

Oracle Banking Digital Experience

**In Principal Approval Originations User Manual
Release 17.1.0.0.0**

Part No. E83887-01

March 2017

ORACLE®

In Principal Approval Originations User Manual
March 2017

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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

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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.

Introduction provides brief information on the overall functionality covered in 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, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 17.1.0.0.0, refer to the following documents:

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

2. In Principle Approval Application

An in principal approval loan is a loan which indicates whether bank can potentially lend the amount to the borrower.

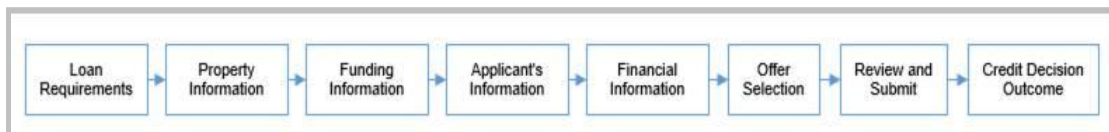
In principal approval is availed in the following scenarios:

- If you are planning to buy a new home
- If you have found a property and need an indication whether bank may be able to lend you the amount you need
- If you are ready to apply for a mortgage

Important information pertaining to in principal approval

- An Approval in Principle letter is not an offer of a loan
- Requesting an Approval in Principle does not mean that you are committing to apply for a mortgage with the bank
- The bank may not lend, if you have ever been declared bankrupt, have had county court judgments, property is seized, defaulted on mortgage, or had to organize a repayment plan with the creditors.

In Principal Approval Workflow



Following are the steps involved as part of application submission:

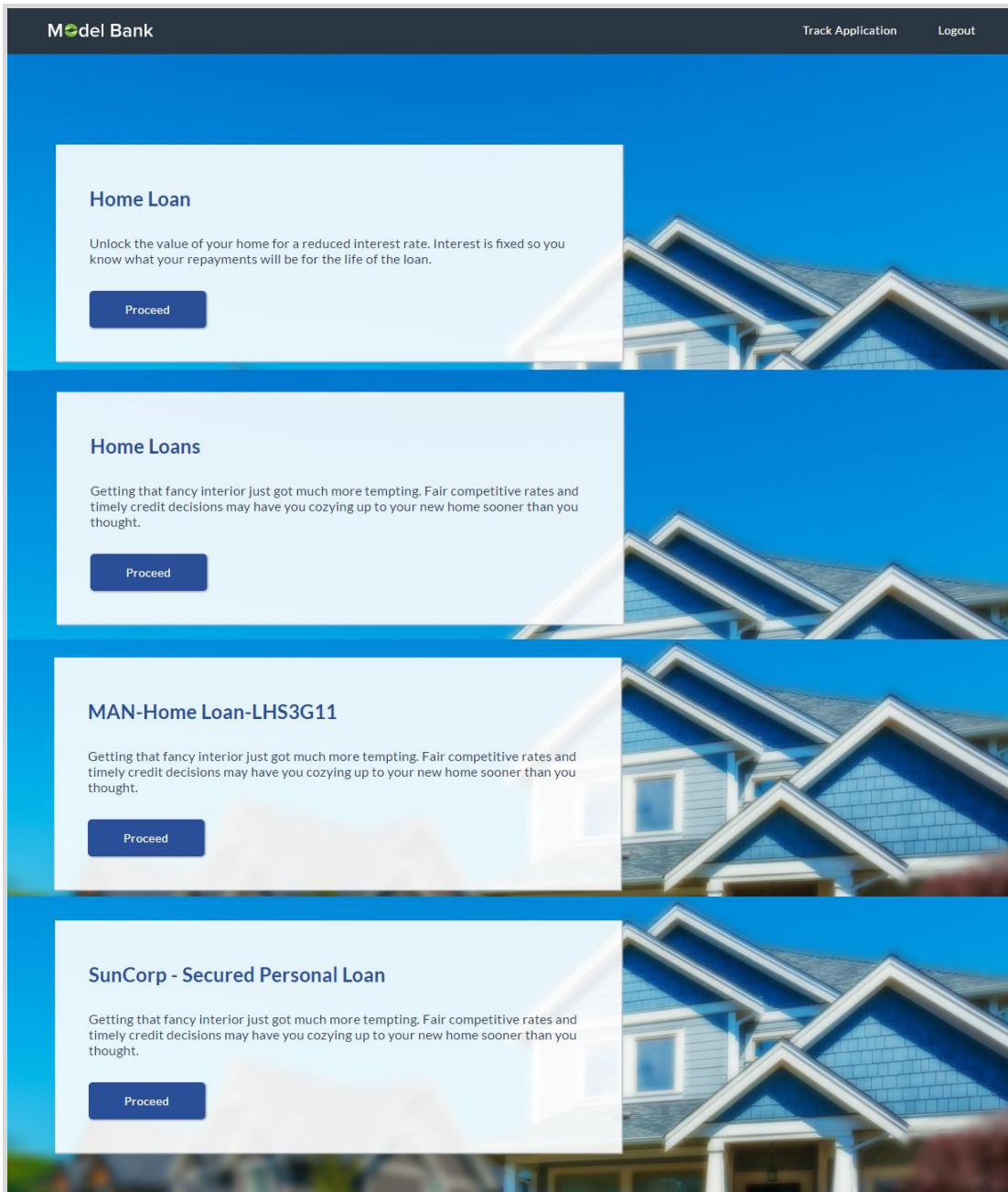
- **Loan Requirements:** You can specify the amount to be borrowed, purpose of the loan, tenure, and co-applicant if there is any.
- **Property Information:** You can provide property information like, purchase price, ownership details, owners address of property.
- **Funding Information:** This section displays the purchase price, requested loan amount, application fees, lenders mortgage insurance, (if applicable), and contribution amount by the applicant.
- **Applicant Information:** The applicant information section consists details like, personal information, identity, contact, and occupation information of the applicant.
- **Financial Information:** This section consists of income, expense, asset, and liability details of the applicant.
- **Offer Selection:** It displays multiple loan offers with an option to select any offer of choice.
- **Review and Submit:** It displays the summary of the loan application with details submitted in the above section and allows to edit the details.
- **Credit Decision Outcome:** It displays the credit decision, once the loan application is submitted successfully.

How to reach here:

Dashboard > In Principle Approval

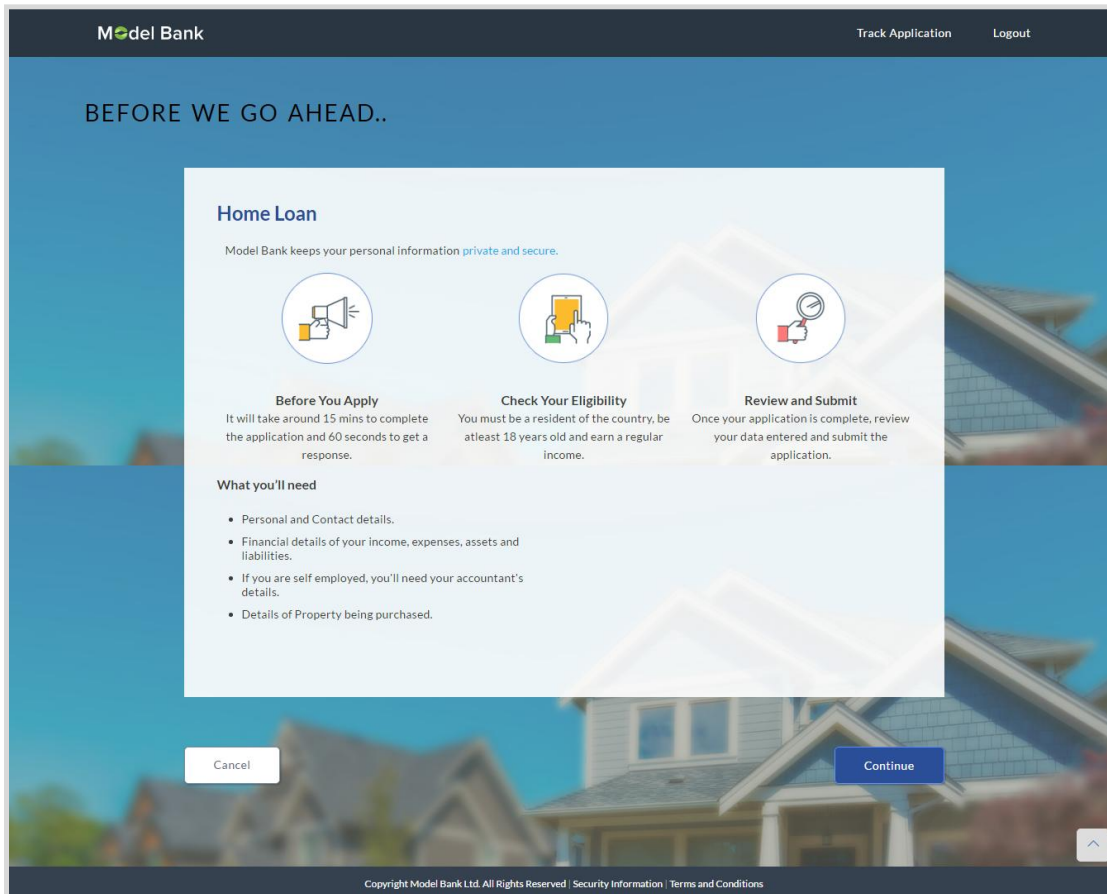
To apply for in principal approval loan:

1. The applicant visits the bank portal page and selects 'In Principle Approval' as an option from the product showcase.
2. The product selection screen appears.

Product List

3. Once the appropriate product is selected, click **Proceed**. The **Mortgage Loans** screen appear with orientation details, like steps to be performed while applying the loan, details needed for application and eligibility criteria.

Mortgage Loans



4. Click **Continue**, if you are a new user or wish to continue as a guest user.
OR
Click **Login** if you are a registered user. For more information refer to Register User section.
OR
Click **Cancel** to abort the In Principle Approval application process. For more information on cancelling an application refer to Cancel Application section.
5. The loan requirement screen appears. Enter the loan requirement details like loan amount i.e. amount to be borrowed, loan tenure, purpose and also if there is a co-applicant.

Loan Requirement

You are applying for

HOME LOAN

Help us understand your loan requirements

How much would you like to borrow?

What is your purpose for this loan?

Tenure Years Months

Is this the first time you are purchasing a house? Yes No

Is there a co-applicant? Yes No

Field Description

| Field Name | Description |
|------------|-------------|
|------------|-------------|

Help us understand your loan requirements

What is your purpose for this loan? Reason to borrow the loan amount.

Loan Amount The loan amount that the applicant would like to borrow.

Loan Term Tenure of loan in years and months to repay the loan amount.

Is there a co-applicant Indicates if there is a co-applicant along with the primary applicant.

Is Co-applicant an existing user Indicates whether co-applicant is an existing user.
This field appears, if you select **Yes**, in the '**Is there a Co-Applicant?**' field.

Co-applicant Customer ID Indicates the co-applicants customer ID.
This field appears, if you select **Yes**, in the '**Is Co-Applicant an existing user?**' field.

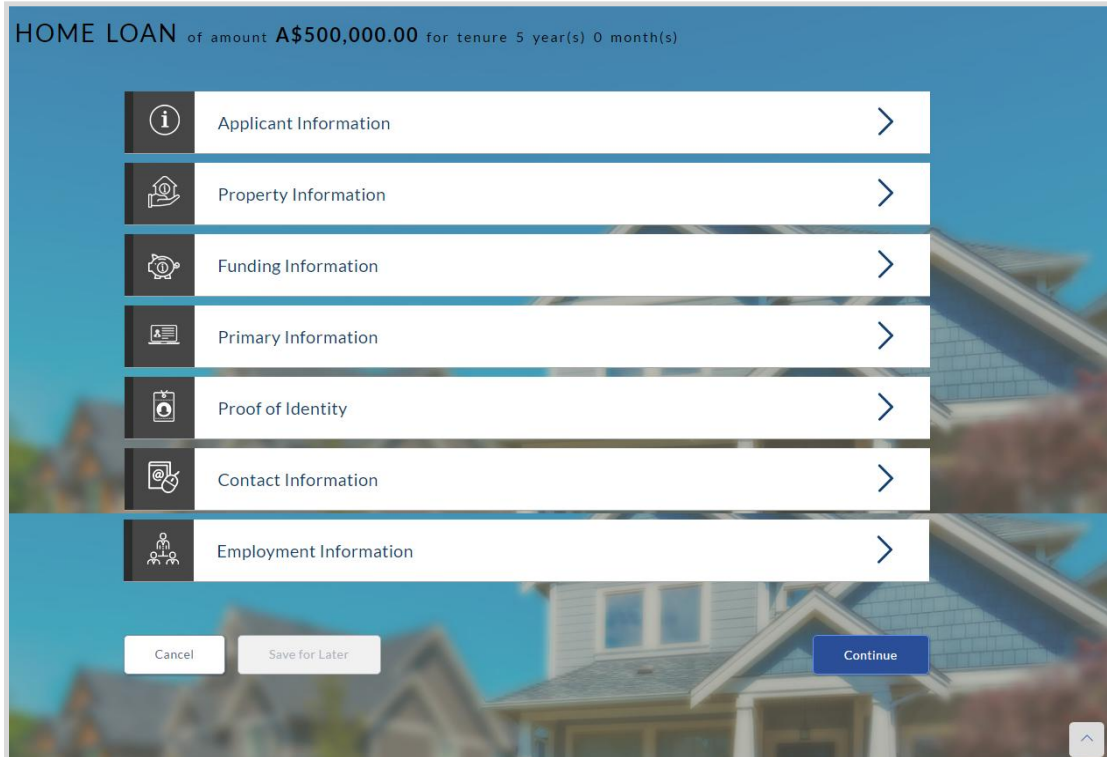
| Field Name | Description |
|-----------------------------------|---|
| Send Verification Code via | <p>Indicates the channel on which the verification code is to be sent.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Co-applicants registered email address • Co-applicants registered phone number <p>This field appears, if you select Yes, in the Is Co-Applicant an existing user ? field.</p> |

6. Enter the loan requirement details like, loan tenure, amount, purpose and other details.
7. If there is a co-applicant click **Yes** from the **Is there a co-applicant?** field.
OR
Click **No** if there is a single applicant.
8. If co-applicant is an existing user click **Yes** in the **Is co-applicant an existing user?** field.
OR
Click **No** if the co-applicant is not an existing user.
9. If you click **Yes** in the **Is co-applicant an existing user?** field, enter the co-applicant customer ID in the **Co-applicant Customer ID** field.
10. Once the co-applicants customer ID is entered, it needs to be verified. From the **Send Verification Code via** field, select the appropriate option to receive the verification code.
11. Click **Verify**. The **Verification** screen appears.
12. In the **Verification Code** field, enter the verification code and click **Submit**.
13. Code verified message appears. Click **Continue**.
14. The following sections appear.

The Applicant Information, Property Information, Funding Information, Primary Information, Proof of Identity, Contact Information, and Employment Information.

Sections will be repeated for co-applicant in case of co-applicant present as part of the application.

Applicant's Details



15. The applicant information section will open to enter basic information about the applicant.

2.1.1 Applicant Information:

- In the applicant Information screen enter the information like, salutation, first name, middle name, and last name.

Applicant Information

The screenshot shows a form titled "Applicant Information" with a sub-section "Primary Applicant". The form contains the following fields and values:

| Field Name | Value |
|-------------|-------|
| Salutation | Mr |
| First Name | John |
| Middle Name | A |
| Last Name | Smith |

A "Continue" button is located at the bottom right of the form.

Field Description


| Field Name | Description |
|--------------------|--|
| Salutation | Salutation of applicant. The options are: <ul style="list-style-type: none"> • Dr • Mr. • Ms • Mrs. • Miss |
| First Name | First name of the applicant. |
| Middle Name | Middle name of the applicant. |
| Last Name | Last name of the applicant. |

- Click **Continue** to confirm the applicant's information. The **Property Information** section appears.

2.1.2 Property Information

- In the property Information screen enter the information like property type, subtype, ownership and address of the property.

Property Information


▼

Property Information

Property Details

Ownership Type: Single Joint

Owners of the Property: ▼

Type of Property: Residential Property

Sub-Type: ▼

Purchase Price:

Address of the Property

Country: ▼

Address Line 1:

Address Line 2:

City:

State: ▼

Zip Code:

Is this your primary place of residence? Yes No

Field Description

| Field Name | Description |
|-------------------------------|--|
| Property Details | |
| Ownership Type | Property ownership type, whether the property is owned jointly or by a single owner. |
| Owners of the Property | Name of the owners of the property. |

| Field Name | Description |
|--|---|
| Type of Property | Kind of property, whether the property is residential property, commercial property, etc. |
| Sub-Type | Sub type of the property within the type of property. |
| Purchase Price | Purchase price of the property. |
| Address of the Property | |
| Country | Country in which the property is located. |
| Address Line 1 | Address line 1 of the property. |
| Address line 2 | Address line 2 of the property. |
| City | City name where the property is located. |
| State | Name of the state where the property is located. |
| Zip Code | Zip code of the property. |
| Is this your primary place of residence ? | Indicates whether it is the primary place of residence. |

- Click Continue to update the property information. The **Funding Information** section appears.

2.1.3 Funding Information

- In the funding information system displays the information like, property purchase price, requested loan amount, total fees etc. and the user can confirm on the contribution amount.

Funding Information


| Funding Information | |
|----------------------------|--------------------------|
| Property Purchase Price | A\$12,000.00 |
| Requested Loan Amount | A\$10,000.00 |
| Total Fees | A\$800.00 ? |
| Lenders Mortgage Insurance | A\$411.34 |
| Total Costs | A\$13,211.34 |
| Your Contribution | A\$2,000.00 |

Buttons: **Accept** (blue), **Modify** (white), **Continue** (white)

Field Description

| Field Name | Description |
|-----------------------------------|--|
| Property Purchase Price | Purchase price of the property as entered in the previous step. |
| Requested Loan Amount | Loan amount requested to buy the property as entered in the requirements section. |
| Total Fees | Fees to be paid for loan processing. |
| Lenders Mortgage Insurance | Insurance amount paid against the mortgage loan. |
| Total Cost | Total cost of the loan. i.e. property purchase price + total fees + lenders mortgage insurance. |
| Your Contribution | Contribution to be made by the loan applicant. |

- Click **Accept** to agree with the contribution amount displayed.
OR
Click **Modify** if you wish to get the contribution amount modified. You will need to modify the requested loan amount and/or property purchase price for the contribution amount to change.

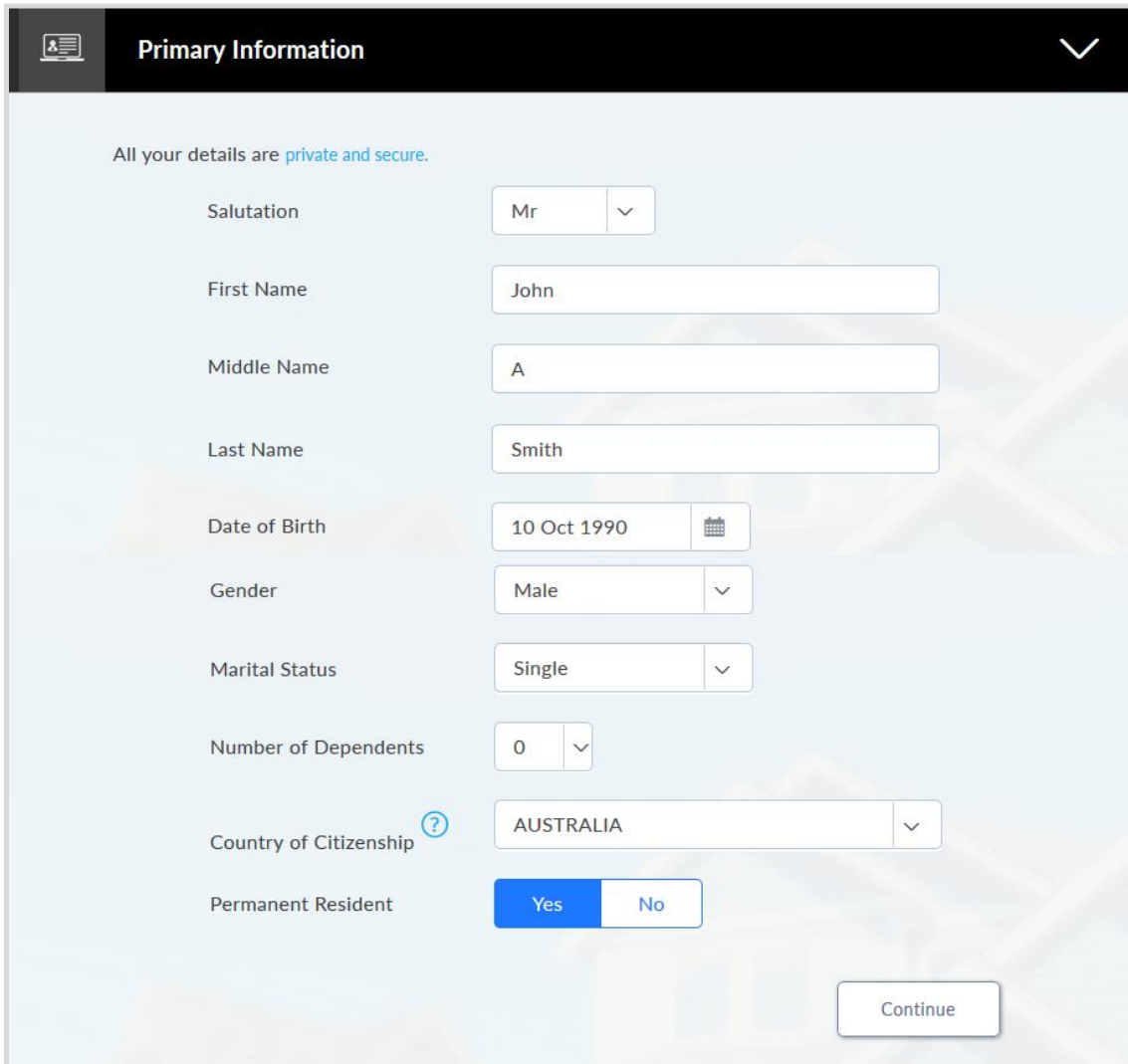
- Click  to save the modified loan details.

1. Click **Continue**. The **Primary Information** section appears.



2.1.4 Primary Information

- In the primary Information screen enter the appropriate information like, salutation, first name, last name, date of birth, citizenship, etc.

Primary Information



All your details are [private and secure](#).

| | | |
|--|---|--|
| Salutation | Mr | ▼ |
| First Name | John | |
| Middle Name | A | |
| Last Name | Smith | |
| Date of Birth | 10 Oct 1990 |  |
| Gender | Male | ▼ |
| Marital Status | Single | ▼ |
| Number of Dependents | 0 | ▼ |
| Country of Citizenship  | AUSTRALIA | ▼ |
| Permanent Resident | <input checked="" type="radio"/> Yes <input type="radio"/> No | |

[Continue](#)

Field Description

| Field Name | Description |
|-------------------------------|---|
| Salutation | Salutation of applicant. The options are: <ul style="list-style-type: none"> • Mr. • Ms • Mrs. • Others |
| First Name | First name of the applicant. |
| Middle Name | Middle Name of the applicant. |
| Last Name | Last name of the applicant. |
| 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 |
| Number of Dependents | Number of members dependent on the applicant. |
| Country of Citizenship | Applicants country of citizenship. |
| Permanent Resident | Indicates whether applicant is permanent resident. |
| Country of Residence | The residence country name of the primary applicant. This field appears if you select No in the Permanent Resident field. |

17. Click **Continue**. The **Proof of Identity** section appears.

2.1.5 Proof of Identity

- In the proof of identity section enter the identity details such as, identity type, ID number, and expiry date.

Proof of Identity

Field Description


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

- Click **Continue** to save the identification information. The **Contact Information** section appears.

2.1.6 Contact Information

- In the contact information section enter the contact details such as, accommodation type, address, city, state, zip, email ID, etc.
The **Previous Residential Address** section appears if the applicant is staying at the current location for less than the specified period.


Contact Information (Current and Previous Residential Address)


▼

Contact Information - John Smith

Residential Address

We will be sending all postal mail to this address.

| | |
|--------------------|---|
| Country | AUSTRALIA ▼ |
| Address Line 1 | A21 |
| Address Line 2 | NKP |
| City | Sydney |
| State | Victoria ▼ |
| Zip Code | 444001 |
| Staying Since | 01 Feb 2017  |
| Accommodation Type | Owned ▼ |

Previous Residential Address ?

| | |
|--------------------|-------------|
| Country | AUSTRALIA ▼ |
| Address Line 1 | A21 |
| Address Line 2 | NKP |
| City | Sydney |
| State | Victoria ▼ |
| Zip Code | 444006 |
| Accommodation Type | Owned ▼ |

Email

| | |
|--|----------------|
| Email ? | john4@mail.com |
| Please confirm your email ID | john4@mail.com |

Phone Number

| | |
|-------------------------------|---|
| Phone Type | Work Mobile ▼ |
| Primary Phone Number | 5410987675 |
| Add an alternate phone number | <input type="button" value="Yes"/> <input checked="" type="button" value="No"/> |

We may contact you with important information about your account on your primary phone number. If you have provided a mobile number as primary, we may also send you alerts via SMS. You may contact us at any time to change the preferences.

Field Description

| Field Name | Description |
|-------------------------------------|--|
| Residential Address | |
| Country | Residing country name of the applicant. |
| Address 1-2 | Address details of the applicant. |
| City | City where the applicant resides. |
| State | State name of the applicant. |
| Zip Code | Zip code of the applicant. |
| Staying Since | The date since the applicant is staying at the current address. |
| 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 |
| Previous Residential Address | |
| Country | Country where the applicant stayed prior to the current residence. |
| Address Line 1-2 | Address details where the applicant stayed prior to the current residence. |
| City | City where the applicant stayed prior to the current residence. |
| State | State where the applicant stayed prior to the current residence. |
| Zip Code | Zip code where the applicant stayed prior to the current residence. |

| Field Name | Description |
|--------------------------------------|--|
| 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 |
| Email | |
| Email | Email ID of the applicant. |
| Please confirm your email ID | Re-enter the email ID to confirm. |
| Phone Number | |
| Phone Type | Type of phone. The options are: <ul style="list-style-type: none"> • Personal Mobile • Work Mobile • Home Phone • Work Phone |
| Primary Phone Number | Phone number corresponding to the selected phone type. |
| Add an alternate phone number | Alternate phone number other than the primary phone. |
| Phone Type | Alternate phone type. The options are: <ul style="list-style-type: none"> • Personal Mobile • Work Mobile • Home Phone • Work Phone <p>This field appears if you select Yes in the Add an alternate phone number field.</p> |

| Field Name | Description |
|---|---|
| Alternate Phone Number | Alternate phone other than primary phone number. This field appears if you select Yes in the Add an alternate phone number field. |
| Default as that of Primary Applicant | Indicates whether address details of co-applicant is same as primary applicant. This field appears if you Yes in the Is there a co-applicant field in the loan requirement screen. |

2.1.7 Landlord Information

The **Landlord Details** section appears if you select **Rented** option in the **Accommodation Type** list.

Contact Information (Landlord Details)

Landlord Details

Why we require this information

| | |
|----------------------|--|
| Landlord's Full Name | <input type="text" value="Geoff Marsh"/> |
| Country | <input type="text" value="AUSTRALIA"/> ▼ |
| Address Line 1 | <input type="text" value="A21"/> |
| Address Line 2 | <input type="text" value="NKP"/> |
| City | <input type="text" value="Sydney"/> |
| State | <input type="text" value="Victoria"/> ▼ |
| Zip Code | <input type="text" value="444002"/> |
| Mobile Number | <input type="text" value="879056434"/> |

Field Description

| Field Name | Description |
|-----------------------------|----------------------------|
| Rented | |
| Landlord's Full Name | Full name of the landlord. |

| Field Name | Description |
|-----------------------|---|
| Country | Country name where the landlord resides. |
| Address Line 1 | Address line 1 of the landlord. |
| Address line 2 | Address line 2 of the landlord. |
| City | City name where the landlord resides |
| Zip Code | Zip code of the location where the landlord resides |
| Mobile Number | Mobile no. of the landlord |


- Click **Continue** to save the contact information. The **Employment Information** section appears.

2.1.8 Employment Information

- In the employment section, enter the employment details, employer name, employment status, employment type, and start date.

Note: The additional employment details section appears if the current employment is less than the number of specified years.

Employment Information


▼

Employment Information

Primary Employment ✎

Please specify details of your employment for the last 3 years

| | |
|---------------------|-----------------------------------|
| Employment Type | Salaried |
| Employment Status | Full Time |
| Employer Name | mCorp |
| Designation | Sr.Business Anlyst |
| Start Date | 10 Oct 2013 |
| Gross Annual Salary | A\$1,000,000.00 |
| Address | C21, NKP, Sydney VIC AU 400081 |


Additional Employment 🗑

Please specify details of your employment for the last 3 years

| | |
|---------------------|--|
| Employment Type | <input type="text" value="Salaried"/> ▼ |
| Employment Status | <input type="text" value="Part Time"/> ▼ |
| Employer Name | <input type="text" value="Ola Corp"/> |
| Start Date | <input type="text" value="10 Oct 2012"/> 📅 |
| End Date | <input type="text" value="01 Jan 2013"/> 📅 |
| Designation | <input type="text" value="Business Anlyst"/> |
| Gross Annual Salary | <input type="text" value="A\$700,000.00"/> |
| Country | <input type="text" value="AUSTRALIA"/> ▼ |
| Address Line 1 | <input type="text" value="A11"/> |
| Address Line 2 | <input type="text" value="Seepz"/> |
| City | <input type="text" value="Sydney"/> |
| State | <input type="text" value="Victoria"/> ▼ |
| Zip Code | <input type="text" value="400021"/> |

Field Description

| Field Name | Description |
|----------------------------|---|
| Employment Type | Occupation type of the applicant. The types are: <ul style="list-style-type: none"> • Salaried • Self Employed • Others |
| Employment 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. |
| 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 | Applicants office address details. |
| City | City name in which the applicant is employed. |
| State | State name where the applicant is employed. |
| Zip Code | Zip code of the location where the applicant is employed. |

- Click **Add** to update the employment information.
- Click  to add more than one employment information.

Note: You can click  to edit the employment information.

- Click **Continue** to proceed with the application process.
18. Click **Continue**.
OR
Click **Save for Later**, to register and resume the loan application at later stage. For more information on save for later, refer to Save for Later section.
OR
Click **Cancel** to close the loan application process. For more information on cancelling an application, refer to Cancel Application section.

19. The **Financial Profile** screen appears with **Income**, **Expense**, **Asset**, and **Liability** sections.

Financial Profile

You are applying for
HOME LOAN of amount **A\$10,000.00** for tenure 5 year(s) 0 month(s)

Financial Profile



- Income
- Expenses
- Assets
- Liabilities

Cancel Save for Later Continue

20. Enter the appropriate details in the relevant sections.

2.1.9 Income Information

- From the **Type of Income** list, select the income source of the applicant.
- In the **Gross income** field, enter the applicants gross income.
- In the **Net Income** field, enter the applicants net income.
- From the **Frequency** list, select the income frequency.

Note: To add and delete income details, click  and  icons respectively.

Income Information

Field Description



| Field Name | Description |
|-----------------------|--|
| Primary Income | |
| Income Type | Income type of the applicant. The income type could be: <ul style="list-style-type: none"> • Rent • Investment • Inheritance • Business |
| Gross Income | Gross amount of income earned. |
| Net Income | Net amount of income. |

| Field Name | Description |
|------------------|---|
| Frequency | Income frequency of the applicant. The frequency could be: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly |

- Click **Save** to update the income details.
- Click **Continue** to proceed with the expense details section.

2.1.10 Expense Information

- From the **Type of Expense** list, select the applicants expense.
- In the **Total Expense Value** field, enter the applicants expense value.
- From the **Frequency of Expense** list, select the expense frequency.

Note: To add and delete expense details, click  and  icons respectively.

Expense Information

\$ Expenses
▼

Primary Expense
✎

| | |
|----------------------|---------------|
| Type of Expense | Household |
| Total Expense Value | A\$300,000.00 |
| Frequency of Expense | Yearly |

Add another Expense
+

Continue

Field Description

| Field Name | Description |
|-----------------------------|---|
| Primary Expense | |
| Type of Expense | Expenditure type for an applicant. |
| Total Expense Value | Total expense value incurred by the applicant. |
| Frequency of Expense | Expense frequency for the expense. The frequency could be: <ul style="list-style-type: none"> • Monthly • Weekly • Yearly |

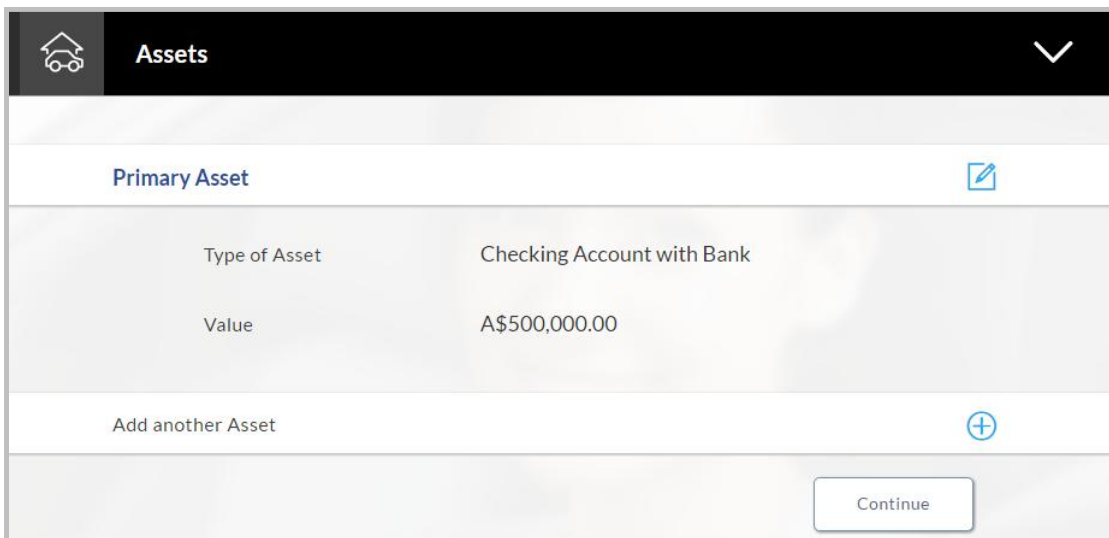
- Click **Save** to update the expense details.
- Click **Continue** to proceed with the asset details section.

2.1.11 Asset Information:

- From the **Type of Asset** list, select the appropriate option.
- In the **Value** field, enter the value of the asset in the given currency.

Note: To add and delete asset details, click  and  buttons respectively.

Asset Information



The screenshot shows a mobile application interface for 'Assets'. At the top, there is a dark navigation bar with a home icon on the left and a dropdown arrow on the right. Below this, the title 'Assets' is displayed. The main content area shows a 'Primary Asset' section with an edit icon (pencil) on the right. Below this, there are two rows of information: 'Type of Asset' with the value 'Checking Account with Bank' and 'Value' with the value 'A\$500,000.00'. At the bottom of the form, there is an 'Add another Asset' section with a plus icon on the right and a 'Continue' button.

Field Description

| Field Name | Description |
|-----------------------|---|
| Primary 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. |


- Click **Save**.
- Click **Continue** to proceed with the liability details section.


2.1.12 Liability Information

- From the **Type of Liability** list, select an appropriate option.
- In the **Original Value** field, enter the original value that is the initial value of the liability.
- In the **Outstanding Value** field, enter the outstanding value of the liability.


Note: To add and delete liability details, click  and  buttons respectively.

Liability Information

 **Liabilities**
▼

Primary Liability


| | |
|-------------------|------------------------|
| Type of Liability | Credit Cards with Bank |
| Original Value | A\$30,000.00 |
| Outstanding Value | A\$30,000.00 |

Add another Liability


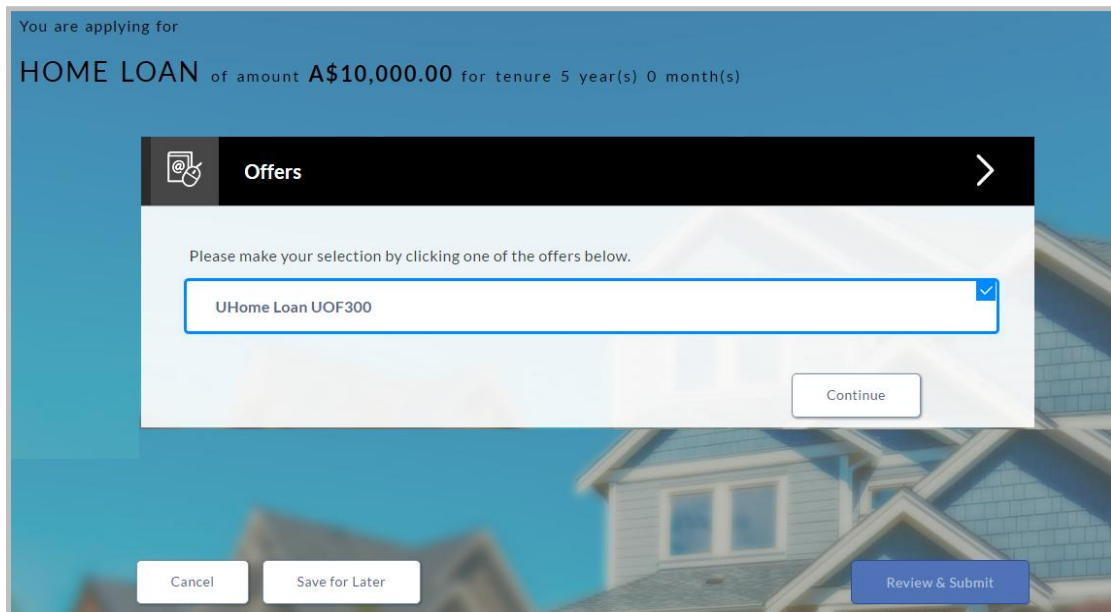
Continue

Field Description

| Field Name | Description |
|-------------------------------|-------------------------------------|
| Primary Liability | |
| Type of Liability | Liability type for an applicant. |
| Original Value | Original value of the liability. |
| Outstanding Value (\$) | Outstanding value of the liability. |

- Click **Continue** to proceed with the application process.
21. Once the asset, liability, income, and expense details are entered click **Continue**.
 22. The **Offers** screen appears. Click the suitable offer.

Offers



23. Click **Continue**.
24. Click **Review and Submit**. The review screen appears.

Review and Submit

Loan Requirement

You are applying for

HOME LOAN of amount **A\$10,000.00** for tenure 5 year(s) 0 month(s)

Please review your application thoroughly before submitting

| Loan Requirements | |
|--|---------------------------------------|
| How much would you like to borrow ? | A\$10,000.00 |
| What is your purpose for this loan ? | Purchase Investment-House Established |
| Tenure | 5 Years |
| How often would you like to make repayments ? | Monthly |
| Is this the first time you are purchasing a house? | Yes |
| Is there a co-applicant? | No |

Offers

| Offers | |
|------------|-------------------|
| Offer Name | UHome Loan UOF300 |

Property Information

| Property Information | |
|-------------------------|---|
| Property Details | |
| Owners of the Property | Shane Warne |
| Type of Property | Residential Property |
| Sub-Type | Property Under Construction |
| Purchase Price | A\$12,000.00 |
| Address of the Property | A21, NKP, Sydney Victoria AUSTRALIA 444001 |

Funding Table

| Funding Table | |
|----------------------------|--------------|
| Property Purchase Price | A\$12,000.00 |
| Requested Loan Amount | A\$10,000.00 |
| Total Fees | A\$800.00 ? |
| Lenders Mortgage Insurance | A\$411.34 |
| Total Costs | A\$13,211.34 |
| Total Fees | A\$800.00 ? |
| Lenders Mortgage Insurance | A\$411.34 |
| Total Costs | A\$13,211.34 |
| Your Contribution | A\$2,000.00 |

Primary Information

| Primary Information | |
|------------------------|----------------|
| Name | Mr Shane Warne |
| Date of Birth | 10 May 1980 |
| Marital Status | Married |
| Number of Dependents | 0 |
| Country of Citizenship | AUSTRALIA |
| Permanent Resident | Yes |

Proof of Identity

| Proof of Identity | |
|------------------------|--------------------------------|
| Type of Identification | National Identification Number |
| ID Number | 1000000 |
| Expiration Date | 10 May 2020 |

Contact Information

| Contact Information | |
|----------------------------|--|
| Residential Address | |
| Staying Since | 02 Feb 2010 |
| Accommodation Type | Owned |
| Address | 555 Bourke Street, Melbourne Victoria AUSTRALIA 40000 |
| Email | |
| Email | shane.warne@mail.com |
| Phone Number | |
| Primary Phone Number | Personal Mobile: 0400000000 |



Employment Information

| Employment Information | |
|---------------------------|--|
| Primary Employment | |
| Employment Type | Salaried |
| Employment Status | Full Time |
| Employer Name | NAB |
| Designation | AM |
| Start Date | 10 May 2010 |
| Gross Annual Salary | A\$50,000.00 |
| Address | 555 Bourke Street, Melbourne VIC AU 40000 |

Financial Profile

Income



Financial Profile

 Income


Primary Income

| | |
|----------------|----------------|
| Type of Income | PAYG or Salary |
| Gross Income | A\$10,000.00 |
| Net Income | A\$10,000.00 |
| Frequency | Yearly |


Expenses

 Expenses



Primary Expense


| | |
|----------------------|--------------|
| Type of Expense | Household |
| Total Expense Value | A\$10,000.00 |
| Frequency of Expense | Monthly |

Assets

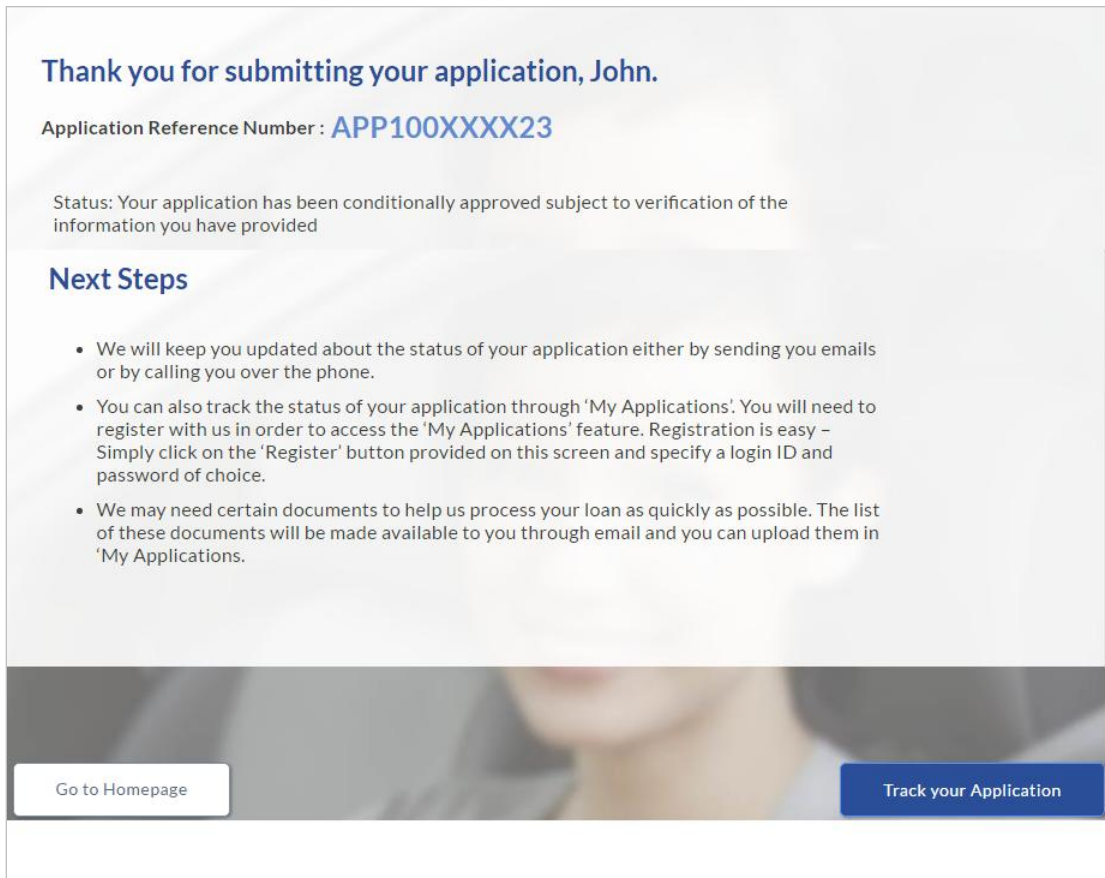
| Assets  | |
|--|---------------------------------|
| Primary Asset | |
| Type of Asset | Savings Account with Other Bank |
| Value | A\$10,000.00 |

Liabilities

| Liabilities  | |
|---|-------------------------|
| Primary Liability | |
| Type of Liability | Personal loan with bank |
| Original Value | A\$10,000.00 |
| Outstanding Value | A\$3,000.00 |

25. Click  to edit the required section.
26. Once the details are edited click **Continue**.
27. The review and submit screen appears. Click **Submit**.
28. The application reference number is generated with the credit decision outcome and with the next set of steps.

Submitted Application



Thank you for submitting your application, John.

Application Reference Number : **APP100XXXX23**

Status: Your application has been conditionally approved subject to verification of the information you have provided

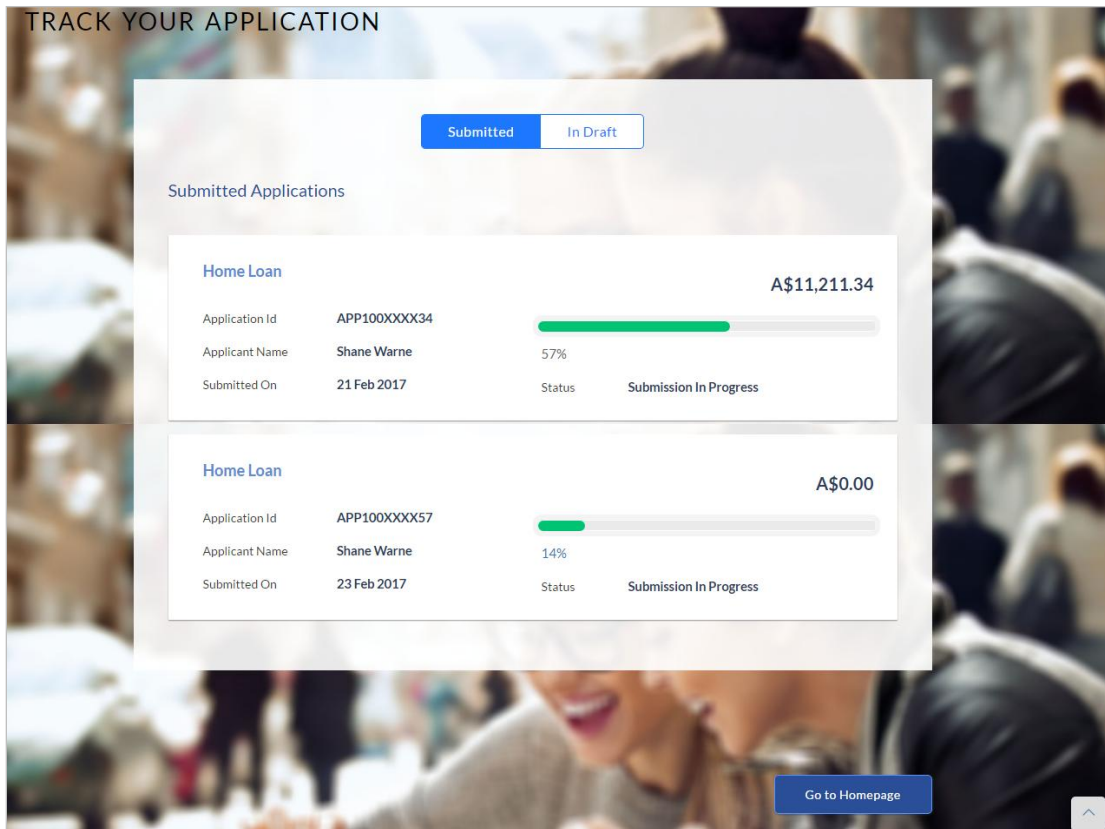
Next Steps

- We will keep you updated about the status of your application either by sending you emails or by calling you over the phone.
- You can also track the status of your application through 'My Applications'. You will need to register with us in order to access the 'My Applications' feature. Registration is easy – Simply click on the 'Register' button provided on this screen and specify a login ID and password of choice.
- We may need certain documents to help us process your loan as quickly as possible. The list of these documents will be made available to you through email and you can upload them in 'My Applications'.

[Go to Homepage](#) [Track your Application](#)

29. Click **Track your Application**. The application dashboard screen appears. For more information on track application refer to Track Application section.
OR
Click **Go to Homepage** to navigate to the application dashboard screen.
30. The **Login** screen appears. In the **USERNAME** field, enter the user name created while submitting the application.
31. In the **PASSWORD** field, enter the password.
32. Click **Login**. The application tracker screen appears with submitted as well as in draft applications.

Submitted Application



33. If the applicant who has filled in the application details is not a registered channel user will have an option to register for channel access. Click **Register**.

2.1.13 Register User

To register an applicant:

1. In the **Email** field, enter the email address.
2. To confirm, enter the email ID in the **Confirm Email** field.
3. Click **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent on the registered email ID.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. The successful email verification message appears.
4. In the **Password** field, enter the password required for log-in.
5. To confirm enter the password in the **Confirm Password** field.

Register Applicant

Registration Successful!

You have successfully registered with Model Bank and can now access our online banking services.

Where can I track the status of my application ?

You can track your submitted application via the Model Bank website in the My Applications section.

You can access your saved applications by providing your login details specified at the time of registration.

Register the co-applicant

Send a link to the co-applicant so that they may register with us. They can then view and track the application themselves.

[Send Link](#)

[Go to Homepage](#) [Track your Application](#)

Field Description

| Field Name | Description |
|------------|-----------------------------------|
| Email | The email ID of the co-applicant. |

- Click **Send Link** to send the registration link to the co-applicant.
OR
Click **Track Application** to view the applications status.
OR
Click **Go To Homepage** to view the loan application.

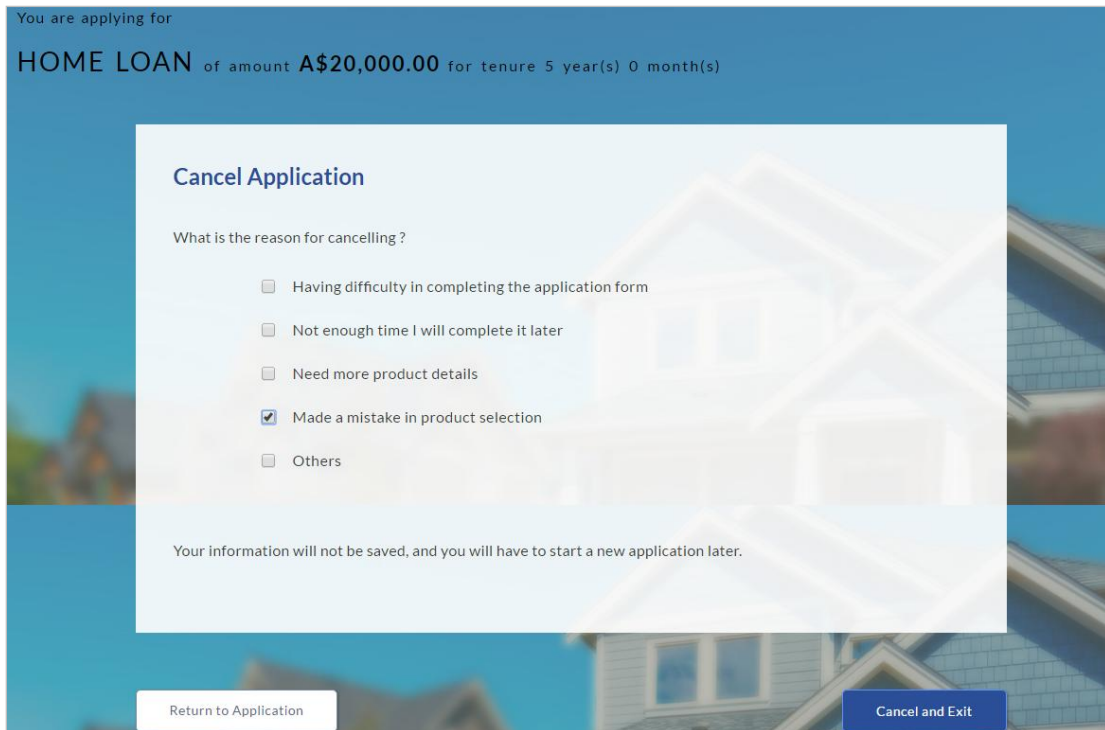
2.1.14 Cancel an Application

At any point you can cancel an application.

To cancel an application:

1. Click **Cancel**. The cancel application screen appears with reasons to cancel.

Cancel Application

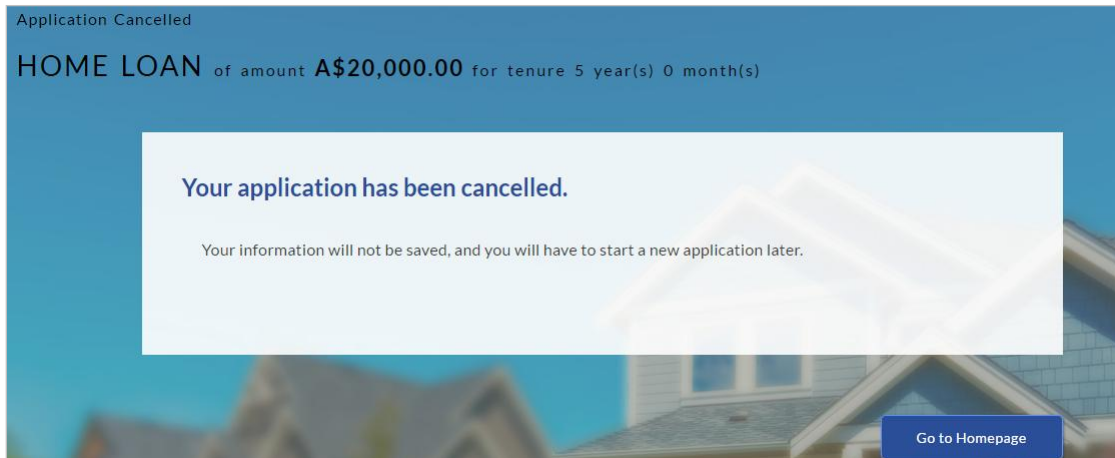


Field Description

| Field Name | Description |
|------------------------------|--|
| Reason for Cancelling | Indicates the reason to cancel an application. The cancellation reason could be: <ul style="list-style-type: none"> • Difficulty in completing the form • Insufficient time • Need more product details • Incorrect product selection • Others |
| Please Specify | Specify the reason to cancel the application. This field appears if you select Others option in the Reason for Cancelling . |

2. Select the appropriate reason for cancelling the application.
3. Click **Cancel and Exit** to cancel and exit the application. Application has been cancelled message appears.
OR
Click **Return to Application** to view the loan application.

Application Cancelled



4. Click **Go To Homepage** to navigate to the application dashboard screen.

2.1.15 Save for Later

To save an application:

1. Click **Save for Later**. The **Save and Complete Later** screen appears.
2. In the **Email** field, enter the email address.
3. To confirm, enter the email ID in the **Confirm Email** field.
4. Click **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent on the registered email ID.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. The successful email verification message appears.
5. In the **Password** field, enter the password required for log-in.
6. To confirm enter the password in the **Confirm Password** field.

Save and Complete Later

You are applying for
HOME LOAN of amount **A\$20,000.00** for tenure **5 year(s) 5 month(s)**

Save and Complete Later

Do you need more time ? Save your application now and come back later to complete your application.
 If you cancel your application, your information will not be saved and you will have to start a new application.

We need just your email id and a password to enable you to resume your application later.

Email ?

Confirm Email [Verify](#)

Password ?

Confirm Password

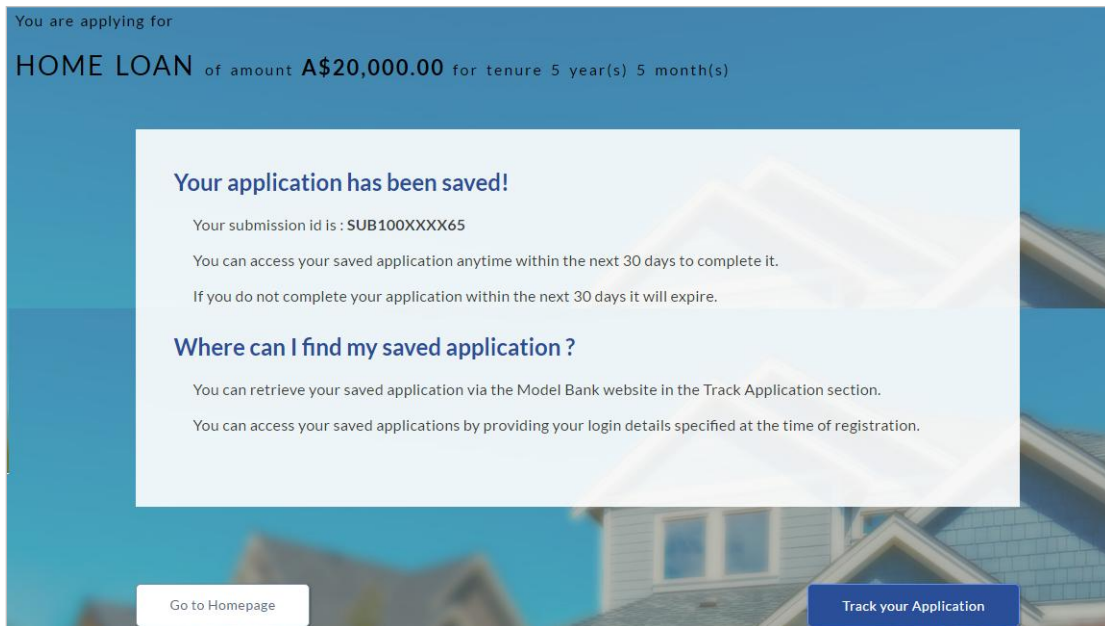
Field Description

| Field Name | Description |
|-------------------------|--|
| Email | The email ID of the user. |
| Confirm Email | To confirm re-enter the email ID entered in the Email field. |
| Password | Indicates the password required for login. |
| Confirm Password | To confirm re-enter the password entered in the Password field. |

7. Click **Save Application**.
 OR
 Click **Cancel Application** to close the save and complete later screen.
 OR
 Click **Return to Application** to navigate to the application screen.

Note: The saved application appears in **Track Application** under **In Draft**. You can click the application summary and resume application submission process.

Saved Application



The screenshot shows a confirmation page for a saved application. At the top, it states 'You are applying for HOME LOAN of amount A\$20,000.00 for tenure 5 year(s) 5 month(s)'. A central white box contains the following text: 'Your application has been saved!', 'Your submission id is : SUB100XXXX65', 'You can access your saved application anytime within the next 30 days to complete it.', and 'If you do not complete your application within the next 30 days it will expire.'. Below this box, a section titled 'Where can I find my saved application?' provides instructions: 'You can retrieve your saved application via the Model Bank website in the Track Application section.' and 'You can access your saved applications by providing your login details specified at the time of registration.'. At the bottom, there are two buttons: 'Go to Homepage' and 'Track your Application'.

You are applying for
HOME LOAN of amount **A\$20,000.00** for tenure 5 year(s) 5 month(s)

Your application has been saved!

Your submission id is : **SUB100XXXX65**

You can access your saved application anytime within the next 30 days to complete it.

If you do not complete your application within the next 30 days it will expire.

Where can I find my saved application ?

You can retrieve your saved application via the Model Bank website in the Track Application section.

You can access your saved applications by providing your login details specified at the time of registration.

[Go to Homepage](#) [Track your Application](#)

8. Click **Track your Application.** to view the application status.

3. Application Tracker

The track application allows you to view the progress of the application. Through track application you can:

- **View submitted application:** It allows you to view the submitted application details, view information related to the application and complete pending tasks applicable.
- **View application in draft:** If you click save for later while submitting the application, the application is saved as draft application so that you can retrieve the application at later stage and complete the application submission process.

To track an application:

1. Click **Track Application** on the dashboard. The **Login** screen appears.
2. Enter the registered email ID and password, click **Login**.
3. The **Application Tracker** screen appears. By default the submitted application view appears.

Submitted Application

TRACK YOUR APPLICATION

Submitted In Draft

Submitted Applications

| Home Loan | | A\$11,211.34 |
|----------------|------------------------|---------------------------------|
| Application Id | APP100XXXX90 | <div style="width: 50%;"></div> |
| Applicant Name | Pankaj Jain,Kunal Jain | 50% |
| Submitted On | 14 Feb 2017 | Status Submission In Progress |

| Home Loan | | A\$0.00 |
|----------------|-----------------------|---------------------------------|
| Application Id | APP100XXXX96 | <div style="width: 14%;"></div> |
| Applicant Name | Pankaj Jain,Amit Jain | 14% |
| Submitted On | 14 Feb 2017 | Status Submission In Progress |

[Go to Homepage](#)

Field Description

| Field Name | Description |
|-----------------------|--|
| Application ID | Application reference number. It is a unique number generated by the system and allotted to an application. |
| Amount | The approved loan amount. |
| Applicant Name | Name of the loan applicant. |
| Submitted On | Application submission date. |
| Status | Current status of the application. |

- Click the application details to view the application summary. The **Application Summary** screen appears with details like, actions to be performed and application details to be viewed.

Application Summary

Home Loan

| | | |
|----------------|----------------------|--|
| Application Id | APP100XXXX58 | |
| Applicant Name | Shane Warne | <div style="width: 25%; height: 10px; background-color: green; border: 1px solid gray;"></div> |
| Submitted On | 23 Feb 2017 | 25% |
| Loan Amount | A\$0.00 | Status Submission In Progress |
| Tenure | 3 year(s) 3 month(s) | |

View

- Application Summary >
- Offer >
- Status History >

[Return to Tracker](#) [Cancel Application](#)

- Click on the links under the **View** section to view application summary, offer, and status history details.

Application Summary

View

- Application Summary >

| | | | |
|------------------|----------------------|-----------|-------------|
| Applicant Name | Mr Shane Warne | | |
| Purpose | Purchase Investment | | |
| Requested Amount | A\$17,000.00 | Loan Date | 15 Feb 2016 |
| Approved Amount | A\$0.00 | | |
| Tenure | 3 year(s) 3 month(s) | | |

[View Complete Application](#)

Field Description

| Field Name | Description |
|----------------------------|---|
| Application Summary | |
| Applicant Name | Loan applicants name. |
| Purpose | Purpose of loan application. |
| Requested Amount | The amount for which the loan is applied. |
| Approved Amount | Loan amount approved by the bank including the fees, and other costs. |
| Tenure | Loan repayment tenure. |
| Loan Date | Loan application date. |

Status History

Status history displays the status of the various stages of loan application, remarks, user name, and date on which the status is updated.

| Status History | | | |
|----------------|------------------------|------------|----------------------|
| State | Submitted | Acted By | shane.warne@mail.com |
| Remarks | Submitted | Updated On | 23 Feb 2017 |
| State | Auto Decision Referred | Acted By | shane.warne@mail.com |
| Remarks | Auto Decision Referred | Updated On | 23 Feb 2017 |

Field Description

| Field Name | Description |
|-----------------------|--|
| Status History | |
| State | Application status. |
| Remarks | Displays the remarks if any. |
| Acted By | User ID who has processed the account application. |

| Field Name | Description |
|------------|-----------------------------------|
| Updated On | Account application updated date. |

FAQs

1. I am an existing customer of the bank but do not have channel access, how can I proceed?

You can register yourself as a channel user through the 'Register' option available on the portal page and provide the required details.

2. Can I proceed with the application if I am not an existing channel user?

Yes. You can continue filling in the application details as a guest user and need not necessarily login.

3. Why am I required to specify whether I am a first time home buyer or not, in the application?

This information may be required by the bank to decide on the subsidy, if any, granted by the government for first time home buyers.

4. Does the Co-Applicant also need to login for the system to populate the information if he/she is an existing channel user?

No. The co-applicant's customer ID needs to be entered by the primary applicant if he/she is an existing user. A verification code will be sent to the co-applicants email ID and/or mobile number. Once the verification process is successful, the co-applicant's details will be populated.

5. Why am I asked to capture previous residential address details?

The bank has a resident stability policy in place wherein if the applicant is staying at the current address for less than a defined term then he/she needs to define the previous residential address.

6. My co-applicant and I live in the same house, do I need to enter address details again while defining co-applicant information?

No. There is an option in the co-applicant contact information section to default the primary applicant's address in that of the co-applicant's residential address fields.

7. The application requires me to define certain financial details that are not applicable to me. How do I proceed?

In case a financial parameter such as an expense as mortgage is not applicable to you, you can mention the value '0' against that specific financial parameter and proceed with the application.

8. Why am I being asked to capture previous employment details?

The bank has an employment stability policy in place wherein if the applicant has not completed a defined term in the current organization then he/she needs to define previous employment details.

9. I have saved the application. Can my co-applicant resume the application from the application tracker?

Yes. The co-applicant needs to be a registered channel user to login to the application tracker and resume the application.

10. Can the co-applicant perform all the pending tasks in the application tracker?

Yes, the co-applicant has all the rights as that of the primary applicant.