

# **Oracle Banking Digital Experience**

**Auto Loans Originations User Manual  
Release 17.1.0.0.0**

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**ORACLE®**

Auto Loans 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

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

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

*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

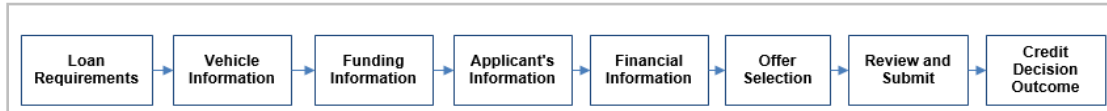
For more information on Oracle Banking Digital Experience Release 17.1.0.0.0, refer to the following documents:

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

## 2. Auto Loan Application

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

### Auto 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.
- **Vehicle Information:** You can provide vehicle information like, whether the vehicle is used or new, make and model of the vehicle, price, owner, place of registration and other details.
- **Funding Information:** This section displays the vehicle price, requested loan amount, application fees and contribution amount by the applicant.
- **Applicant Information:** The applicant information section has details like, personal information, identity, contact, and occupation information of the applicant.
- **Financial Information:** This section consists of 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 sections and allows to edit the details.
- **Credit Decision Outcome:** It displays the credit decision, once the loan application is submitted successfully.

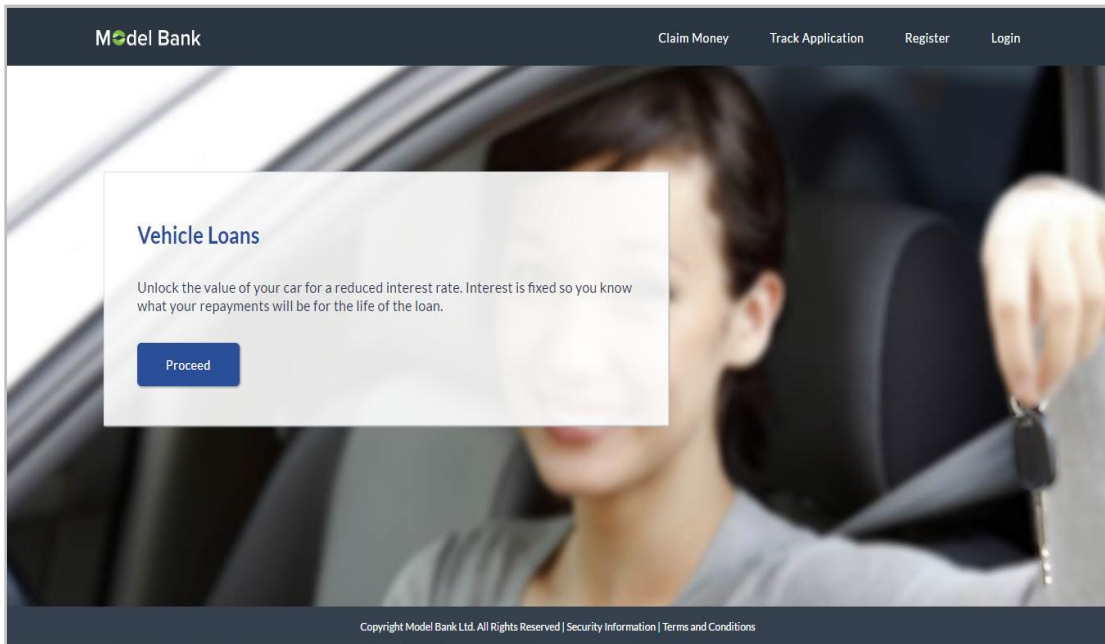
#### How to reach here:

*Dashboard > Auto Loan*

#### To apply for loan:

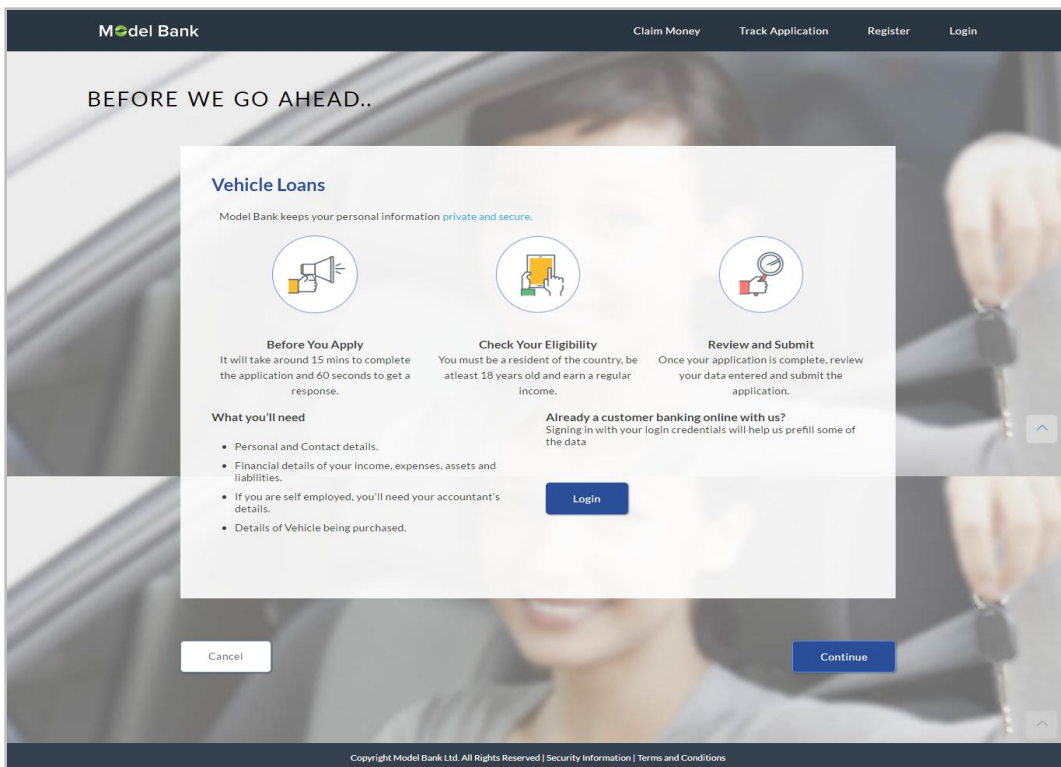
1. The applicant visits the bank portal page and selects the product from the showcase
2. The product selection screen appears.

## Product List



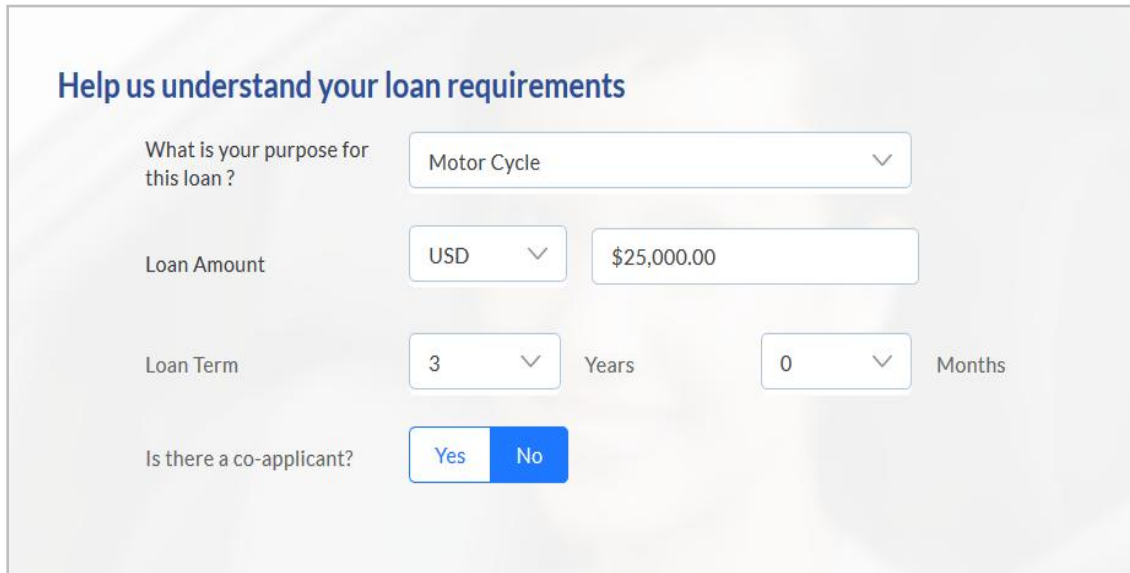
- Once the appropriate product is selected, click **Proceed**. The **Vehicle Loans** screen appear with orientation details, like steps to be performed while applying the loan, details needed for application and eligibility criteria.

## Vehicle Loans



4. Click **Continue**, if you are new user or want to continue as a guest user.  
OR  
Click **Login** if you are a registered user. For more details, check Registered User process covered below.  
OR  
Click **Cancel** to abort the auto loan application process. For more details, check Cancel Application process covered below
5. The loan requirement screen appears. Enter the loan requirement details like, loan amount that is amount to be borrowed, loan amount, loan tenure, and if there is a co-applicant.

### 2.1.1 Loan Requirements



**Help us understand your loan requirements**

What is your purpose for this loan?

Loan Amount

Loan Term  Years  Months

Is there a co-applicant?

#### Field Description

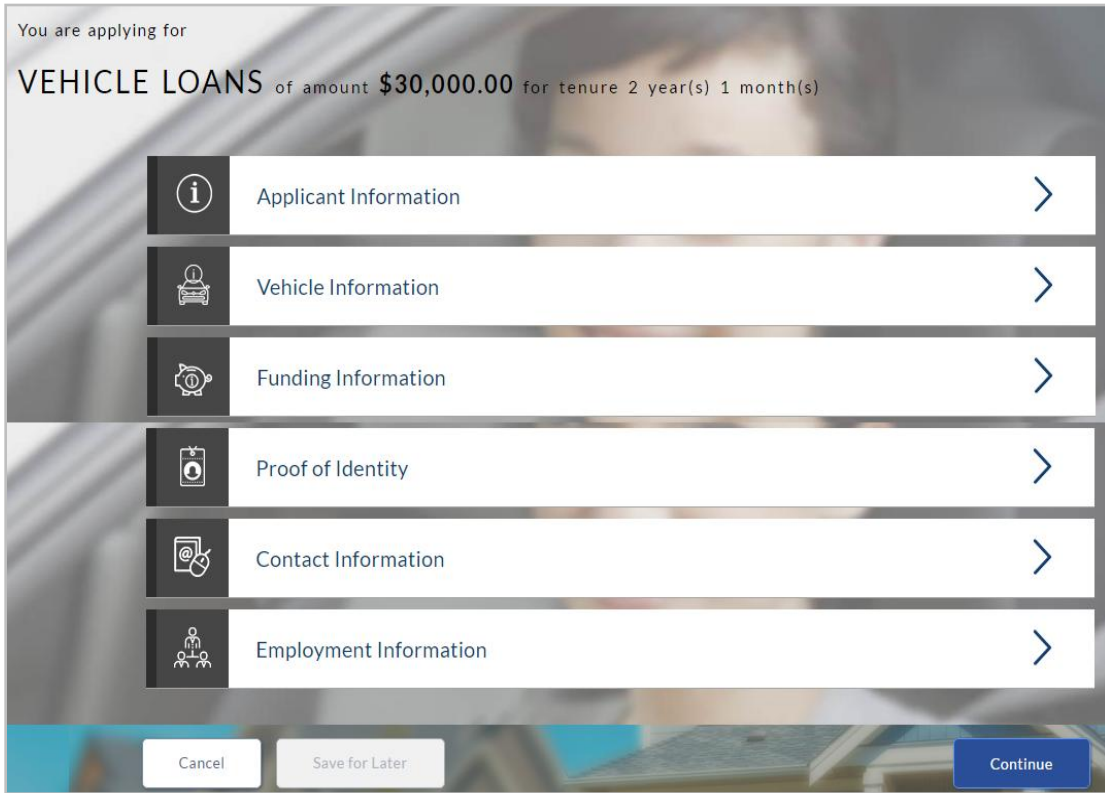
Field Name	Description
<b>Help us understand your loan requirements</b>	
<b>What is your purpose for this loan?</b>	Specify reason to borrow the loan amount.
<b>Loan Amount</b>	Specify the loan amount that the applicant would like to borrow.
<b>Loan Term</b>	Tenure of loan in years and months to repay the loan amount.
<b>Is there a co-applicant</b>	Indicates if there is a co-applicant along with the primary applicant as part of the application.
<b>Is Co-applicant an existing user</b>	Indicates whether co-applicant is an existing user. This field appears, if you select <b>Yes</b> , in the ' <b>Is there a Co-Applicant?</b> ' field.

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

4. Enter the relevant loan requirement details i.e. loan tenure, loan amount, repayment and co-applicant information.
5. If there is a co-applicant click '**Yes**' in the '**Is there a co-applicant?**' field.  
OR  
Click **No** if there is only a single applicant.
6. If co-applicant is an existing user click '**Yes**' in the '**Is co-applicant an existing user?**' field.  
OR  
Click **No** if co-applicant is not an existing user.
7. If you click '**Yes**' in the '**Is co-applicant an existing user?**' field, enter the co-applicant customer ID in the **Co-applicant's Customer ID** field.
8. Once the co-applicants customer ID is entered, it needs to be verified. In the **Send Verification Code via** field, select an appropriate option to receive the verification code.
9. Click **Verify**. The **Verification** screen appears.
10. In the **Verification Code** field, enter the verification code as received and click **Submit**.
11. Code verified message appears. Click **Continue**.
12. The following sections appear  
Applicant Information, Vehicle 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 Information



13. The applicant information section will open for the applicant to enter basic information.

## 2.1.2 Applicant Information:

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

### Applicant Information

The screenshot shows a mobile application interface for entering applicant information. At the top, there is a dark header with an information icon (i) on the left and a downward arrow on the right. Below the header, the title 'Applicant Information' is displayed. The main content area is titled 'Primary Applicant' and contains four input fields: 'Salutation' with a dropdown menu showing 'Mr', 'First Name' with the text 'John', 'Middle Name' with the text 'A', and 'Last Name' with the text 'Smith'. A 'Continue' button is located at the bottom right of the form area.

### Field Description

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

Click **Continue** to confirm the applicant's information.

16. The **Vehicle Information** section appears.

### Vehicle information:

In the vehicle information section, enter the vehicle details like vehicle type, year, make, model, Estimated value, and whether the vehicle is new or used.

### Vehicle Information

### Field Description

Field Name	Description
<b>New or Used</b>	Specify whether you are planning to buy a new or a used vehicle.
<b>Vehicle Type</b>	Select type of vehicle that you are planning to buy. The example of vehicle type are: <ul style="list-style-type: none"> <li>• Car</li> <li>• Motorcycle</li> </ul>
<b>Vehicle Identification Number</b>	It is a unique number assigned to each vehicle.
<b>Year</b>	Select vehicle manufacturing year.

<b>Field Name</b>	<b>Description</b>
<b>Make</b>	Select vehicle manufacturer company name. The example of the vehicle make could be: <ul style="list-style-type: none"><li>• Ford</li><li>• Honda</li><li>• Mazda</li><li>• Toyota</li></ul>
<b>Model</b>	Select Vehicle model name. The example of the vehicle model could be: <ul style="list-style-type: none"><li>• Ford Fiesta</li><li>• Ford Figo</li><li>• Ford Fusion</li></ul>
<b>Estimated Value</b>	The approximate value of the vehicle.
<b>Mileage</b>	Indicates the total miles of the used vehicle. This field appears if you select <b>Used</b> option from the <b>New or Used</b> field.


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17. Click **Continue** to update the vehicle information.

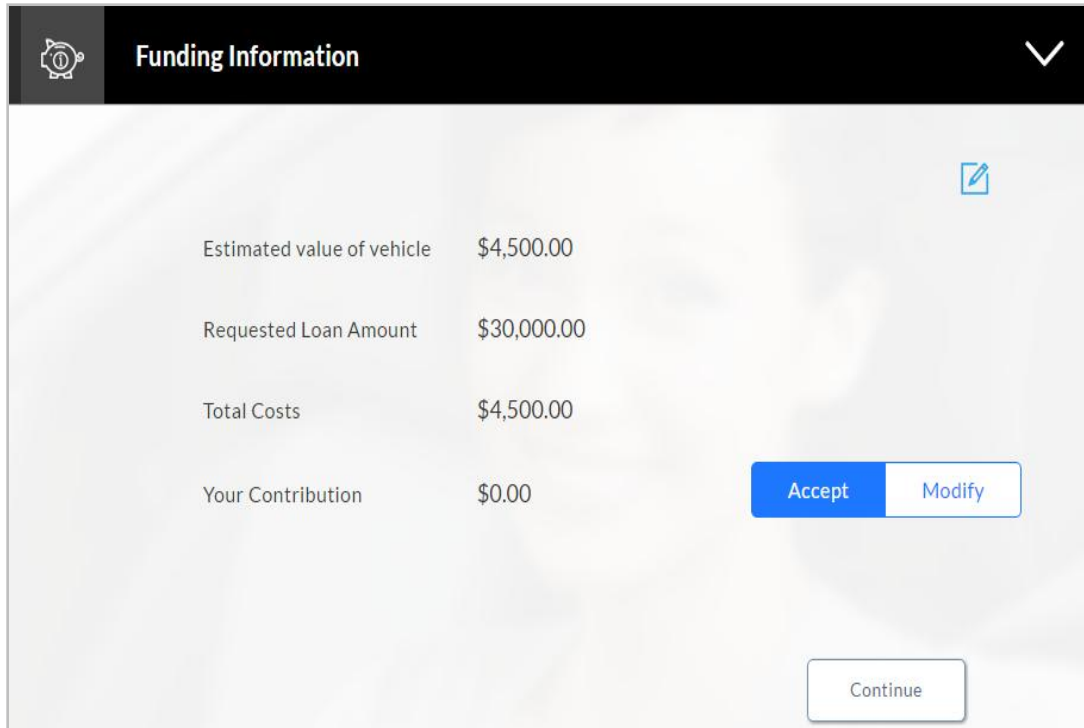
### 2.1.3 Funding Information

The funding information will have details on the requested loan amount, estimated value of vehicle,

Total Costs and contribution from the applicant.

In the funding information click  to edit estimated value of vehicle and/or estimated loan Amount if applicant is not OK with the contribution.

#### Funding Information




Field Name	Description
Estimated Value of Vehicle	Purchase price of the vehicle.
Requested Loan Amount	Loan amount requested to purchase the vehicle.
Total Cost	Total cost of the loan. i.e. vehicle purchase price + fees (if any).
Your Contribution	Contribution amount to be paid by the loan applicant.

#### Field Description

Field Name	Description
<b>Estimated Value of Vehicle</b>	Purchase price of the vehicle.
<b>Requested Loan Amount</b>	Loan amount requested to purchase the vehicle.
<b>Total Cost</b>	Total cost of the loan. i.e. vehicle purchase price + fees (if any).
<b>Your Contribution</b>	Contribution amount to be paid by the loan applicant.

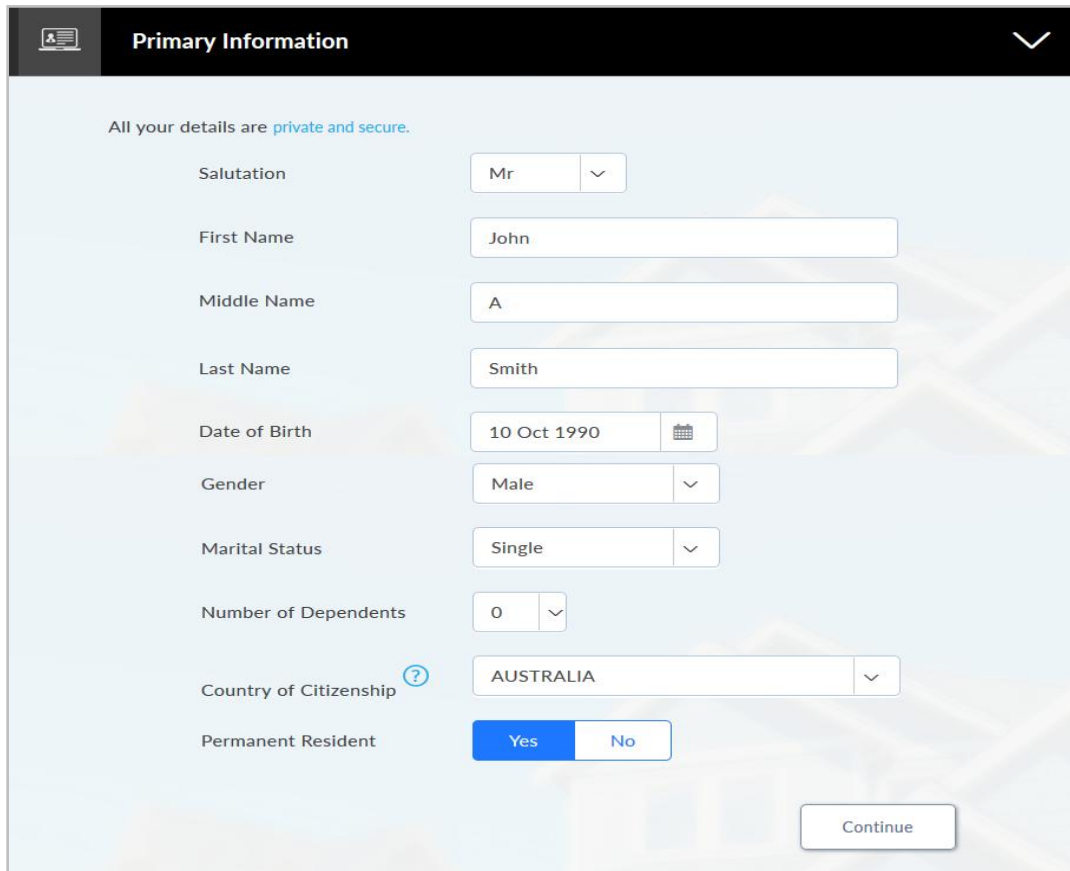
18. Click Accept to agree with the contribution amount.  
OR  
Click Modify to edit and update the requested loan amount and/or estimated value of the vehicle.

19. Once the values are edited click  to update the information and save the modified loan details.
20. Click **Continue**. The **Primary Information** section appears.

## 2.1.4 Primary Information

In the primary Information screen enter the 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 <sup>?</sup>	AUSTRALIA
Permanent Resident	Yes No

Continue

### Field Description

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

Field Name	Description
<b>Salutation</b>	Salutation of applicant. The options are: <ul style="list-style-type: none"> <li>• Mr</li> <li>• Ms</li> <li>• Mrs</li> <li>• Others</li> </ul>
<b>First Name</b>	First name of the applicant will be defaulted from the applicant information section with an option to edit.
<b>Middle Name</b>	Middle Name of the applicant will be defaulted from the applicant information section with an option to edit.
<b>Last Name</b>	Last name of the applicant will be defaulted from the applicant information section with an option to edit.
<b>Date of Birth</b>	Specify date of birth of the applicant.
<b>Gender</b>	Applicant's gender.
<b>Marital Status</b>	Marital status of the applicant. The options are: <ul style="list-style-type: none"> <li>• Married</li> <li>• Unmarried</li> <li>• Divorced</li> </ul>
<b>Number of Dependents</b>	Number of members dependent on the applicant.
<b>Country of Citizenship</b>	Specify applicant's country of citizenship.
<b>Permanent Resident</b>	Specify whether applicant is permanent resident.
<b>Country of Residence</b>	Specify country of residence if the applicant is not a permanent resident. This field appears if you select <b>No</b> in the <b>Permanent Resident</b> field.

---

21. Click **Continue**. The **Identity Information** section appears.

## 2.1.5 Proof of Identity

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

### Proof of Identity

### Field Description

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

22. 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 specified period

#### **Contact Information (Current Residential and Previous Residential Address)**

@
v

## Contact Information - John Smith

### Residential Address

We will be sending all postal mail to this address.

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

### Previous Residential Address ?

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

### Email ?

Email <span style="font-size: 18px; color: blue;">?</span>	john4@mail.com
Please confirm your email ID	john4@mail.com

### Phone Number

Phone Type	Work Mobile	v
Primary Phone Number	5410987675	
Add an alternate phone number	<input type="button" value="Yes"/> <input style="background-color: #007bff; color: white;" 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**

<b>Field Name</b>	<b>Description</b>
<b>Residential Address</b>	
<b>Country</b>	Residing country name of the applicant.
<b>Address 1-2</b>	Address details of the applicant.
<b>City</b>	City where the applicant resides.
<b>State</b>	State name of the applicant.
<b>Zip Code</b>	Zip code of the applicant.
<b>Staying Since</b>	Date since the applicant is staying at the current address.
<b>Accommodation Type</b>	Residential accommodation type of the applicant. The accommodation types are: <ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Inherited</li> <li>• Leased</li> <li>• Owned</li> <li>• Parental</li> <li>• Rented</li> <li>• Other</li> </ul>
<b>Previous Residential Address</b>	
<b>Country</b>	Country where the applicant stayed prior to the current residence.
<b>Address Line 1-2</b>	Address details where the applicant stayed prior to the current residence.
<b>City</b>	City where the applicant stayed prior to the current residence.
<b>State</b>	State where the applicant stayed prior to the current residence.
<b>Zip Code</b>	Zip code where the applicant stayed prior to the current residence.

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

Field Name	Description
<b>Alternate Phone Number</b>	Alternate phone other than primary phone number. This field appears if you select <b>Yes</b> in the <b>Add an alternate phone number</b> field.

### 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"/> <span style="float: right;">▼</span>
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"/> <span style="float: right;">▼</span>
Zip Code	<input type="text" value="444002"/>
Mobile Number	<input type="text" value="879056434"/>

#### Field Description

Field Name	Description
<b>Rented</b>	
<b>Landlord's Full Name</b>	Specify full name of the landlord.
<b>Country</b>	Specify country name where the landlord resides.
<b>Address Line 1-2</b>	Specify address line 1 of the landlord.
<b>City</b>	Specify the city name of the landlord
<b>State</b>	Select the state name of the landlord

Field Name	Description
<b>Zip Code</b>	Specify the zip code of the landlord.
<b>Mobile Number</b>	Specify the 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 specified number of 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**

<b>Field Name</b>	<b>Description</b>
<b>Employment Type</b>	Occupation type of the applicant. The types are: <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Self Employed</li> <li>• Others</li> </ul>
<b>Employment Status</b>	Occupation status of the applicant. The options are: <ul style="list-style-type: none"> <li>• Part Time</li> <li>• Full Time</li> </ul>
<b>Employer Name</b>	Name of the company or firm in which the applicant is employed.
<b>Start Date</b>	Employment start date of the applicant.
<b>Designation</b>	Designation of the applicant.
<b>Gross Annual Salary</b>	Annual salary of the applicant.
<b>Country</b>	Country name in which the applicant is employed.
<b>Address Line 1-2</b>	Applicant's office address details.
<b>City</b>	City name in which the applicant is employed.
<b>State</b>	State name where the applicant is employed.
<b>Zip Code</b>	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 existing 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, click here.  
OR  
Click **Cancel** to close the auto loan application process. For more information on cancelling an application, refer to 'Cancel Application' process.
2. The **Financial Profile** screen appears with **Income, Expense, Asset, and Liability** sections.



## Financial Profile

You are applying for  
**VEHICLE LOANS** of amount **\$30,000.00** for tenure **2 year(s) 0 month(s)**

### Financial Profile



	Income	
	Expenses	
	Assets	
	Liabilities	

3. Enter 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 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 section titled 'Primary Income' with a trash icon. The form contains four fields: 'Type of Income' with a dropdown menu showing 'PAYG or Salary'; 'Gross Income' with a text input field containing 'A\$800,000.00'; 'Net Income' with a text input field containing 'A\$800,000.00'; and 'Frequency' with a dropdown menu showing 'Yearly'. A 'Save' button is located at the bottom right of the form.

## Field Description



Field Name	Description
<b>Primary Income</b>	
<b>Income Type</b>	Income type of the applicant. The income type could be: <ul style="list-style-type: none"> <li>• Rent</li> <li>• Investment</li> <li>• Inheritance</li> <li>• Business</li> </ul>
<b>Gross Income</b>	Gross amount of income earned.
<b>Net Income</b>	Net amount of income.
<b>Frequency</b>	Income frequency of the applicant. The frequency could be: <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Quarterly</li> <li>• Half Yearly</li> <li>• Yearly</li> </ul>

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

### 2.1.10 Expense Information

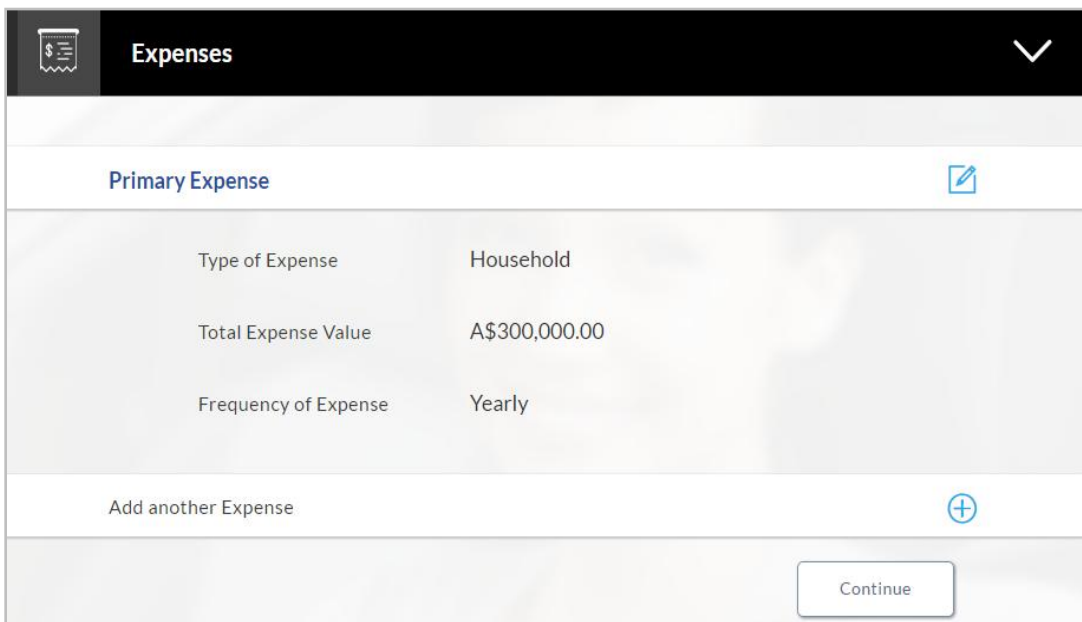
- From the **Type of Expense** list, select the applicant's expense.
- In the **Total Expense Value** field, enter the applicant's expense value.
- From the **Frequency of Expense** list, select the expense frequency.



---

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

---

#### Expense Information



Expenses	
Primary Expense 	
Type of Expense	Household
Total Expense Value	A\$300,000.00
Frequency of Expense	Yearly
Add another Expense 	
<input type="button" value="Continue"/>	

#### Field Description

Field Name	Description
<b>Primary Expense</b>	
<b>Type of Expense</b>	Expenditure type for an applicant.
<b>Total Expense Value</b>	Total expense value incurred by the applicant.



---

Field Name	Description
<b>Frequency of Expense</b>	Expense frequency for the expense. The frequency could be: <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Weekly</li> <li>• Yearly</li> </ul>

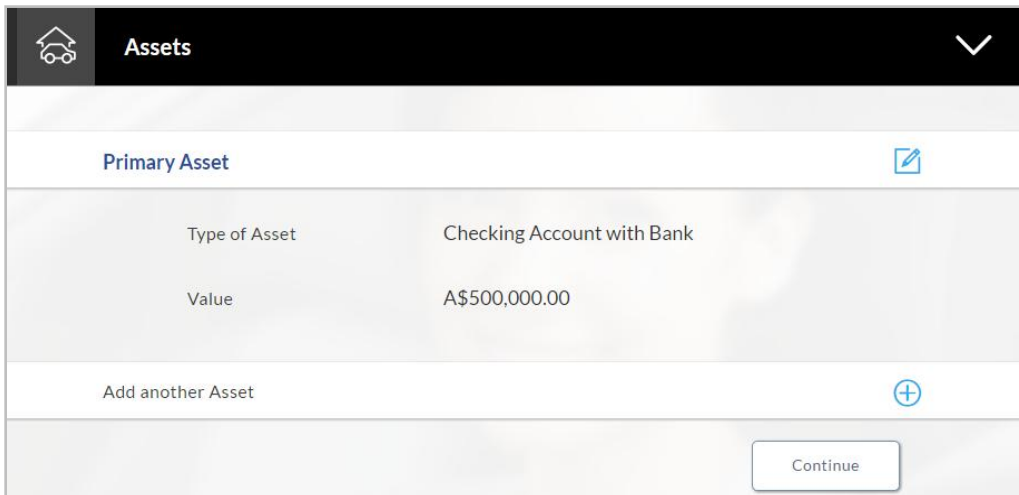
- Click **Save** to update the expense details.
- Click **Continue** to proceed with the asset details section.


### 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  icons respectively.


### Asset Information



 Assets
▼

**Primary Asset** 

Type of Asset	Checking Account with Bank
Value	A\$500,000.00

Add another Asset 



**Field Description**

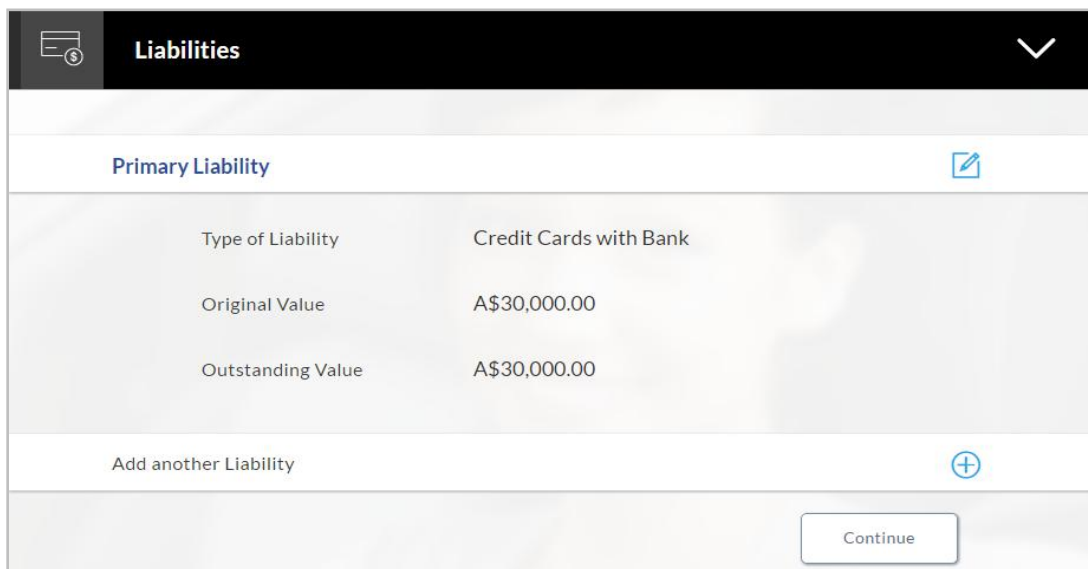
Field Name	Description
<b>Primary Assets</b>	
<b>Type of Asset</b>	Type of asset the applicant is holding. The asset could be: <ul style="list-style-type: none"> <li>• Motor Vehicle</li> <li>• Property</li> <li>• Land</li> <li>• Furniture</li> </ul>
<b>Value</b>	Market value of the asset.



- 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 i.e. 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  icons respectively.

**Liability Information**


Liabilities	
<b>Primary Liability</b> 	
Type of Liability	Credit Cards with Bank
Original Value	A\$30,000.00
Outstanding Value	A\$30,000.00
Add another Liability 	
<b>Continue</b>	

## Field Description

Field Name	Description
<b>Primary Liability</b>	
<b>Type of Liability</b>	Liability type for an applicant.
<b>Original Value</b>	Original value of the liability.
<b>Outstanding Value (\$)</b>	Outstanding value of the liability.

- Click **Continue** to proceed with the application process.

22. Once the asset, liability, income, and expense details are entered click **Continue**.

23. The **Offers** screen appears. Click the suitable offer.

## Offers

You are applying for  
**VEHICLE LOANS** of amount **\$30,000.00** for tenure **2 year(s) 2 month(s)**

**Offers**

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

Vehicle Loans - Fixed

Vehicle Loans - Fixed and Variable

Continue

Cancel Save for Later Review & Submit

24. Click **Continue**.

25. Click **Review and Submit**. The review screen appears.

## Review and Submit

### Loan Requirements

You are applying for

**VEHICLE LOANS** of amount **\$30,000.00** for tenure 2 year(s) 2 month(s)

Please review your application thoroughly before submitting

Loan Requirements	
How much would you like to borrow ?	\$30,000.00
What is your purpose for this loan ?	Motor Vehicle-Motor Cycle
Tenure	2 Years2 Months
How often would you like to make repayments ?	Monthly
Is there a co-applicant?	Yes

### Offers

Offers	
Offer Name	Vehicle Loans - Fixed and Variable

## Vehicle Information

Vehicle Information	
Vehicle Ownership	Single
Owners	John Smith
New or Used	New
Vehicle Type	Motorcycle
Vehicle Identification Number	A221
Year	2017
Make	Ford
Model	Ford Fiesta
Estimated Value	\$4,500.00

## Funding Table

Estimated value of vehicle	\$4,500.00
Requested Loan Amount	\$30,000.00
Total Costs	\$4,500.00
Your Contribution	\$0.00



## Primary Information

Primary Information - John Smith	
Name	Mr John A Smith
Date of Birth	10 Oct 1990
Marital Status	Single
Number of Dependents	0
Country of Citizenship	AUSTRALIA
Permanent Resident	Yes

## Proof Of Identity

Proof of Identity - John Smith	
Type of Identification	Passport
ID Number	A2213
Expiration Date	10 Oct 2030

## Contact Information

Contact Information - John Smith	
<b>Residential Address</b>	
Staying Since	10 Oct 1990
Accommodation Type	Owned
Address	A21, NKP, Sydney Victoria AUSTRALIA 444001
<b>Email</b>	
Email	john4@mail.com
<b>Phone Number</b>	
Primary Phone Number	Work Mobile: 5410987675

## Employment Information

Employment Information - John Smith	
<b>Primary Employment</b>	
Employment Type	Salaried
Employment Status	
Employer Name	mCorp
Designation	Sr.BA
Start Date	01 Jan 2012
Gross Annual Salary	A\$800,000.00
Address	A21, NKP, Sydney VIC AU 444001

## Financial Details

### Income

Income	
<b>Primary Income</b>	
Type of Income	PAYG or Salary
Gross Income	A\$700,000.00
Net Income	A\$700,000.00
Frequency	Yearly

### Expenses


Expenses	
<b>Primary Expense</b>	
Type of Expense	Household
Total Expense Value	A\$300,000.00
Frequency of Expense	Yearly

### Assets

Assets	
<b>Primary Asset</b>	
Type of Asset	Savings Account with Other Bank
Value	A\$600,000.00

## Liabilities

Liabilities	
<b>Primary Liability</b>	
Type of Liability	Personal loan with bank
Original Value	A\$300,000.00
Outstanding Value	A\$100,000.00

26. Click  to edit any of the section.
27. Once the details are edited click **Continue**.
28. The review and submit screen appears. Click **Submit**.
29. The application reference number is generated and the credit decision outcome is displayed.

## 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

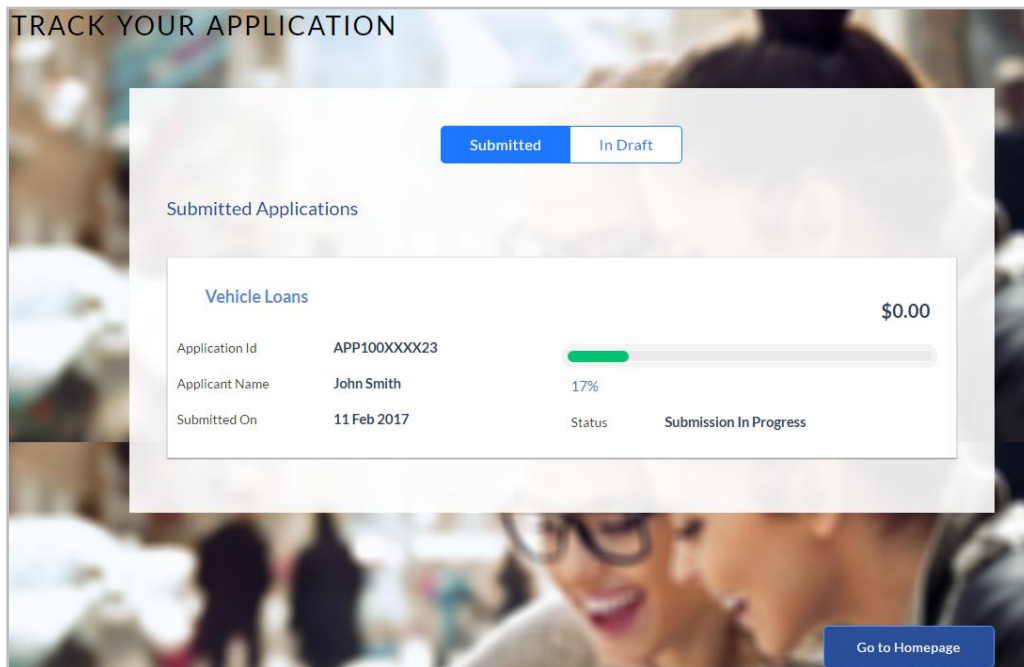
**Next Steps**

- 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

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

## Submitted Application



34. 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 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.

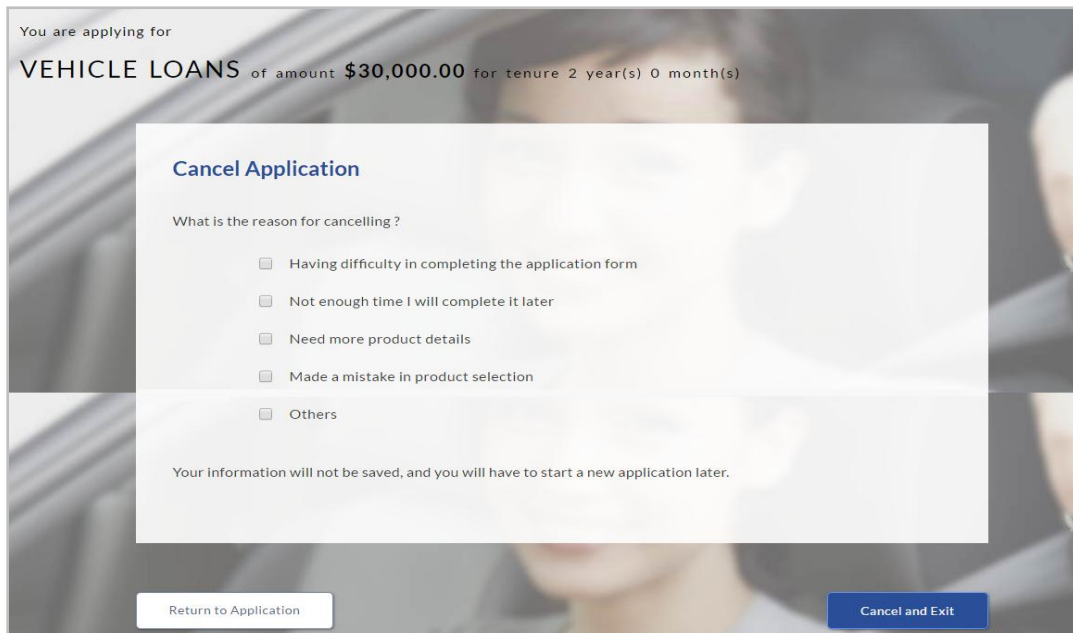
### 2.1.14 Cancel an Application

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



You are applying for  
**VEHICLE LOANS** of amount **\$30,000.00** for tenure **2 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

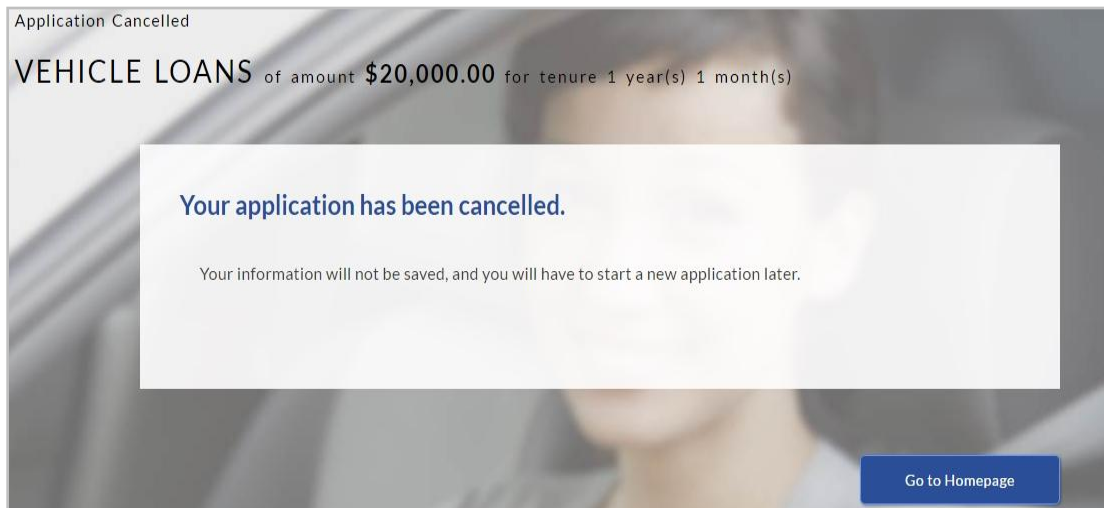
Field Name	Description
<b>Reason for Cancelling</b>	Indicates the reason to cancel an application. The cancellation reason could be: <ul style="list-style-type: none"> <li>• Difficulty in completing the form</li> <li>• Insufficient time</li> <li>• Need more product details</li> <li>• Incorrect product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

2. Select 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.

### 2.1.15 Save for Later

#### To save an application:

1. Click **Save for Later**. The **Save and Complete Later** screen appears.  
For cases wherein the applicant is not a registered user
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  
**VEHICLE LOANS** of amount **\$20,000.00** for tenure **2 year(s) 0 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

Cancel Application
Return to Application
Save Application

## Field Description

Field Name	Description
<b>Email</b>	The email ID of the user.
<b>Confirm Email</b>	To confirm re-enter the email ID entered in the <b>Email</b> field.
<b>Password</b>	Specify the password required for login.
<b>Confirm Password</b>	To confirm re-enter the password entered in the <b>Password</b> 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  
**VEHICLE LOANS** of amount **\$20,000.00** for tenure **2 year(s) 0 month(s)**

**Your application has been saved!**

Your submission id is : **SUB100XXX93**

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

Submitted Applications

**Vehicle Loans** \$0.00

Application Id	APP100XXXX19	<div style="width: 17%;"></div>	
Applicant Name	Sam Williamson	17%	
Submitted On	03 Apr 2017	Status	Submission In Progress

[Go to Homepage](#)

## Field Description

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

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

## Application Summary

TRACK YOUR APPLICATION

### Vehicle Loans

Application Id	APP100XXXX19	
Applicant Name	Sam Williamson	<div style="width: 17%;"><div style="width: 17%;"></div></div>
Submitted On	03 Apr 2017	17%
Loan Amount	\$0.00	Status <b>Submission In Progress</b>
Tenure	2 year(s) 0 month(s)	

#### Action Required

Please contact any Model Bank banking center regarding the processing of your application.

#### View

- Application Summary >
- Account Summary >
- Application Fees >
- Documents >
- Offer >
- Status History >

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

5. 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

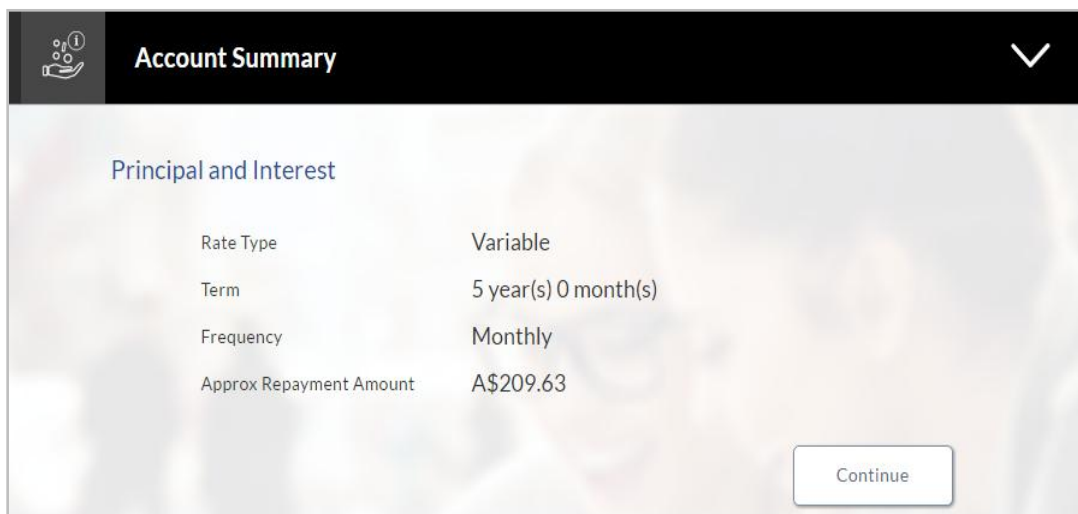
Field Name	Description
<b>Pay only interest for the initial period</b>	Indicates if you wish to pay only interest at the beginning of the loan.
<b>Interest Only Term</b>	The interest only term in terms of years and months. This field appears if you select <b>Yes</b> option in the <b>Pay only interest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



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

- Enter 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



The screenshot shows the 'Account Summary' screen with a dark header bar containing a hand icon, the title 'Account Summary', and a dropdown arrow. Below the header, the text 'Principal and Interest' is displayed. A table lists the following details:


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

A 'Continue' button is located at the bottom right of the screen.

- 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		
Requested Amount	A\$10,000.00	Loan Date	15 Feb 2016
Approved Amount	A\$11,211.34		
Tenure	5 year(s) 0 month(s)		

[View Complete Application](#)

## Field Description

Field Name	Description
<b>Application Summary</b>	
<b>Applicant Name</b>	Loan applicants name.
<b>Purpose</b>	Purpose of loan application.
<b>Requested Amount</b>	The amount for which the loan is applied.
<b>Approved Amount</b>	Loan amount approved by the bank including the fees, and other costs.
<b>Tenure</b>	Loan repayment tenure.
<b>Loan Date</b>	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			
<b>Principal and Interest</b>			
Rate Type	Variable	Frequency	Monthly
Term	5 year(s) 0 month(s)	Approx Repayment Amount	A\$209.63

## Field Description

Field Name	Description
<b>Account Summary</b>	
<b>Rate Type</b>	Indicates the rate type of the loan, it could be fixed or variable.
<b>Frequency</b>	The principal and interest repayment frequency: The frequency could be: <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Quarterly</li> <li>• Half Yearly</li> <li>• Annually</li> <li>• Daily</li> </ul>
<b>Term</b>	Term applicable to the repayment and the rate type.
<b>Approximate Repayment Amount</b>	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 approval of the loan. 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
<b>Total Fees</b>	<b>A\$800.00</b>

## Field Description

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

## Status History

Status history displays the status of 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. You can upload multiple documents even while the previous document is still being uploaded. 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**.

- 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.

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

### Uploaded Document

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

## Accept / Reject Offer

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


### To accept / reject an offer:

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

## Accept / Reject Offer

### Field Description

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

2. Click  to download the offer letter and other document.
3. 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.
4. 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 estimated vehicle price or both. You can click the **Modify** button to change the loan amount and/or estimated vehicle price. 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. 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 a 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. 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.

**10. 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.

**11. 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.