

Oracle Banking Digital Experience

**Personal Loans Originations User Manual
Release 16.2.0.0.0**

Part No. E79009-01

October 2016

ORACLE®

Personal Loans Originations User Manual
October 2016

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright 2016, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1.	Preface.....	4
2.	Origination Dashboard	5
3.	Auto Loan Application	6
4.	Unsecured Personal Loan Application	9
5.	Loan Application Tracker	13
6.	Common Screens	16

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 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>.

1.3 Access to Oracle Support

Oracle customers 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

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser and theme.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 16.2.0.0.0, refer to the following documents:

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

2. Origination Dashboard

- Loans
 - [Auto Loans](#)
 - [Unsecured Personal Loans](#)

3. Auto Loan Application

An auto or vehicle loan is a personal loan taken to purchase a new or used vehicle. In an auto loan, the vehicle being purchased is considered as the collateral on the loan

Following are the steps in the loan application cycle:

- **Loan Requirement:** You can specify the amount to be borrowed, tenure, repayment frequency, and purpose of the loan.
- **Orientation:** It is the summary view of the loan application form which describes the required data to be entered and approximate time required to process the application form.
- **Confirmation:** It is the agreement before starting the loan application process
- **Borrowing Power:** You have to specify the income and expense details, depending on which your borrowing capacity is determined
- **Application:** You have to specify the personal, professional and other details like assets, liabilities, and vehicle details
- **Offers:** It displays multiple loan offers with an option to select any offer of choice
- **Review:** The summary of the loan application after select an offer
- **Approval:** Successful submission of the loan application

How to reach here:

Dashboard > New Auto Loan

To apply for loan:

1. Click **I am Interested!**. The **Loan Requirement** screen appears
2. In the **Loan Amount** field, enter the loan amount.
3. From the **Purpose** list, select the purpose of the loan.
4. From the **Tenure Years** list, select the loan tenure in years.
5. From the **Months** list, select the loan tenure in number of months.
6. From the **Repayment Frequency** list, select the loan repayment frequency.
7. From the **Co-applicant** list, select the number of co-applicants.
8. If you select one or more than one co-applicant, from the **Co-applicant Relationship** list, select the relationship with the primary applicant.
9. To accept the terms and conditions, select the **I accept the Terms and Conditions the terms and conditions** check box.
10. Click **Apply**.
OR
Click **Cancel** to close the application.
11. Click **I am Ready**.
12. The loan requirement confirmation screen appears. Click **Confirm**.
OR
Click **Edit** to modify the loan requirement.

13. The income and expense information screen appears. For more information on income and expense click [here](#).
14. Once you enter the income and expense information, click **Submit**.
15. Loan application details with number of applicants with their income and expense details, loan amount and tenure appears. Click **Submit**.
16. The [identity](#), [contact](#), [occupation](#), [assets](#), and [liability](#) section appears.

Auto Loan

Help us understand your loan requirements

Loan Amount	<input type="text" value="A\$50,000.00"/>
Purpose	<input type="text" value="PURCHASE NEW MOTOR VEHICLE"/> ▼
Tenure Years	<input type="text" value="2"/> ▼
Tenure Months	<input type="text" value="0"/> ▼
Repayment Frequency	<input type="text" value="Monthly"/> ▼
Co-Applicant	<input type="text" value="None"/> ▼

Your estimated installment is A\$2,306.32 Monthly

I accept the Terms and Conditions


[Cancel](#)

Field Description

Field Name	Description
Help us understand your loan requirements	
Purpose	Purpose of the loan.
Tenure Years	Tenure of the loan in terms of years.
Tenure Months	Tenure of the loan in terms of months.
Repayment Frequency	Frequency at which the loan is to be repaid.
Co-applicant	Number of co-applicants involved in the loan application.
Co-applicant relationship	Relationship of each co-applicant with the primary account holder.
I accept the Terms and Conditions	Accepting the terms and conditions of the bank..

17. Click **Submit**.
18. The **Review** screen appears. Verify the details, click **Submit**. The submission approved message appears with the submission ID.
OR



- Click  to edit the information.
19. Click **Track Application** to track the application progress.

4. Unsecured Personal Loan Application

An unsecured personal loan is a personal loan on which no collateral is provided. The issuance of the loan is, hence, based solely on the applicant's credit worthiness. To apply for unsecured personal loans, you must first specify the loan requirements. Additionally you must provide details for the loan applicant such as name, address, identification number, and employment as well as financial details comprising of income, expenses, assets and liabilities.

You must then select the required loan offer and then submit the application..

Types of applicants

- **Prospect:** A prospect is an applicant who is not an existing customer of the bank and does not have access to the bank's system by means of user ID and password
- **Registered Users:** A registered user is one who has registered for access to the bank's system by providing a valid email ID and specifying other details required for registration. A prospect is converted to a registered user once he/she registers with the bank.
- **Existing Customers:** Applicants who are existing customers of the bank and have access to the bank's system by means of user ID and password.

How to reach here:

Dashboard > Unsecured Personal Loans

Main Applicant with existing login

To apply for loan:

1. Click **I am Interested!**. The **Loan Requirement** screen appears.
2. In the **Loan Amount** field, enter the loan amount.
3. From the **Purpose** list, select the purpose of the loan.
4. From the **Tenure Years** list, select the loan term in years.
5. From the **Months** list, select the loan term in number of months.
6. From the **Repayment Frequency** list, select the loan repayment frequency.
7. From the **Co-applicant** list, select **None**.
8. To accept the terms and conditions, select the **I accept the Terms and Conditions** check box.
9. Click **Apply**.
OR
Click **Cancel** to close the application.

Unsecured Personal Loans

Help us understand your loan requirements

Loan Amount	A\$100,000.00
Purpose	BOATS_CARAVAN_TRAILER ▼
Tenure Years	2 ▼
Tenure Months	0 ▼
Repayment Frequency	Monthly ▼
Co-Applicant	None ▼

Your estimated installment is A\$4,612.65 Monthly



I accept the Terms and Conditions

Cancel
Apply

Field Description


Field Name	Description
Help us understand your loan requirements	
Loan Amount	Loan amount the applicant would like to borrow.
Purpose	Purpose of the loan.
Tenure Years	Duration in terms of years to repay the loan amount.

Field Name	Description
Tenure Months	Tenure in months to repay the loan amount.
Repayment Frequency	Loan repayment frequency.
Co-applicant	Any other applicant who is applying with the primary applicant.
Co-applicant Relationship	Relationship of with the co-applicant with the primary account holder.
I accept the Terms and Conditions	Agreeing with the terms and conditions of the bank.

10. The screen appears with the estimated time for loan application process. Click **I am Ready**.
11. The screen appears with the loan requirement summary. Click **Confirm**.
OR
Click **Edit** to modify the previously entered loan details.
12. Click **Login**. Enter the login credentials of the existing user.
13. The screen appears with the [income](#), [expense](#), and [primary information](#) section
14. Click **Submit**.
15. The [identity](#), [contact](#), [occupation](#), [assets](#), and [liability](#) section appears.
16. Click **Submit**.
17. The screen appears with the offer and insurance details. Click on the appropriate offer.
18. In the **Insurance** section enter the policy name, in the **Policy Name** field.
19. From the **Cover Type** list, select the insurance cover type.
20. From the **Premium Payment** Option list, select the insurance payment option.
21. Click **Done**.
OR
Click **Skip** to skip the insurance section.
22. Click **Submit**.
23. The **Review** screen appears. Verify the details, and click **Submit**.
OR
 Click to  to modify the previously entered information
24. The application submission message appears with the submission ID. Click **Track Application** to keep a track of your loan application.

Main Applicant with Unregistered Email

To apply for loan:

1. Click **I am Interested** !. The **Loan Requirement** screen appears.
2. In the **Loan Amount** field, enter the loan amount.
3. From the **Purpose** list, select the purpose of the amount.
4. From the **Tenure Years** list, select the loan term.
5. From the **Months** list, select the repayment term in number of months.
6. From the **Repayment Frequency** list, select the loan repayment frequency.
7. From the **Co-applicant** list, select **None**.
8. To accept the terms and conditions, select the **I accept the Terms and Conditions** check box.
9. Click **Apply**.
10. The screen appears with the estimated time for loan application process. Click **I am Ready**.
11. The screen appears with the loan requirement summary. Click **Confirm**.
OR
Click **Edit** to modify the previously entered loan details.
12. The screen appears with the [income](#), [expense](#), and [primary information](#) section.
13. Click **Submit**.
14. The total income and total expense of the primary applicant appears. Click **Submit**.
15. The [identity](#), [contact](#), [occupation](#), [assets](#), and [liability](#) information section appears.
16. Click **Submit**.
17. The screen appears with the offer and insurance details. Click on the appropriate offer.
18. In the **Insurance** section enter the policy name, in the **Policy Name** field.
19. From the **Cover Type** list, select the insurance cover type.
20. From the **Premium Payment Option** list, select the insurance payment option.
21. Click **Done**.
OR
Click **Skip** to skip the insurance section.
22. Click **Submit**.
23. The **Review** screen appears. Verify the details, and click **Submit**.
OR
Click to  to modify the previously entered information
24. The application submission message appears with the submission ID. Click **Track Application** to keep a track of your loan application.

5. Loan Application Tracker

You can see the complete details / features of the selected loan offer and proceed further with the application process. The orientation of loan application helps you to understand, the application process, time required, and the documents required to complete the application submission.

How to reach here:

Dashboard > Loans > Loans Application Tracker

To track loan application:

1. Click the desired loan application in the **My Application**. The loan application details appears.
2. In the **View** section, click the appropriate option to view the loan application related information.
3. In **Additional Information** section. Click **Repayments**. Enter the loan repayment details like, account number, account name, account number, and institution code.
 - a. From the **Bank Account** list, select the appropriate option.
 - b. If you select **Own** option:
 - i. In the **Account Number** field, enter the account number.
 - c. If you select **External** option:
 - i. In the **Account Name** field, enter the name of the account holder.
 - ii. In the **Account Number** field, enter the account number.
 - iii. In the **Institution Code** field, enter the branch code.
4. In the **Application Fees** section, enter the loan application fees details.
5. Click **Loan Statement**. In the **Do you require a statement?** field, select the appropriate option.
6. If you select **Yes**, from the **Frequency list**, select the loan statement frequency.
7. To enable the loan statement receiving preference, select the **Correspondence Preference**.

Additional Information

← Additional Information
⚙

Fill in the additional details for the application

⤴ 1 Repayments
✓

Link bank account for repayment and application fees

Bank Account EXTERNAL ▼	Account Name testacctname
Account Number 942479328492389238	Institution Code testcode

Add

⤴ 2 Application Fees

⤴ 3 Loan Statement

Do you require a statement?

Frequency
 Yearly ▼

Correspondence Preference

Email

Post

Done

Submit

Field Description

Field Name	Description
Repayments	
Bank Account	Type of accounts to be used for loan repayments. The options are: <ul style="list-style-type: none"> Own External Linked External.
Account Name	Name of the account holder. This field appears if you select External option from the Bank Account list.
Account Number	Account number for the loan repayment.

Field Name	Description
Institution Code	<p>Branch code of the account number.</p> <p>This field appears if you select External option from the Bank Account list.</p>
Application Fees	
Do you want to transfer previous balance?	<p>Enables you to specify whether balance transfer is needed.</p>
Loan Statement	
Do you require a statement?	<p>Indicates whether you require loan account statement.</p>
Frequency	<p>Loan account statement frequency.</p> <p>The frequency could be:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly <p>This field appears if you select Yes option in the Do you require a statement ? field.</p>
Correspondence Preference	<p>Correspondence preference of loan account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Email • Post <p>This field appears if you select Yes option in the Do you require a statement? field.</p>

-
8. Click **Done**.
 9. Click **Submit**.

6. Common Screens

6.1 Financial Details

The personal details are the primary information about the account holder. It includes following details:

- Income
- Expense
- Assets
- Liabilities
- Current Assets
- Current Liabilities

6.1.1 Asset / Liability

To add asset / liability details:

1. From the **Type of Asset** list, select the appropriate option.
2. In the **Value** field, enter the value of the asset in the given currency.
3. In the **Ownership (%)** field, enter the percentage of ownership that the applicant has on the asset.
4. Click **Save**.


Note: To add asset details, click Add another Asset  button.

5. From the **Type of Liability** list, select the appropriate option.
6. In the Original **Value** field, enter the value of the liability.
7. In the **Outstanding Value** field, enter the outstanding value of the liability.
8. In the **Ownership (%)** field, enter the percentage of ownership that the applicant has on the liability.
9. Click **Save**.


Note: To add liability details, click **Add** another Liability  button.

Asset / Liabilities Information

Assets Information


Asset 1 

Asset Type	Deposits with Bank
Value	A\$100,000.00
Ownership (%)	100%


Add an asset 

Done

Liabilities Information

Liability 1 

Type of Liability	Credit Cards with Bank
Value	A\$15,000.00
Outstanding Value	A\$2,000.00
Ownership (%)	100%

Add a liability 

Done


Field Description

Field Name	Description
Assets	
Type of Asset	Type of asset the applicant is holding. The asset could be: <ul style="list-style-type: none"> • Motor Vehicle • Property • Land • Furniture
Value	Market value of the asset.
Ownership	Percentage of ownership the applicant is holding in the asset.
Add Another Asset	An option to add more asset details.
Liabilities	
Type of Liability	Liability type of an applicant.
Value (\$)	Original value of the liability.
Outstanding Value (\$)	Outstanding value of the liability.
Ownership (%)	Percentage of ownership the applicant is holding in the liability.
Add another Liability	An option to add more liability details.
Collateral	
Category	Collateral category.
Owner Estimated Value	Estimated market value of the collateral.
Model of Vehicle	Vehicle model name.
Vehicle Make Type	Manufacturer name of the vehicle.
Vehicle Year	Vehicle manufacture year.

6.1.2 Income / Expense Details

To add expense / income details:

1. In the **Income** section, from the **What is your primary occupation?** list, select the applicant's occupation.
2. From the **Income Type** list, select the income source of the applicant.
3. In the **Share of Income (%)** field, enter the percentage of applicant's income.
4. In the **Gross income (\$)** field, enter the applicants gross income.
5. In the **Net Income (\$)** field, enter the applicants net income.
6. From the **Frequency** list, select the income frequency.
7. Click **Done**.

Note: To add new income details, click **Add** other income  button.

8. In the **Expense** section, from the **Type of expense** list, select the applicant's expense.
9. In the **Share of expense (%)** field, enter the percentage of applicant's expense.
10. In the **Total expense value (\$)** field, enter the applicants expense value.
11. From the **Frequency of expense** list, select the expense frequency.

Note: To add new expense details, click **Add** another expense  button.

Income / Expense Information

Income Information

Income 1 ✎

Type of Income	Miscellaneous Income
Gross Income	A\$12,000.00
Net Income	A\$11,000.00
Frequency	Quarterly
Income Share (%)	100%
Add Income	+

Done

Expense Information

Expense 1 ✎

Type of Expense	Household
Share of Expense (%)	100%
Total Expense Value	A\$6,000.00
Frequency of Expense	Quarterly
Add Expense	+

Done

Field Description

Field Name	Description
Income	
Income Type	Income type of the applicant. The income type could be: <ul style="list-style-type: none"> • Rent • Investment • Inheritance • Business
Share of Income (%)	Applicant's share in the income.
Gross Income	Gross amount of income earned.
Net Income	Net amount of income.
Frequency	Income frequency of the applicant. The frequency could be: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly
Add other income	An option to add more income details.
Expense	
Type of Expense	Expenditure type of an applicant.
Share of Expenses (%)	Percentage of ownership the applicant has on expenses.
Total Expense Value	Total expense value of applicant.
Frequency of Expense	Expense frequency of the applicant. The frequency could be: <ul style="list-style-type: none"> • Monthly • Weekly • Yearly
Add Another Expense	An option to add more expense details.

6.1.3 Register User

To register a user

1. The **Register** section appears. From the **Salutation** list, select the applicants name prefix.
2. In the **First Name** field, enter the applicant's first name.
3. In the **Last Name** field, enter the applicant's last name.
4. From the **Gender** list, select the applicant's gender.
5. In the **Date** field, select the birth date of the applicant.
6. In the **Email** field, enter the email address

Note: To receive marketing communication from the bank, select the check box.

7. In the **Enter Password** field, enter the password.

Note: Click the Password policy, to view the password policy.

8. From the **Select security question** list select the security question.
9. In the **Enter Answer** field, enter the answer corresponding to the security question.
10. To enable the terms and conditions, select the **Accept Terms and Conditions** check box.
11. Click **Register and Continue**.

6.2 Personal Details


The personal details are the primary information about the account holder. It includes following details:

- Primary
- Identity
- Contact
- Occupation


6.2.1 Primary Details

To add personal details:

1. From the **Salutation** list, select the appropriate option.
2. In the **First Name** field, enter the first name of the applicant.
3. In the **Last Name** field, enter the last name of the applicant.
4. In the **Email** field, enter the email address of the applicant.
5. In the **Date of Birth** field, select or enter the date of birth of the applicant.
6. From the **Gender** list, select the applicant's gender.
7. From the **Marital Status** list, select the marital status of the applicant.
8. From the **Dependents** list, select the number of dependents on the applicant.


9. To enable receiving marketing information from the bank, select the **I consent to receive marketing information from the bank** check box.
10. Click **Save**.
11. Click **Done**.
OR
Click  to add another occupation.


Primary Information



Primary Information

Salutation	Mr	▼
First Name	John	
Last Name	Smith	
Email	john.smith@ofss.com	
	<input checked="" type="checkbox"/> I consent to receive marketing communication from the bank	
Date of Birth	10 Oct 1980	📅
Gender	MALE	▼
Marital Status	SINGLE	▼
Dependents	0	▼





Field Description

Field Name	Description
Primary	
Salutation	Salutation of applicant. The options are: <ul style="list-style-type: none"> • Mr • Ms • Mrs • Others
First Name	First name of the applicant.
Last Name	Last name of the applicant.
Email	Email address of the applicant.
I consent to receive marketing communication from the bank	Whether the applicant consents to receive marketing information from the bank.
Date of Birth	Date of birth of the applicant.
Gender	Applicant's gender.
Marital Status	Marital status of the applicant. The options are: <ul style="list-style-type: none"> • Married • Unmarried • Divorced
Dependents	Number of people dependent on the applicant.

6.2.2 Identification Details**To add identification details:**

1. From the **Identification Type** list, select the appropriate option.
2. In the **Identification Number** field, enter the number corresponding to the identification type.
3. From the **Citizenship** list, select the applicant's country name.
4. From the **Permanent Resident** field, select whether the applicant is permanent resident of the country.

Identity Information
Field Description

Field Name	Description
Identity	
Identification Type	Identification type of the applicant. The identification type could be: <ul style="list-style-type: none"> • Passport • Driving License
Identification Number	Identification number corresponding to the identification type.

6.2.3 Contact Details**To add contact details:**

1. From the **Country** list, select the country name.
2. From the **State** list, select the state name.
3. In the **City** field, enter the city name of the applicant.
4. In the **Zip Code** field, enter the zip code.
5. In the **Address** field, enter the address details.
6. In the **Staying Since** field, select the date from which the applicant is staying at the current location.
7. From the **Accommodation Type** list, select the applicant's accommodation type.
8. In the **Mobile Number** field, enter the applicant's mobile number.
9. In the **Phone Number** field, enter the applicant's residential phone number.

Contact Information

v
Contact Information

Current Address

Country	AUSTRALIA v
Address Line 1	B4/56 Park Street
Address Line 2	Melbourne
City	Melbourne
State	Victoria v
Zip Code	44001
Mobile Number	8756325659
Phone Number	0553636663
Staying Since	07 May 1990 📅
Accommodation type	Owned v

Done

Field Description

Field Name	Description
Current Address	
Country	Residing country name of the applicant.
Address 1-2	Address details of the applicant.

Field Name	Description
City	City name of the applicant.
State	State name of the applicant.
Zip Code	Zip code of the applicant.
Mobile Number	Personal mobile number of the applicant.
Phone Number	Home phone number of the applicant.
Staying Since	Date since when the applicant is staying at the current location.
Accommodation Type	Residential accommodation type of the applicant. The accommodation types are: <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other

6.2.4 Occupation Details

To add occupation details:

1. From the **Occupation Type** list, select the applicant's type occupation.
2. In the **Gross Annual Salary** field, enter the salary.

Occupation Information

v
Occupation Information

Occupation

Occupation Type	Salaried	v
Occupation Status	Full Time	v
Employer Name	SS Tech	
Start Date	06 May 2013	
	<input checked="" type="checkbox"/> Till Date	
Designation	Senior Analysts	
Gross Annual Salary	A\$1,000,000.00	
Country	AUSTRALIA	v
Address Line 1	C4/93 Rock Street	
Address Line 2	Melbourne	
City	Melbourne	
State	Victoria	v
Zip Code	444006	

Save

Field Description

Field Name	Description
Occupation	
Occupation Type	Occupation type of the applicant. The types are: <ul style="list-style-type: none"> • Salaried • Self Employed • Others
Occupation Status	Occupation status of the applicant. The options are: <ul style="list-style-type: none"> • Part Time • Full Time
Employer Name	Name of the company or firm in which the applicant is employed.
Start Date	Employment start date of the applicant.
End Date	Employment end date of the applicant. It is mandatory to either select the date in the End Date field or select the Till Date check box.
Designation	Designation of the applicant.
Gross Annual Salary	Annual salary of the applicant.
Country	Country name in which the applicant is employed.
Address Line 1-2	Applicant's offices address details.
City	City name in which the applicant is employed.
State	State name in which the employer is located.
Zip Code	Zip code of the location where the applicant is employed.