nominee

↑

Upload documents to pre-fill this section

[View list of supporting documents](#)

Primary Applicant - Personal

Please take a moment to verify your personal information.

Basic Details

Identity

Contact

Title

Required

First Name

Required

Middle Name (Optional)

Last Name

Required

Suffix (Optional)

Date of Birth

Required

Citizenship

Required

Gender (Optional)

Are you a public figure or associated with a public figure?

☐ Yes ☒ No

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 1-8 Personal Information - Basic Details - Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.

Table 1-8 (Cont.) Personal Information - Basic Details - Field Description

Field Name	Description
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Title	The salutation/title applicable to the applicant. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant, if applicable.
Last name	Specify the last name of the applicant.
Suffix	Specify the suffix of the applicant, if applicable. Examples are Jr, Sr, I, II, etc.
Date of Birth	Specify the date of birth of the applicant. The system validates your date of birth against your state of residence (as identified on the basis of zip code entered in the zip code modal window) so as to identify whether you have attained age of majority as per your state specifications. The format of the date should be MM/DD/YYYY.
Citizenship	Specify the country of your citizenship.
Citizenship Status	In case applicant is not a citizen of the United States of America, he/she is required to identify whether he/she is a resident alien or non-resident alien. The options are: <ul style="list-style-type: none"> • Resident Alien • Non-Resident Alien This field is displayed only if any country other than United States is selected in the Citizenship field. In case Non-Resident Alien is selected, an error message will be displayed stating that you will not be allowed to proceed with the application online. Only U.S. citizens or resident aliens will be able to submit online applications.
Country of Birth	The country in which you were born.
Gender	Select the gender of the applicant from the drop-down list. The options are: <ul style="list-style-type: none"> • Male • Female • Other • Do not wish to disclose
Marital Status	Select the marital status of the applicant from the drop-down list. The options are: <ul style="list-style-type: none"> • Legally Separated • Married • Unmarried • Widow
Are you an employee of the bank?	This field captures the applicant's relationship with the bank in terms of employment i.e. whether the applicant is an employee of the bank or not. This information is captured to handle possible conflicts of interest and to provide special employee benefits, if applicable. The options are: <ul style="list-style-type: none"> • Yes • No

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, enter the required details.
 - a. From the **Title** list, select the title that applies to you.
 - b. In the **First Name** field, enter your first name.
 - c. In the **Middle Name** field, enter your middle name, if applicable.
 - d. In the **Last Name** field, enter your last name.
 - e. From the **Suffix** list, select the suffix, if applicable
 - f. From the **Date of Birth** date picker, select your date of birth of yours.
 - g. In the **Citizenship** list, select the country of which the applicant is a citizen.
 - h. From the **Citizenship Status** list, select the status of the citizenship in case you are not a citizen of the United States of America.
 - i. From the **Country of Birth** field, select the country in which you were born.
 - j. From the **Gender** list, select your gender.
 - k. In the **Are you a public figure or associated with a public figure?** field, specify whether you are a politically exposed person or related to a politically exposed person.
 - l. Under the **Are you an employee of the bank?** field, select **Yes** if you are currently serving as an employee of the bank, or select **No** if you are not an employee of the bank.
3. Click **Continue** to move to next sub-section.
The **Identity** sub-section appears.

Figure 1-11 Personal Information - Identity

↑ Premier Checking Account

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Personal Information

Checking Account Specifications

Beneficiary Information

Employment Information

Financial Profile

Upload supporting documents to prefill this section.
[View list of supporting documents](#)

Personal Information

Please take a moment to verify your personal information.

Basic Details

Identity

Contact

Social Security Number

XXX-XX-3111

Identification Type

Driving License

Issuing State (Optional)

Alaska

ID Number

xxxx3242

Valid Till (Optional)

5/16/30

Continue

Scan QR-code anytime to continue on mobile.

4. In the **Identity** 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 - Identity - Field Description

Field Name	Description
Social Security Number	Specify the Social Security Number (SSN) for tax identification purposes. Your Social Security Number is a 9 digit number issued by the U.S. government to U.S. citizens, permanent residents and temporary residents for taxation and other purposes. The format of the SSN number should be xxx-xx-xxxx.
Identification Type	Select the type of identification that the applicant wishes to provide as proof of identity. The options are: <ul style="list-style-type: none">• Passport• Driving License
Issuing State	The state/territory in which the specified ID was issued.

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

Field Name	Description
ID Number	The applicant's identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid. This field is optional.

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

The **Contact** sub-section appears.

Figure 1-12 Personal Information - Contact

↑ Premier Checking Account

1

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Personal Information

Checking Account Specifications

Beneficiary Information

Employment Information

Financial Profile

Upload supporting documents to prefill this section.
[View list of supporting documents](#)

Personal Information

Please take a moment to verify your personal information.

Basic Details

Identity

Contact

Home Address

1207,Park Avenue,M G rd,South Block,Los Angeles,Calif

Prefer to enter your address line by line?

[Click Here](#)

Current Location

United Kingdom

Is your mailing address the same as above?

☒ Yes

☐ No

Email Id

smith,john@example.com

Mobile Number

+1

(212) 111-1111

By giving us your mobile number, you are providing your consent to receive automated calls or texts to service all of your accounts with us. Futura Bank or our service providers can contact you at this number via text message, artificial voice, pre-recorded or auto-dialed calls. Your phone plan charges may apply.

Continue

Scan QR-code anytime to continue on mobile.

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

Note

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

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

Table 1-10 Personal Information - Contact - Field Description

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

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

Field Name	Description
Mobile Number	Displays the mobile number that you had entered on the mobile verification page. This is applicable in the case of single applicant application forms and also for Primary Applicant's Contact sub section. When entering contact information of the joint applicant, this field will be blank and you will be required to specify the joint applicant's mobile number in this field.

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

The **Personal Information** page displays the newly added address.
 - d. In the **Is your mailing address the same as above?** field, select the option of choice; Perform any of the following actions:
 - i. 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. In the **Locality** field, enter the locality in which your mailing address is located.

- v. In the **Zip Code** field, enter the zip code of your mailing address.
- vi. In the **City** field, enter the name of the city in which your mailing address is located.
- vii. From the **State** field, select the name of the state in which your mailing address is located.
- viii. Click the **Add** button to add the address. I

The **Personal Information** page displays the newly added mailing address.

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

1.8 Employment Information

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

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

Note

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

1. Click 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 1-11 Employment Information - Upload Documents - Field Description

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

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

Figure 1-13 Employment Information

← Premier Checking Account

Progress bar: 1 Primary Applicant - Personal (checked), 2 Joint Applicant - Personal (checked), 3 Primary Applicant - Employment (active), 4 Joint Applicant - Employment, 5 Checking Account Specifications, 6 Nominee

Upload documents to pre-fill this section

View list of supporting documents

Primary Applicant - Employment

Please take a moment to verify your personal information.

Current Main Employment

Occupation: Salaried

Employment Status: Required

Company/Employer Name: Required

Employment Start Date: Required

Organization Category: Required

Organization Operations: ☒ Domestic ☐ Global

Add Another Employment Record

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 1-12 Employment Information - Field Description


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

Table 1-12 (Cont.) Employment Information - Field Description

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

Table 1-12 (Cont.) Employment Information - Field Description

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

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

- c. Click on the **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made.
The next step in the application will be displayed.
- d. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
- e. Under the kebab menu, perform any of the following actions:
 - i. Click **Save and Continue Later** option to save the application.
 - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.9 Financial Profile

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

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

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

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

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

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

Table 1-13 Financial Profile – Upload Documents - Field Description

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

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

Figure 1-14 Financial Profile – Income & Expenses

↑

Premier Checking Account

✓

Personal Information

✓

Checking Account Specifications

✓

Beneficiary Information

✓

Employment Information

5

Financial Profile

↑

Upload supporting documents to prefill this section.
[View list of supporting documents](#)

Financial Profile

Please update your financial information

Income & Expenses

Assets & Liabilities

ⓘ

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

Income

Add all your income from different sources.

Income Mode

Salary

Income Amount

\$ 120,000.00

+

Add another Income Source

Expenses

Add any of your expenses from the given modes.

Expense Type

Vehicle

Expense Amount

\$ 4,500.00

+

Add another Expense

Continue

Back

Scan QR-code anytime to continue on mobile.

Note

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

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

Table 1-14 Financial Profile – Income & Expenses -Field Description

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

Table 1-14 (Cont.) Financial Profile – Income & Expenses -Field Description

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

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

Figure 1-15 Financial Profile – Assets & Liabilities

Premier Checking Account

✓

✓

✓

✓

5

Personal Information

Checking Account Specifications

Beneficiary Information

Employment Information

Financial Profile

Upload supporting documents to prefill this section.
[View list of supporting documents](#)

Financial Profile

Please update your financial information

Income & Expenses

Assets & Liabilities

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

Assets

Do you want to add your asset information?

☒ Yes

☐ No

Add assets from the given options

Asset Type

Deposit

Asset Value

\$ 250,000.00

+ Add another Asset

Liabilities

Do you want to add your liability information?

☒ Yes

☐ No

Add liability from the given options

Liability Type

Property Loan

Liability Value

\$ 12,000.00

+ Add another Liability

Continue

Back

Scan QR-code anytime to continue on mobile.

Note

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

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

Table 1-15 Financial Profile – Assets & Liabilities - Field Description

Field Name	Description
Do you want to add your asset information?	Specify whether asset information is to be provided or not. The options are: <ul style="list-style-type: none">YesNo

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Table 1-15 (Cont.) Financial Profile – Assets & Liabilities - Field Description

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

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

1.10 Joint Applicant Information

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

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

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

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

Figure 1-16 Joint Applicant Information

The screenshot displays the 'Premier Checking Account' application interface. At the top, a progress bar shows six steps: 1. Primary Applicant - Personal (completed with a green checkmark), 2. Joint Applicant - Personal (current step), 3. Primary Applicant - Employment, 4. Joint Applicant - Employment, 5. Checking Account Specifications, and 6. Nominee. Below the progress bar, the title 'Joint Applicant Information' is centered. The question 'Is the Joint Applicant an existing customer of the bank?' is followed by two radio buttons: 'Yes' and 'No'. The 'No' button is selected. Below the radio buttons are 'Continue' and 'Back' buttons. At the bottom, a link reads 'Scan QR-code anytime to continue on mobile.'

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

Figure 1-17 Joint Applicant Information

The screenshot shows the 'Premier Checking Account' application interface. At the top, a progress bar indicates six steps: 1. Primary Applicant - Personal (completed), 2. Joint Applicant - Personal (current step), 3. Primary Applicant - Employment, 4. Joint Applicant - Employment, 5. Checking Account Specifications, and 6. Nominee. The main heading is 'Joint Applicant Information'. Below it, a question asks 'Is the Joint Applicant an existing customer of the bank?' with radio button options for 'Yes' (selected) and 'No'. Below this are input fields for 'Customer ID', 'First Name', 'Middle Name (Optional)', 'Last Name', and 'Date Of Birth'. Each of these fields is marked as 'Required' at the bottom right. At the bottom, there are 'Continue' and 'Back' buttons. A note at the very bottom says '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 Joint Applicant Information - Field Description

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

- In the **Is the joint applicant an existing customer of the bank?** field, select the option to define whether or not the joint applicant is an existing customer of the bank.

- a. If you have selected the option **Yes**, under the **Is the joint applicant an existing customer of the bank?** field.
 - i. In the **Customer ID** field, enter the joint applicant's banking customer ID.
 - ii. In the **First Name** field, enter the first name of the joint applicant.
 - iii. In the **Middle Name** field, enter the middle name of the joint applicant, if applicable.
 - iv. In the **Last Name** field, enter the last name of the joint applicant.
 - v. In the **Date of Birth** field, enter the date of birth of the joint applicant.
 - b. If you have selected the option **No**, under the **Is the joint applicant an existing customer of the bank?** field, click **Continue** to proceed to the section in which you can enter the joint applicant's personal information.
3. Perform any of the following actions:
 - a. Click **Continue** to proceed to the next step in the application.
 - b. Click **Back** to navigate back to the previous step in the application.
 - c. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
 - d. Under the kebab menu, perform any of the following actions:
 - i. Click **Save and Continue Later** option to save the application.
 - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.11 Checking Account Specifications

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

This 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 account which could include Debit Card, Passbook, Cheque Book, access to Direct Banking and Phone Banking, etc. You can also select the currency in which you wish your account to be held and define account statement preferences such as the delivery mode and frequency. In the case of joint application forms, you can specify the optional services as preferred by each applicant separately. Additionally, if applying for a joint account, you will also be required to specify information regarding how the account is to be operated.

1. Click **Continue**.

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

Figure 1-18 Checking Account Specifications

←Premier Checking Account

✓

✓

⚠

⚠

5

6

Primary Applicant - Personal

Joint Applicant - Personal

Primary Applicant - Employment

Joint Applicant - Employment

Checking Account Specifications

Nominee

Checking Account Specifications

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

Specifications

Statement Frequency

Monthly

Primary Applicant - Optional Services

☐ Check Book

☐ Passbook

☒ Debit Card

Joint Applicant - Optional Services

☐ Check Book

☐ Passbook

☒ Debit Card

Account Operation Mode

Source of Funds

Required

Source of Funds

Required

ATM transactions in a month

Required

Domestic transactions in a month

Required

Purpose of account

Required

Expected Foreign Wire Activity

☐ Yes

☐ No

Required

Expected Annual Volume of Transactions

Required

Courtesy Overdraft

☐ Yes

☐ No

Required

Chose which one you wish to opt in for Courtesy OD

☐ POS

☐ ATM

Required

Activity Profile

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 1-17 Checking Account Specifications - Field Description

Field Name	Description
Preferred Currency	The currency in which you wish to hold your checking account.
Apply for Overdraft	Specify whether you want to apply for overdraft facility or not. The options are: <ul style="list-style-type: none"> • Yes • No This field will be displayed only if the product supports overdraft. In the case of joint application forms, this field will be disabled. The value that was selected on the kickoff page will be displayed as read only.
Whose financial information would you like to capture	The value selected on the kickoff page will be displayed as read only text. The options are: <ul style="list-style-type: none"> • Primary Applicant • Joint Applicant • Both This field will only be displayed in the case of joint application forms and if the option Yes was selected under the Apply for Overdraft? field on the kickoff page.
Overdraft Limit Amount	Enter the amount of overdraft limit to be requested. This field is enabled only if the Yes option is selected in the Apply for Overdraft field.
Statement Frequency	The frequency at which you would like to receive account statements. The options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Bi Annual • Annual
Optional Services	In case of joint application forms, there will be two sub sections to capture each applicant's preference with regards to the optional services offered against the account. In this case the sub sections will be titled as Primary Applicant – Optional Services and Joint Applicant – Optional Services respectively.
Service	Each service that has been configured for the product you are applying for will be listed here. Select the check box against the service that the applicant wishes to enable on the account.
Account Operation Mode	This sub section will be displayed only in the case of joint applicant application forms.
Mode of Operation	The available modes of operation by way of which the account will be operated. The options are : <ul style="list-style-type: none"> • Operated by Custodian • Operated by Guardian • Single • Tenants by Entirety • Joint Tenants with Right of Survivorship • Tenants in Common • Former or Survivor
Amount From	Specify the minimum amount of the amount range for which the mandate is to be set up. This field is displayed only if the Mode of Operation is selected as As per Mandate .

Table 1-17 (Cont.) Checking Account Specifications - Field Description

Field Name	Description
Amount To	Specify the maximum amount of the amount range for which the mandate is to be set up. This field is displayed only if the Mode of Operation is selected as As per Mandate .
Required Signatories	Specify the required number of signatories for the specific amount range. The options are: <ul style="list-style-type: none"> • Anyone • Both This field is displayed only if the Mode of Operation is selected as As per Mandate .
Add another Mandate	Select this option if you wish to add another mandate record. This field is displayed only if the Mode of Operation is selected as As per Mandate .
Activity Profile	The fields (including type of field and values, in case of dropdowns) displayed under this sub section can change based on mid-office maintenances for the product. The fields described below serve as examples of fields that can appear under this sub section.
Preferred Currency	The currency in which you wish to hold your savings account. The currency will be defaulted to USD. If other currencies are supported, you will be able to edit this selection.
Source of Funds	Specify the primary source of funds that will be used to debit this account. The options can be: <ul style="list-style-type: none"> • Pension • Income • Rent • Alimony
ATM Transactions in a month	Specify the approximate number of transactions (domestic as well as international) expected to be performed in this account, in a month. The options can be: <ul style="list-style-type: none"> • 10-20 • >20 • 0-10
Domestic Transactions in a month	Specify the approximate number of domestic transactions expected to be performed in this account, in a month. The options can be: <ul style="list-style-type: none"> • 0-5 • 5-10 • >10
Purpose of account	Specify the purpose for which this account is being opened. The options can be: <ul style="list-style-type: none"> • Salary • Savings • Investment
Expected Foreign Wire Activity	Specify whether you expect funds from foreign countries to be transferred to this account. The options are: <ul style="list-style-type: none"> • Yes • No

Table 1-17 (Cont.) Checking Account Specifications - Field Description

Field Name	Description
Expected Annual Volume of Transactions	Specify the expected annual volume of transactions. The options can be: <ul style="list-style-type: none"> • >5000 • >2000 • >500
Courtesy Overdraft	Specify whether Courtesy Overdraft facility is required or not. The options are: <ul style="list-style-type: none"> • Yes • No
Choose which one you wish to opt in for Courtesy OD	Specify the channel through which you wish to opt-in for courtesy overdraft. The options can be: <ul style="list-style-type: none"> • POS • ATM <p>This field is enabled only if the Yes option is selected in the Courtesy Overdraft field.</p>

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

Note


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

4. In the **Account Statement Mode** field, select the desired option.
5. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.
6. Select the checkbox against any service that the respective applicant wishes to have enabled on the account.
7. Select the desired **Mode of Operation** from the provided options.

Note

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

- a. If you select the **As per Mandate** option;

- i. In the **Amount From** field, specify the minimum amount of the amount range for which the mandate is to be set up.
 - ii. In the **Amount To** field, specify the maximum amount of the amount range for which the mandate is to be set up.
- b. Click **Add another Mandate** to add another mandate record.
- c. Click the  icon against a mandate record to delete the specific record.
8. Under the **Activity Profile** section, select options or enter values as desired.
9. 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 **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 Nominee Information

This topic describes the section of the Checking Account application form where you can provide Nominee information.

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

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

The **Nominee Information** screen is displayed.

Figure 1-19 Nominee Information- Basic Details

←Premier Checking Account

✓Primary Applicant - Personal

✓Joint Applicant - Personal

⚠Primary Applicant - Employment

⚠Joint Applicant - Employment

✓Checking Account Specifications

6Nominee

Upload documents to pre-fill this section

[View list of supporting documents](#)

Beneficiary Information

Please add beneficiary information

Beneficiary Details

Basic Details

Contact

Title

Mr.

First Name

Required

Middle Name (Optional)

Last Name

Required

Suffix (Optional)

Date of Birth

Required

Relationship with Primary Applicant

Required

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 1-18 Nominee Information – Basic Details - Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Title	Specify the salutation/title applicable to the nominee. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the beneficiary.

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

Field Name	Description
Middle Name	Specify the middle name of the beneficiary.
Last Name	Specify the last name or surname of the beneficiary.
Suffix	The beneficiary's suffix, if applicable. Examples are Jr, Sr, I, II, etc.
Date Of Birth	Specify the date of birth of the beneficiary. The system validates the date of birth to ascertain whether the beneficiary has attained the age of majority as per the definition of age of majority in the state in which the beneficiary is residing. If the beneficiary is a minor, the Guardian Information sub-section will be displayed and you will be required to mandatorily specify information of the beneficiary's guardian.
Relationship with applicant	Specify the beneficiary's relationship with the primary applicant. E.g. If the beneficiary is the primary applicant's mother, choose the value 'Mother' from the list of values. Note: In the case of Joint Application forms, this field will be labelled as Relationship with primary applicant so as to make it clear that you are required to specify the beneficiary's relationship with the primary applicant. The options are: <ul style="list-style-type: none"> • Spouse • Mother • Father • Brother • Sister • Daughter • Son

- Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
- Click **Continue** to move to next sub-section.

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

Figure 1-20 Beneficiary Information- Contact

↑

Premier Checking Account

✓

Personal Information

✓

Checking Account Specifications

3

Beneficiary Information

4

Employment Information

5

Financial Profile

↑

Upload supporting documents to prefill this section.
[View list of supporting documents](#)

Beneficiary Information

Please add beneficiary information

Beneficiary Details

Basic Details

Contact

Is nominee's home address same as that of applicant's home address?

☒ Yes

☐ No

Email ID

tim.john@example.com

Mobile Number

+1

(212) 121-2111

Continue

Back

Skip this Step

Scan QR-code anytime to continue on mobile.

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 1-19 Beneficiary Information- Contact - Field Description

Field Name	Description
Is beneficiary's address same as that of applicant's home address?	<p>Specify whether the beneficiary's address is the same as that of your home address.</p> <p>Note: In the case of Joint Application forms, this field will be labelled as Is beneficiary's address same as that of primary applicant's home address.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No <p>If you have selected the option No, you will be required to specify the beneficiary's address.</p>
Beneficiary Address	<p>Enter the beneficiary's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.</p>

Table 1-19 (Cont.) Beneficiary Information- Contact - Field Description

Field Name	Description
Beneficiary Address Overlay	This overlay is displayed when you click on the Click Here link available under the Beneficiary Address field. On this overlay, you can enter the beneficiary's address line by line.
House/Unit Number	The house or unit number of the beneficiary.
Building Name	Enter the building name of the beneficiary.
Street	Specify the street in which the beneficiary's address is located.
Locality	Specify the locality in which the beneficiary's address is located.
City	Specify the city in which the beneficiary's resides.
State	Specify the state in which the beneficiary's residence is located.
Zip Code	Enter the zip code of the beneficiary's residence.
Email ID	Specify the email ID of the beneficiary.
Mobile Number	Specify the mobile number of the beneficiary.
Guardian Details	This section will be displayed only if the beneficiary is a minor as identified by the beneficiary's date of birth.
Title	Specify the salutation/title applicable to the guardian. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the guardian.
Middle Name	Specify the middle name of the guardian.
Last Name	Specify the last name or surname of the guardian.
Suffix	The guardian's suffix, if applicable. Examples are Jr, Sr, I, II, etc.
Date Of Birth	Specify the date of birth of the guardian.
Gender	The gender of the guardian. The options are: <ul style="list-style-type: none"> • Male • Female • Other • Do not wish to disclose
Is guardian's address same as that of applicant's home address?	Specify whether the guardian's address is the same as that of your home address. The options are: <ul style="list-style-type: none"> • Yes • No If you have selected the option No , you will be required to specify the guardian's address.
Guardian Address	Enter the guardian's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Guardian Address Overlay	This overlay is displayed when you click on the Click Here link available under the Guardian Address field. On this overlay, you can enter guardian address line by line .
House/Unit Number	The house or unit number of the guardian.
Building Name	Enter the building name of the guardian.
Street	Specify the street in which the guardian's address is located.
Locality	Specify the locality in which the guardian's address is located.
City	Specify the city in which the guardian's resides.
State	Specify the state in which the guardian's residence is located.
Zip Code	Enter the zip code of the guardian's residence.

Table 1-19 (Cont.) Beneficiary Information- Contact - Field Description

Field Name	Description
Email ID	Specify the email ID of the guardian.
Mobile Number	Specify the mobile number of the guardian.

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

Perform one of the following actions:

- a. If you have selected the option **No**, perform any of the following actions:
 - i. In the **Beneficiary Address** field, enter beneficiary's address.
 - ii. Click the **Click Here** link provided under the **Beneficiary Address** field to invoke the overlay on which you can enter the beneficiary's address line by line.
 - i. In the **House/ Unit Number** field, enter the house or unit number of the beneficiary, if applicable.
 - ii. In the **Building Name** field, enter the name of the building/house of the beneficiary, if applicable.
 - iii. In the **Street** field, enter the name of the street on which the beneficiary's address is located.
 - iv. In the **Locality** field, enter the locality in which the beneficiary's address is located.
 - v. In the **City** field, enter the name of the city in which the beneficiary's address is located.
 - vi. In the **State** field, enter the name of the state in which the beneficiary's address is located.
 - vii. In the **Zip Code** field, enter the zip code of the beneficiary's address.
 - viii. Click **Add** to add the address details.

The **Beneficiary Information** page displays the beneficiary address.

- b. If you have selected option **Yes**, your permanent address will be considered as the beneficiary's address.
6. In the **Email ID** field, enter the email ID of the beneficiary.
7. In the **Mobile Number** field, enter the mobile number of the beneficiary.
8. The **Guardian Details** section will appear if the beneficiary is a minor as identified on the basis of the beneficiary's date of birth.
 - a. From the **Title** list, select the title that applies to the guardian.
 - b. In the **First Name** field, enter the first name of the guardian.
 - c. In the **Middle Name** field, enter middle name of the guardian, if applicable.
 - d. In the **Last Name** field, enter the last name of the guardian.
 - e. From the **Suffix** list, select the suffix applicable for guardian.
 - f. From the **Date of Birth** date picker, select the date of birth of the guardian.
 - g. From the **Gender** list, select the gender of the guardian.
 - h. In the **Is guardian's address same as applicant's home address?** field, select the option of choice.

Perform one of the following actions:

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

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

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

- i. In the **House No.** field, enter the house or flat number of the guardian, if applicable.
- ii. In the **Building Name** field, enter the name of the building/house of the guardian, if applicable.
- iii. In the **Street** field, enter the name of the street on which the guardian's address is located.
- iv. In the **Locality** field, enter the locality in which the guardian's address is located.
- v. In the **City** field, enter the name of the city in which the guardian's address is located.
- vi. In the **State** field, enter the name of the state in which the guardian's address is located.
- vii. In the **Zip Code** field, enter the zip code of the guardian's address.
- viii. Click **Add** to add the address details.

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

- i. If you have selected option **Yes**, your permanent address will be considered as the guardian's address.
9. In the **Email ID** field, enter the email ID of the guardian.
 10. In the **Mobile Number** field, enter the mobile number of the guardian.
 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 on the **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made.

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

1.13 Review and Submit

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

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

application forms as well, the personal information of both applicants will appear first starting with the information of the primary applicant and followed by the joint applicant's information. You can modify the information in any section by selecting the link provided against each section.

Figure 1-21 Review and Submit

Premier Checking Account

Your Application Summary

Primary Applicant - Personal

Basic Details

JW

Name

Mr. John wake II

Citizenship

United States

Date Of Birth

Jun 4, 1990

Public Figure

No

Identity

Social Security Number

xxx-xx-5775

Identification Type

Driving License

Issuing State

New York

ID Number

xxxxx7377

Valid Till

--

Contact

Home Address

3245,325,345,345,dfhfh,California,United States,34664

Mailing Address

3245,325,345,345,dfhfh,California,United States,34664

Email ID

johnwake@mail.com

Mobile Number

+1 (989) 898-9898

Joint Applicant - Personal

Is the Joint Applicant an existing customer of the bank?

No

Basic Details

JW

Name

Mr. John wake III

Citizenship

United States

Date Of Birth

Jun 4, 1990

Public Figure

No

Identity

Social Security Number

xxx-xx-4574

Identification Type

Driving License

Issuing State

California

ID Number

xxxxxx5775

Valid Till

--

Contact

Home Address

q34646,34536,3q45346,34634,dfgfb,California,United States,57765

Mailing Address

q34646,34536,3q45346,34634,dfgfb,California,United States,57765

Email ID

johnwake@mail.com

Mobile Number

+1 (989) 898-9898

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Primary Applicant - Employment

Current Main Employment

Occupation
Salaried

Employment Status
Full Time

Company/Employer Name
ORACLE

Organization Category
Private Limited

Organization Operations
Domestic

Employment/Business Start Date
Sep 29, 2000

Joint Applicant - Employment

Current Main Employment

Occupation
Salaried

Specifications

Apply for Overdraft
No

Statement Frequency
Quarterly

Primary Applicant - Optional Services

Joint Applicant - Optional Services

Debit Card

Activity Profile

Source of Funds
Salary

Source of Funds
Income

ATM transactions in a month
10-20

Domestic transactions in a month
5-10

Purpose of account
Salary

Expected Foreign Wire Activity
No

Expected Annual Volume of Transactions
>500

Courtesy Overdraft
No

Chose which one you wish to opt in for Courtesy OD
ATM

Beneficiary Information

Full Name
Mr. John wakw III

Date of Birth
Jul 18, 1995

Relationship with Applicant
FTR

Email ID
johnwake@mail.com

Mobile Number
+1 (989) 898-9898

Beneficiaries Residential Address
3245,325,345,345,dthht,CA,United States,34664


Confirm

Back

Scan QR-code anytime to continue on mobile.

Review the application details.

- Perform one of the following actions:
 - Click **Confirm**, to proceed with application submission.
The **Terms of Service** page appears.

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

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

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

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

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

Figure 1-22 Terms of Service


←

Premier Checking Account

⋮

Terms of Service

Please read the following information carefully.

 Premier Checking Account Agreement

☒ I have read and agreed to the Current Origination Agreement [🔗](#)

☒ I have read and agreed to the Current Origination Fees and Charges [🔗](#)

☒ I have read and agree to the Privacy Notice [🔗](#)

☒ I have read and agree to the Electronic Signature Card [🔗](#)

Terms & Conditions for John wake (Primary Applicant)

☒ Consent to receive communication electronically? [🔗](#)

☒ Consent to receive Marketing, Promotional and Sales [🔗](#)

Terms & Conditions for John wake (Joint Applicant)

☒ Consent to receive communication electronically? [🔗](#)

☒ Consent to receive Marketing, Promotional and Sales [🔗](#)

Signature (Optional)

Signature of John wake (Primary Applicant)

☒ Draw Signature ☐ Upload Signature

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

Please enter your signature in the box below.


Clear Signature

Signature of John wake (Joint Applicant)

☒ Draw Signature ☐ Upload Signature

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

Please enter your signature in the box below.

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

1.15 Fund your account

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

Alternately, you can also opt to fund your checking account later, in which case you will be required to fund your checking 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 1-23 Fund your account

↑ Premier Checking Account

Fund your account

Initial Deposit Amount

INR

Deposit Amount
INR 45,000.00

Minimum amount - INR 100.00

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

Fund Now

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

Fund Later

Note

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

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

Table 1-20 Fund your account - Field Description

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

1. In the **Fund your account** modal window, specify whether you wish to 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 account.

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

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

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

After updating your preferences and submitting the application, the **Confirmation** page will appear.

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.

Figure 1-24 Fund your account screen (Applicable only when the Primary Applicant is an existing customer)

Priority Account

Fund Your Account
Select the desired option to fund your account.

Initial Deposit

GBP

Minimum Amount - GBP10,000.00

Funding Options

Future bank Other payment mode

Account

xxxxxxxxxxxx0126

Balance - GBP1,254,534.00

Pay Fund Later Back

Note

The fields which are marked as Required are mandatory.

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

Table 1-21 Fund your account screen (Applicable for Existing Customer applications only) - Field Description

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

Table 1-21 (Cont.) Fund your account screen (Applicable for Existing Customer applications only) - Field Description

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

2. In the **Initial Deposit Amount** field, enter the amount and currency to be deposited in the account once it is opened.

Perform any of the following actions:

3. In the **Fund Through** field, select the appropriate mode through which funding is to be done.

Perform any of the following actions:

- a. If you select the **Futura Bank** option;
 - i. From the **Account Number** list, select the CASA account from which funds are to be transferred to the new account.
 - ii. Click **Pay** to initiate a funds transfer.
 - iii. Click **Submit** to authenticate the transaction.

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

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

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

- c. If you have selected the **Fund Later** option,

After updating your preferences and submitting the application, the **Confirmation** page will appear.

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

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

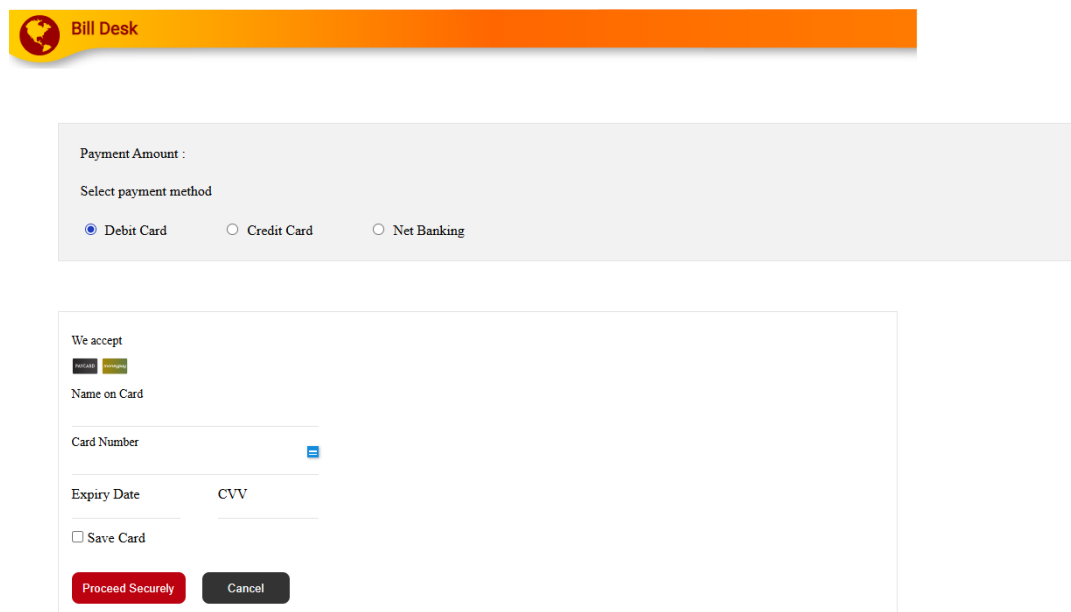
Payment Gateway

This page will appear in the following scenarios:

5. You are a prospect and have opted to fund your term deposit right away by selecting the **Fund Now** option on the **Fund your deposit** modal window.

6. You are an existing customer of the bank, and have selected the **Other Payment Mode** option on the **Fund your account** screen applicable only to existing customers.

Figure 1-25 Payment Gateway screen



Note

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

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

Table 1-22 Payment Gateway - Field Description

Field Name	Description
Payment Modes	All the payment modes through which you can fund your account will be available for selection The options can be, and are not limited to: <ul style="list-style-type: none"> • Debit Card • Internet Banking • QR • UPI
Additional Payment Information	You will need to specify subsequent account or card information based on your payment mode selection. E.g. If you have selected the debit card option you will be required to provide information related to the card such as the card number, card holder name, expiry date, etc.

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

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

1.16 Submitted Application - Confirmation

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

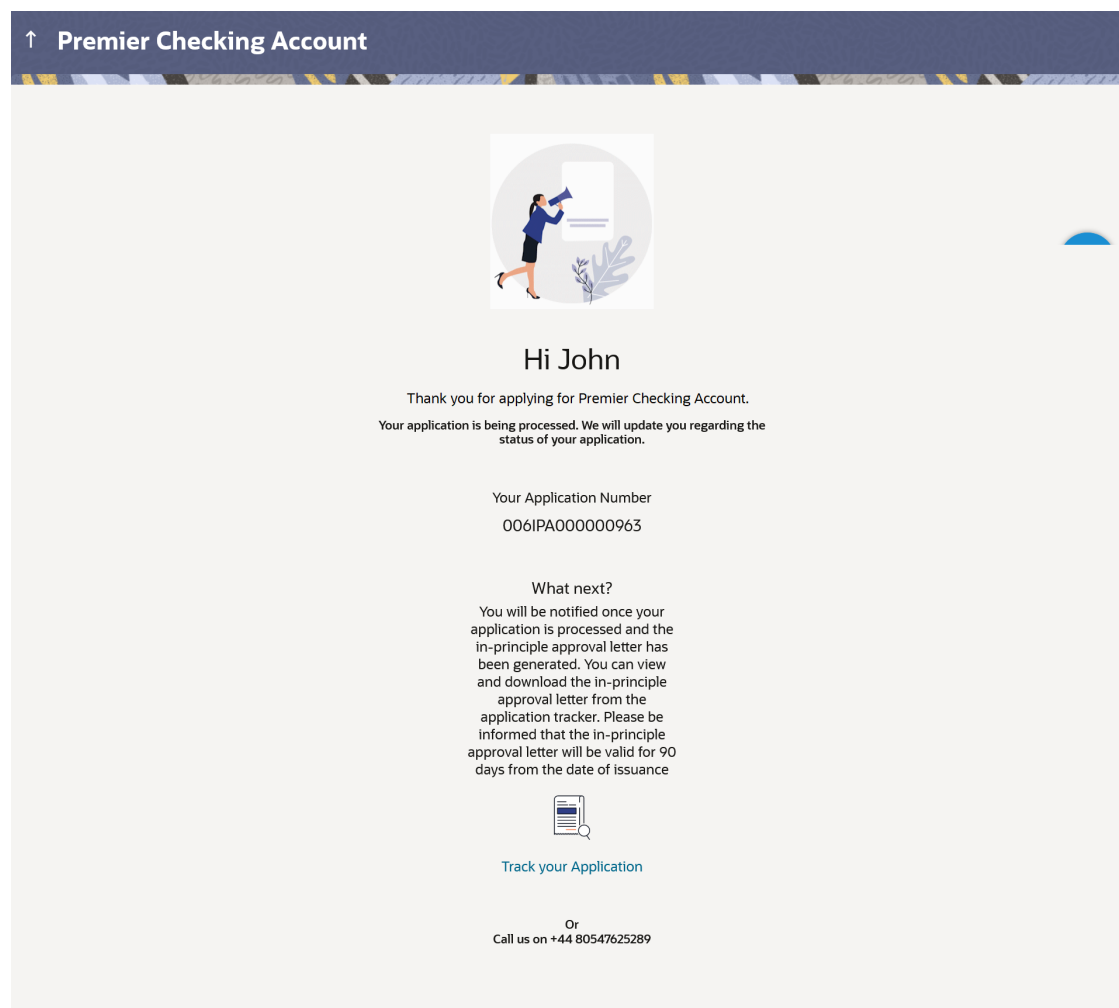
The confirmation page appears once you have submitted your application. This page displays the name of the product that you have applied for along with the application reference number. In the case of insta-account applications, instead of the application reference number, the account number of the newly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

Note

For US LZN Checking Account Applications, only manual mode of processing is supported i.e. insta - account applications are not supported.

Note

For Insta Savings and Checking Accounts, Oracle Banking Digital Experience also supports post-account funding.

Figure 1-26 Success Message

- Click the **Track your application** link to navigate to the **Application Tracker Login** page. For information on the **Application Tracker**, refer to the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

1.17 Existing User

This topic describes the product application process for existing customers.

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

You will be able to apply as an existing customer either by selecting the provided option on the kickoff page and proceeding to specify your login credentials (applicable if you have applied via the bank portal page) or by selecting the product of choice from the product showcase available to you post login via the hamburger menu. In either case, the application form will vary from that of a prospect applicant's.

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

Note

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

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

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

2

FAQ

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

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

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

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

3. I am applying for the product as a guest user. The address that is mentioned in the document that I have uploaded in support of the application is different from my current permanent address. Can I update that information in the application form?

Yes, all the information that is fetched from your document is displayed in editable format in the Personal Information section. You can update the required details and submit your application. However, please note that once your mobile number, as provided in the Mobile Verification page, is verified, you will not be able to modify it in the Personal Information section.

4. How many products can I apply for as part of a bundled application?

Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change.

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

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

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

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

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

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

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

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

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

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

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

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

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

- 12. How does OCR work?**

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

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

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

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