

Oracle Banking Digital Experience

**Mortgage Originations User Manual
Release 17.1.0.0.0**

Part No. E83887-01

March 2017

ORACLE®

Mortgage 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>.

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<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

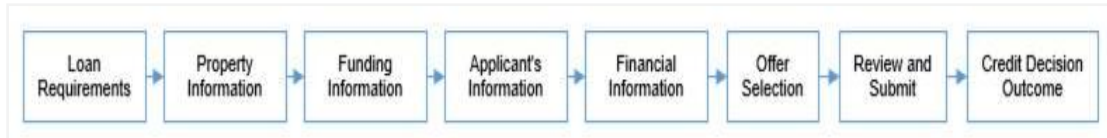
For more information on Oracle Banking Digital Experience Release 17.1.0.0.0, refer to the following documents:

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

2. Mortgage Loan Application

A mortgage loan is a loan in which property or real estate is provided as collateral. The borrower enters into an agreement with the lender (usually a bank) wherein the borrower receives cash upfront then makes payments over a set time span until he pays back the lender in full.

Mortgage Loan Workflow



Following are the steps involved as part of application submission:

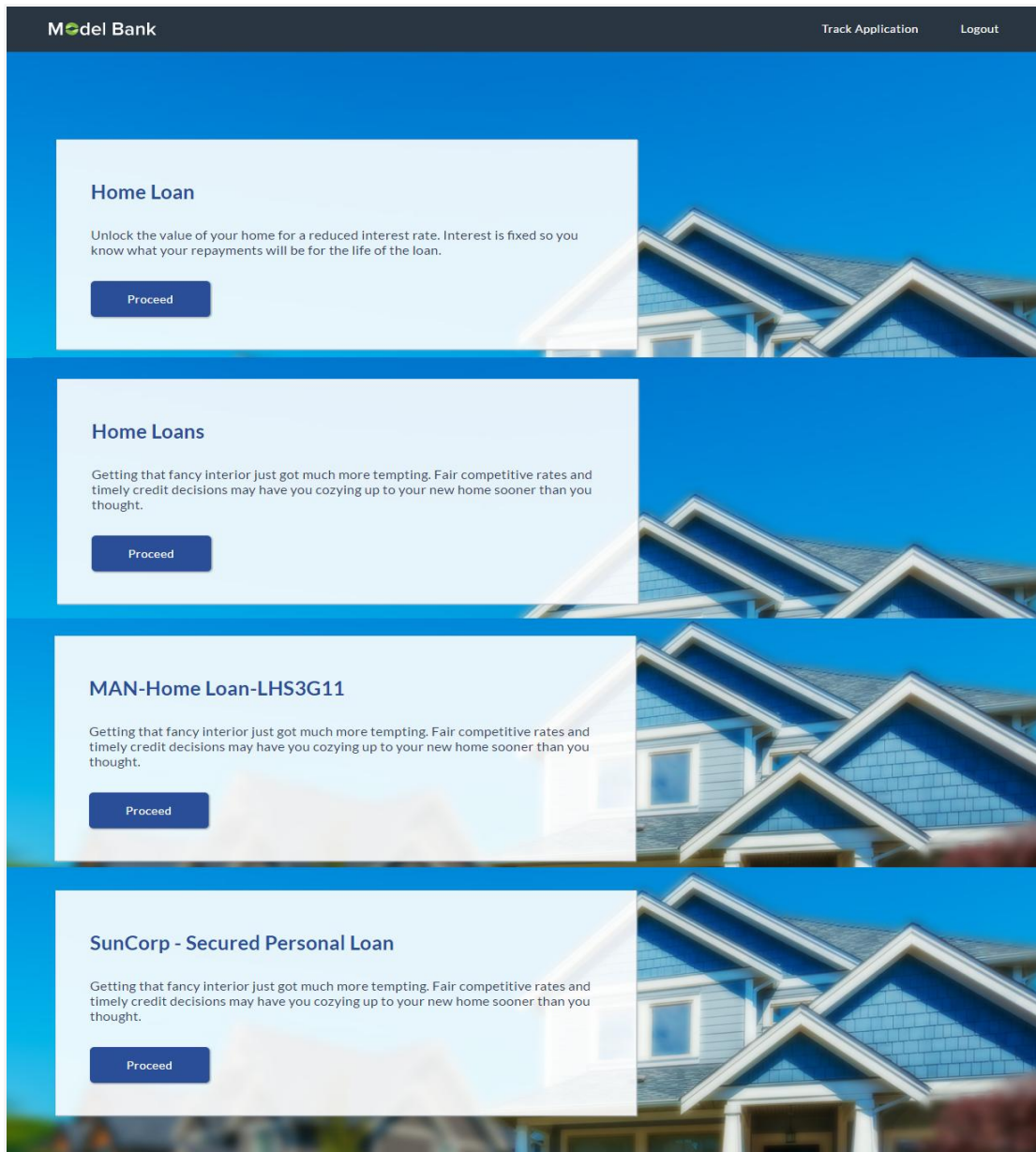
- **Loan Requirements:** You can specify the amount to be borrowed, purpose of the loan, tenure, and co-applicant if there is any.
- **Property Information:** You can provide property information like, purchase price, ownership details, owners address of property.
- **Funding Information:** This section 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 employment information of the applicant.
- **Financial Information:** This section consists the details such as, 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 > Mortgage Loan

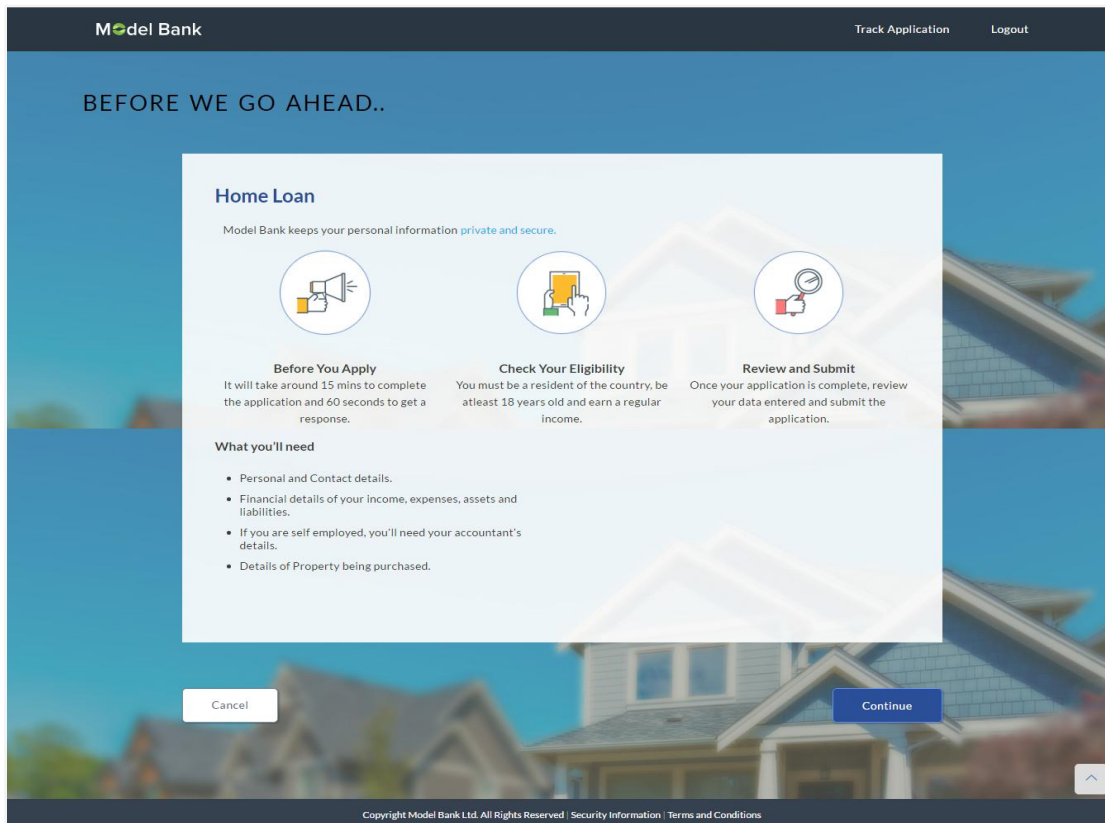
To apply for mortgage loan:

1. The applicant visits the bank portal page and select 'Mortgage Loan' 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 mortgage loan 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 that is 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? AUD

What is your purpose for this loan? House Established

Tenure 5 Years 3 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 terms of 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 relevant 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

HOME LOAN of amount **A\$500,000.00** for tenure 5 year(s) 0 month(s)

- Applicant Information
- Property Information
- Funding Information
- Primary Information
- Proof of Identity
- Contact Information
- Employment Information

Cancel Save for Later Continue

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

2.1.2 Applicant Information:

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

Applicant Information

Applicant Information

Primary Applicant

Salutation

First Name

Middle Name

Last Name

Continue

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.

1. The **Property Information** section appears.

2.1.3 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.

Field Name	Description
Owners of the Property	Name of the owners of the property.
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.

2.1.4 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, Modify, Continue

Field Description

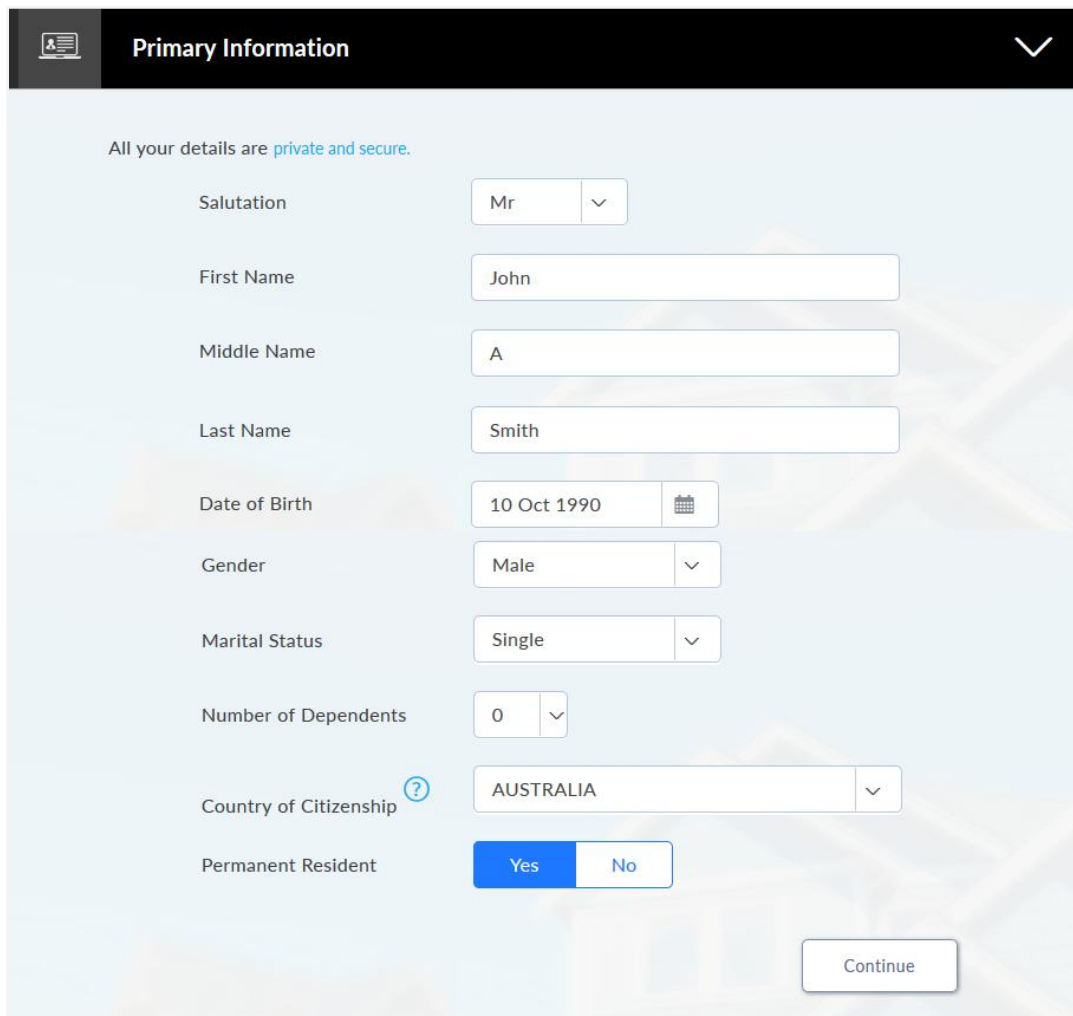
Field Name	Description
Property Purchase Price	Purchase price of the property as entered in the previous step.
Requested Loan Amount	Loan amount requested to buy the property as entered in the requirements section.
Total Fees	Fees to be paid for loan processing.
Lenders Mortgage Insurance	Insurance amount applicable 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.
- Click Continue. The Primary Information section appears.



2.1.5 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 people dependent on the applicant.
Country of Citizenship	Applicant's 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.

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

2.1.6 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.

2.1.7 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 a 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	Yes 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.

Continue

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 This field appears if you select Yes in the Add an alternate phone number field.

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.

2.1.8 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.


2.1.9 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.
1. 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.

2. 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

3. Enter the appropriate details in the relevant sections.

2.1.10 Income Information

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

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

Income Information

The screenshot shows a mobile application interface for entering income information. At the top, there is a dark header with a folder icon, the word 'Income', and a downward arrow. Below this is a light gray area with the text 'Primary Income' and a trash can icon. The main form area has a light gray background and contains four rows of input fields:

- Type of Income:** A dropdown menu with 'PAYG or Salary' selected.
- Gross Income:** A text input field containing 'A\$800,000.00'.
- Net Income:** A text input field containing 'A\$800,000.00'.
- Frequency:** A dropdown menu with 'Yearly' selected.

A 'Save' button is positioned at the bottom right of the form area.

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.
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.

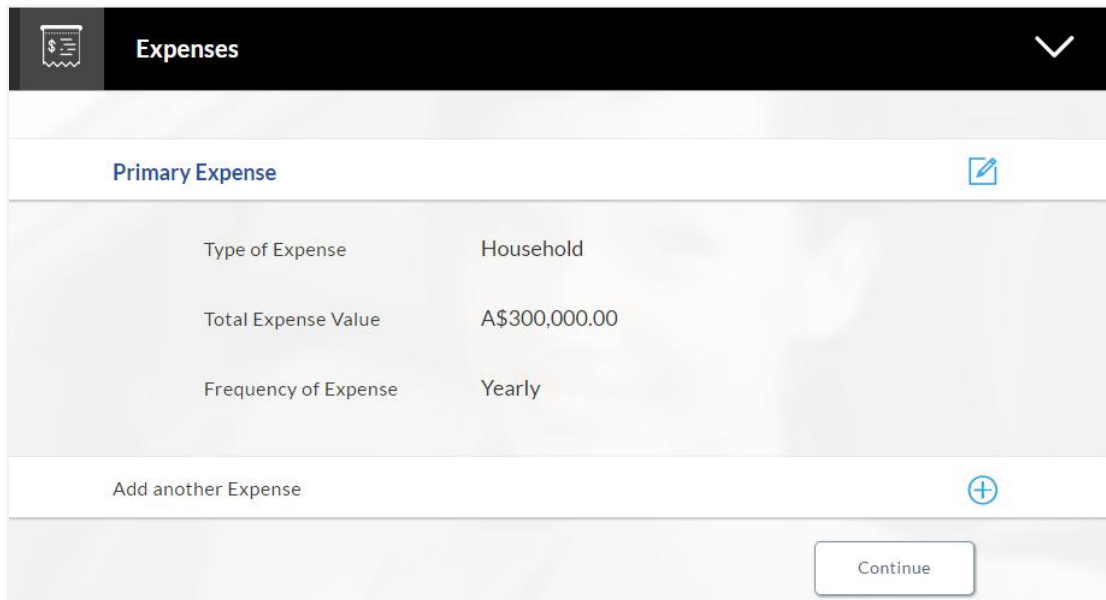
- Click **Continue** to proceed with the expense details section.

2.1.11 Expense Information

- From the **Type of Expense** list, select the applicant's expense.
- In the **Total Expense Value** field, enter the applicant's 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



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.

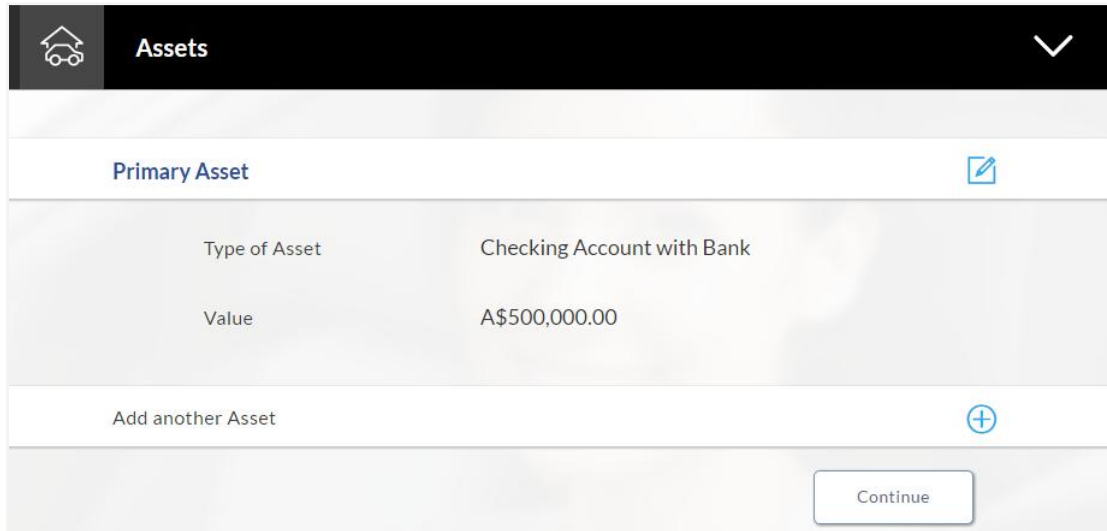
- Click **Continue** to proceed with the asset details section.

2.1.12 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





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.

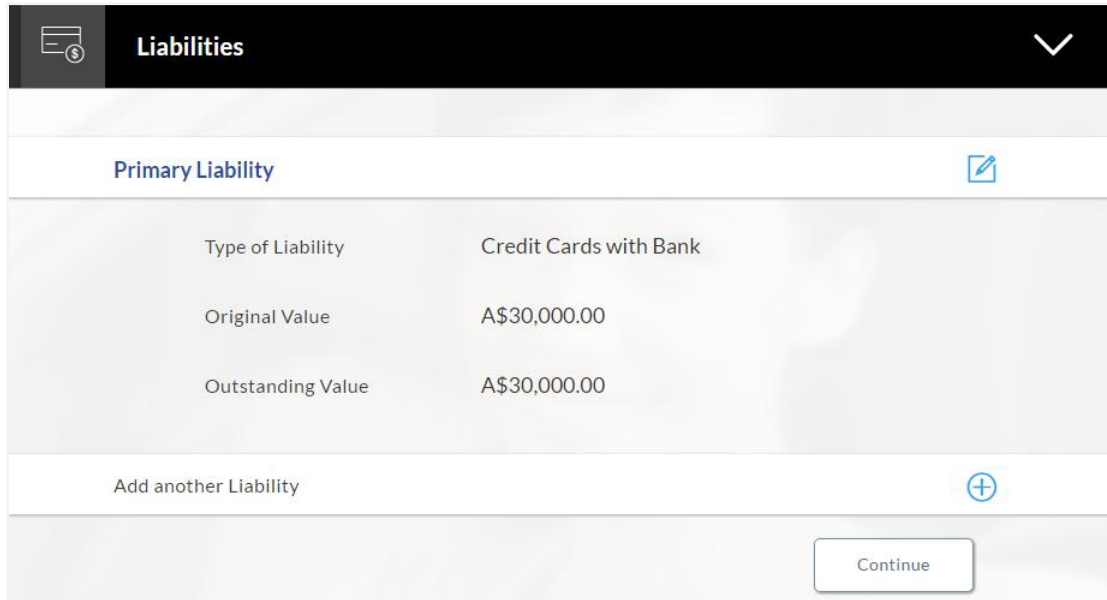
- Click **Save**.
- Click **Continue** to proceed with the liability details section.

2.1.13 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



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.

1. Once the asset, liability, income, and expense details are entered click **Continue**.
2. The **Offers** screen appears. Click the suitable offer.


Offers

You are applying for

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

 **Offers** 

Please make your selection by clicking one of the offers below.



3. Click **Continue**.
4. 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

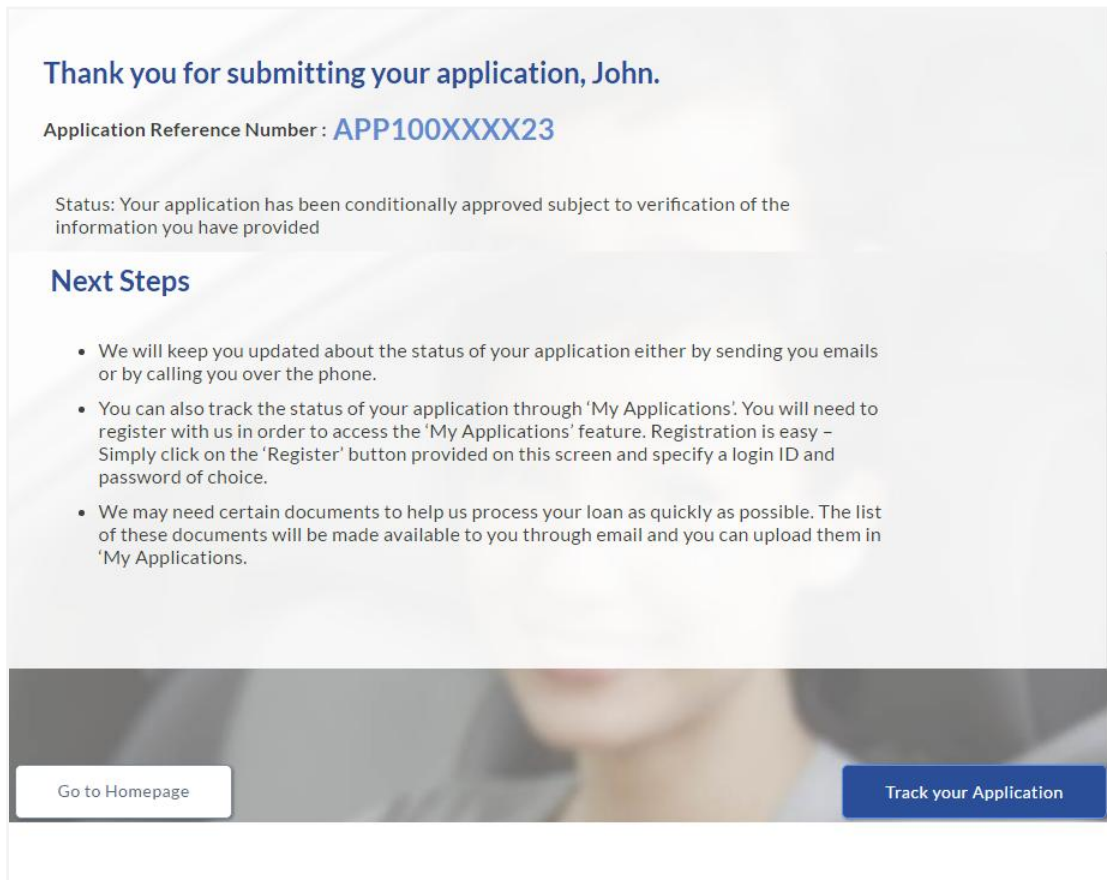
Cancel

Save for Later

Submit

5. Click  to edit the required section
6. Once the details are edited click **Continue**.
7. The review and submit screen appears. Click **Submit**.
8. 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

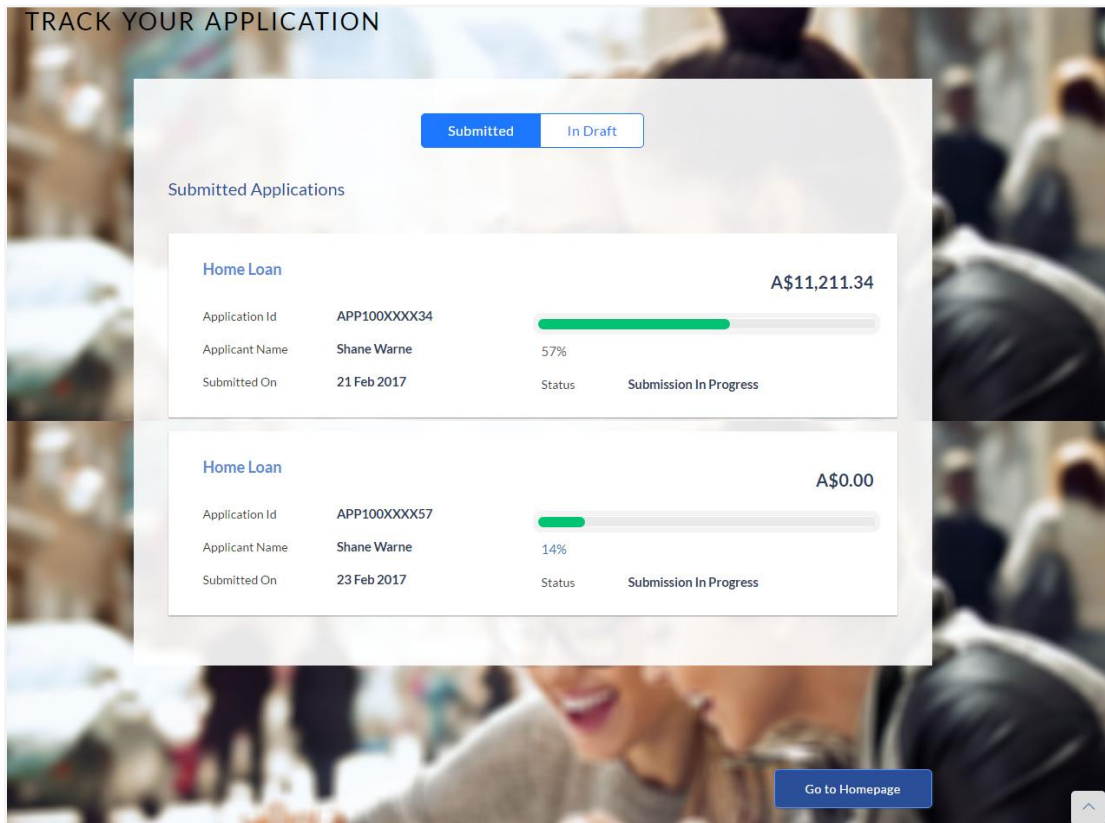
Next Steps

- 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](#)

9. 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.
10. The **Login** screen appears. In the **USERNAME** field, enter the user name created while submitting the application.
11. In the **PASSWORD** field, enter the password.
12. Click **Login**. The application tracker screen appears with submitted as well as in draft applications.

Submitted Application



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

2.1.14 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.

john4@mail.com [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.

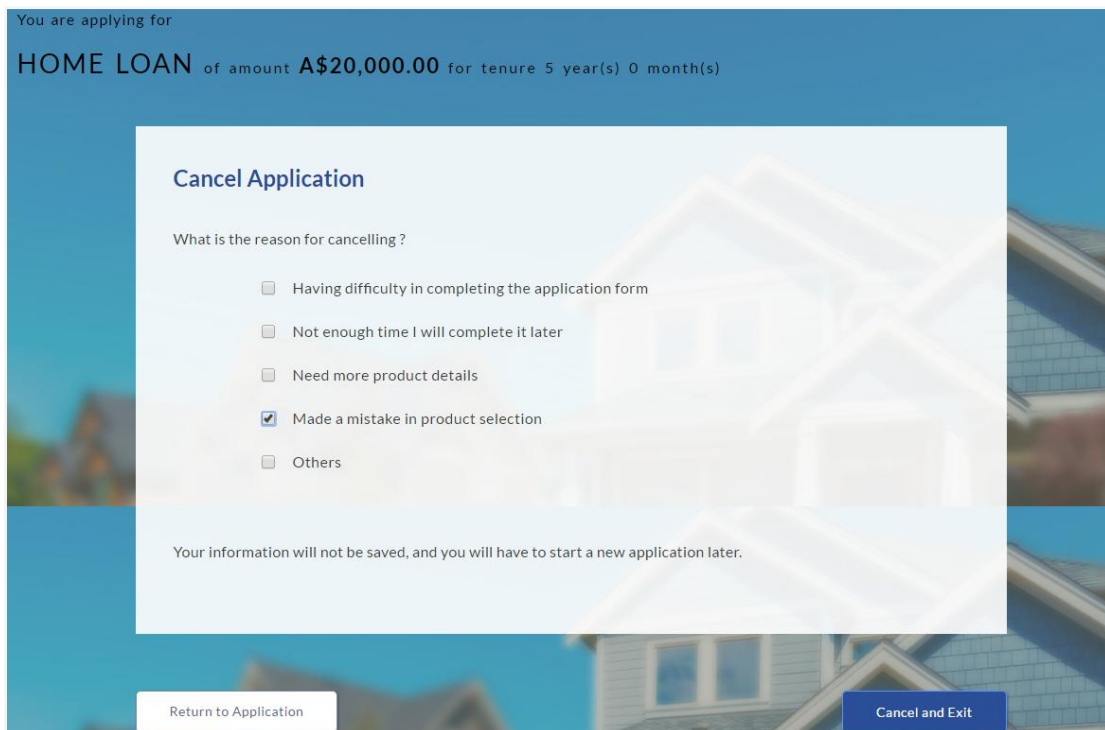
2.1.15 Cancel an Application

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



You are applying for
HOME LOAN of amount A\$20,000.00 for tenure 5 year(s) 0 month(s)

Cancel Application

What is the reason for cancelling?

- Having difficulty in completing the application form
- Not enough time I will complete it later
- Need more product details
- Made a mistake in product selection
- Others

Your information will not be saved, and you will have to start a new application later.

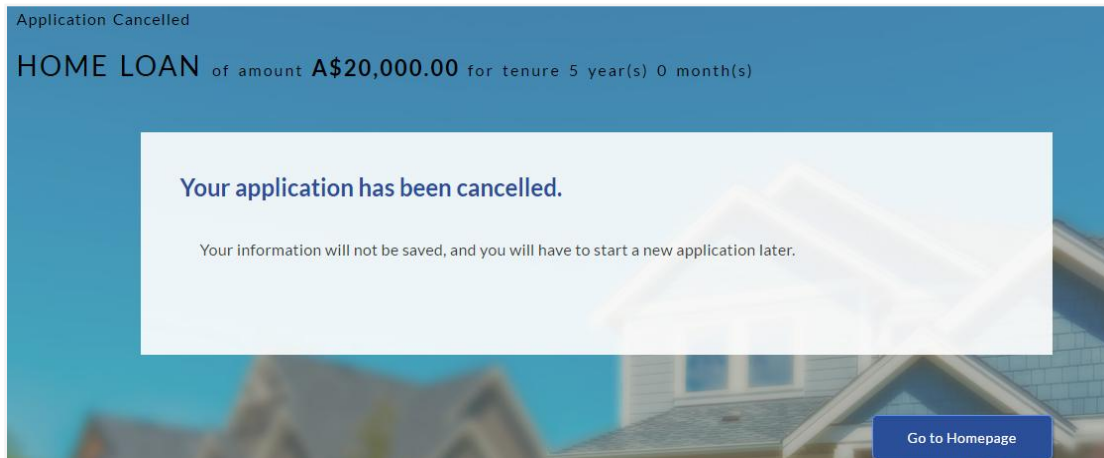
Return to Application Cancel and Exit

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(s) 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.

2.1.16 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

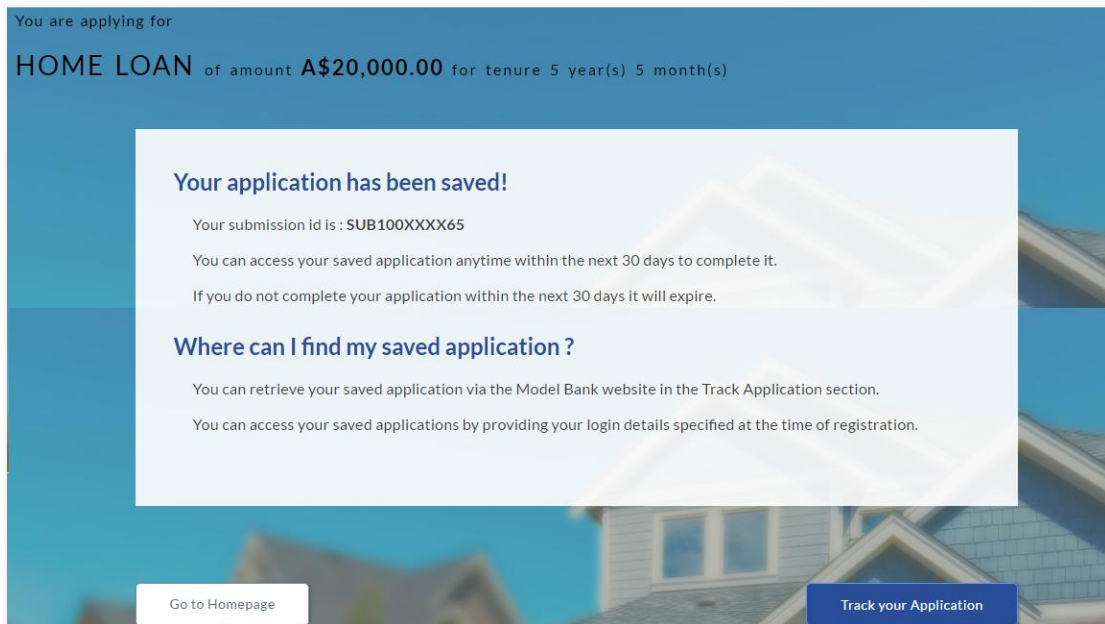
Field Description

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



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	APP100XXXX90	
Applicant Name	Pankaj Jain,Kunal Jain	<div style="width: 50%;"><div style="background-color: green; height: 10px;"></div></div>
Submitted On	14 Feb 2017	50%
Loan Amount	A\$11,211.34	Status Submission In Progress
Tenure	5 year(s) 0 month(s)	


Action Required


Account Configuration
>


View


- 

Application Summary
>
- 

Account Summary
>
- 

Application Fees
>
- 

Documents
>
- 

Offer
>
- 

Status History
>

Return to Tracker

Cancel Application

- Click the links under the **Action Required** section. The **Account Configuration** screen appears.

Account Configuration

This section allows you to view and configure the features of the loan account.

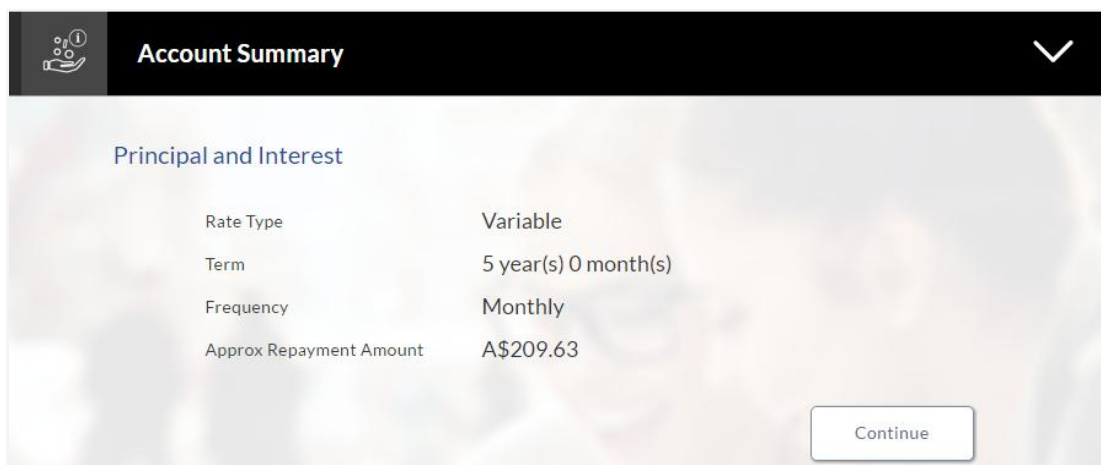
Field Description

Field Name	Description
Pay only interest for the initial period	Indicates if you wish to pay only interest at the beginning of the loan.
Interest Only Term	The interest only term in years and months. This field appears if you select Yes option in the Pay only interest for the initial period field.
Principal and Interest Repayment Frequency	The principal and interest repayment frequency. The frequency could be: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Annually etc.
Fixed rate for the initial period	Indicates to avail fixed rate of interest loan.

Field Name	Description
Fixed Rate Term	Term for fixed rate of interest in years and months. This field appears if you select Yes option in the Fixed rate for the initial period field.
Avail Redraw Facility	Indicates whether redraw facility is required on the loan account.
Statement Required	Indicates whether loan statement is required.
Statement Frequency	Frequency to receive the loan statement. This field appears if you select Yes option in the Statement Required field.

- Enter the appropriate values in the relevant fields.
- Click **Continue**. The **Account Summary** screen appears with details, rate type, loan term, loan repayment frequency, and repayment amount.

Account Summary



- Click **Continue**. The **Application Summary** screen appears
- Click on the links under the **View** section to view application summary, account summary and other details.

Application Summary

View

Application Summary
>

Applicant Name	Mr Pankaj Jain		
Applicant Name	Mr Kunal Jain		
Purpose	Purchase Investment	Loan Date	15 Feb 2016
Requested Amount	A\$10,000.00		
Approved Amount	A\$11,211.34		
Tenure	5 year(s) 0 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.

Account Summary

Account Summary section allows you to view the brief details about the principal amount and interest rate type. The details displayed are loan tenure, loan repayment frequency, rate type, and approximate repayment amount.

Account Summary			
Principal and Interest			
Rate Type	Variable	Frequency	Monthly
Term	5 year(s) 0 month(s)	Approx Repayment Amount	A\$209.63

Field Description

Field Name	Description
Account Summary	
Rate Type	Indicates the rate type of the loan, it could be fixed or variable or both.
Frequency	The principal and interest repayment frequency: The frequency could be: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Annually • Daily
Term	Term applicable to the repayment and the rate type.
Approximate Repayment Amount	Loan repayment amount for the repayment and the rate type.

Application Fees

Application Fees section allows you to view the details about the fees paid towards the loan application. The application fees may include, processing fees, mortgage fees and other fees.

Application Fees	
Registration on Mortgage	A\$500.00
Title Search Fees	A\$300.00
Total Fees	A\$800.00

Field Description

Field Name	Description
Application Fees	
Registration on Mortgage	Registration on mortgage fees is paid towards the government agencies for registering the home loan.
Title Search Fees	Fees paid towards the research history of a title on a real estate.

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	OFSSUser
Remarks	Submitted	Updated On	14 Feb 2017
State	Auto Due Diligence Approved	Acted By	OFSSUser
Remarks	Auto Due Diligence Approved	Updated On	14 Feb 2017
State	Auto Decision Referred	Acted By	OFSSUser
Remarks	Auto Decision Referred	Updated On	14 Feb 2017
State	Manual Decision Accepted	Acted By	OFSSUser1
Remarks	Manual Decision Accepted	Updated On	14 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.
Updated On	Account application updated date.


Document Upload

Document upload allows you to upload the documents which are required for the application processing. You can upload multiple documents for a document type. Simultaneously you can upload multiple documents. You can remove any uploaded document.

To upload / remove a document:

1. Click **Documents** link.
2. Click **Choose file**.
3. The open file screen appears. Select the appropriate file to be uploaded and click **Open**.
4. Click **Upload**. The file is uploaded.

Document Upload

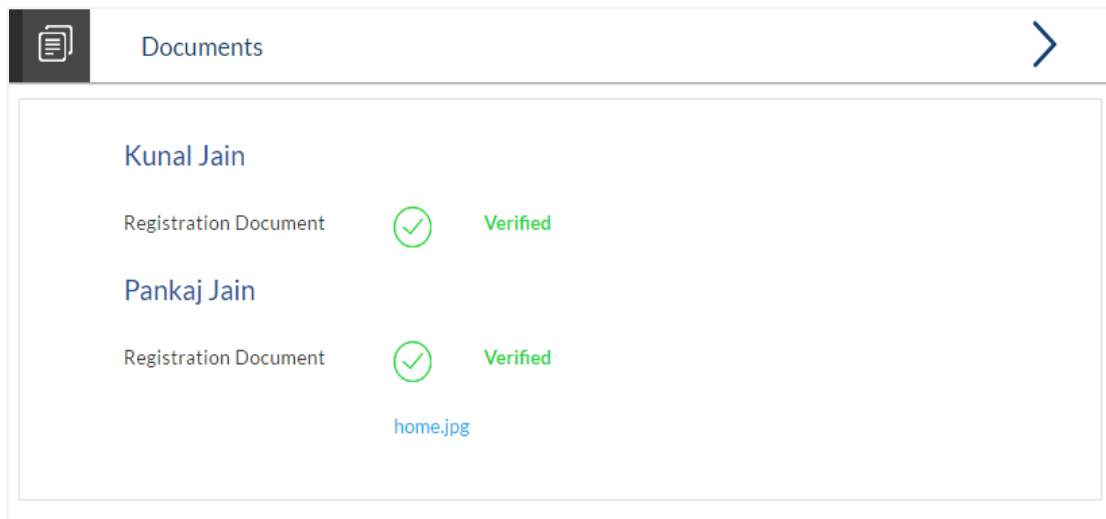
Note: Click  to remove the uploaded document.

Field Description

Field Name	Description
Choose File	File to be uploaded.

5. Click **Document** link. The status of the uploaded document appears, once the document are verified.

Uploaded Document



6. Click on the image link to download the uploaded document file.


Accept / Reject Offer

Once the account configuration is completed and required documents are uploaded, offer is generated and made available in the tracker for you to view, download, and provide approval / rejection.


To accept / reject an offer:


7. Click **Offer** link. The screen with the offer letter and agreement section appears.

Accept / Reject Offer

 Offer

>

Letter of Offer


Mortgage Document


Offer Letter Acceptance

I, Pankaj Jain hereby confirm that I have read and understood the Terms & Conditions of the offer document.


I hereby confirm that my co-applicant, has read and understood the Terms & Conditions of the offer document.

YES

NO

Field Description

Field Name	Description
Offer Letter	Displays the generated offer letter.
Offer Letter Acceptance	Select the check box to accept the terms and conditions to accept / reject the offer.

8. Click  to download the offer letter and other document.
9. Select the terms and conditions check box and click **Yes** to select the offer. The offer acceptance message appears.
OR
Click **No** to reject the offer.
10. Click **Cancel Application** to cancel the application.
OR
Click **Return to Tracker**. The **Submitted Application** screen appears.

FAQs

1. Can I change the contribution amount as part of funding information?

No. If you do not agree with the contribution amount displayed in the funding information then edit the requested loan amount or purchase price of the property or both. You can click the **Modify** button to change the loan amount and/or purchase price of the property. Once you modify the required information click Save to update the amount the system displays the updated contribution amount.

2. 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.

3. 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.

4. 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.

5. 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.

6. 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.

7. 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.

8. 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.

9. 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.

10. Is it mandatory to change the default configuration for an account as part of application tracker?

No. You can simply view and confirm the account configuration. This facility has been provided so that you can edit any parameter or facility of the account that you wish to change.

11. 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.

12. 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.