

# **Oracle Banking Digital Experience**

**US Originations Auto Loans User Manual  
Release 17.1.0.0.0**

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**ORACLE®**

US Originations Auto Loans User Manual  
March 2017

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

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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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

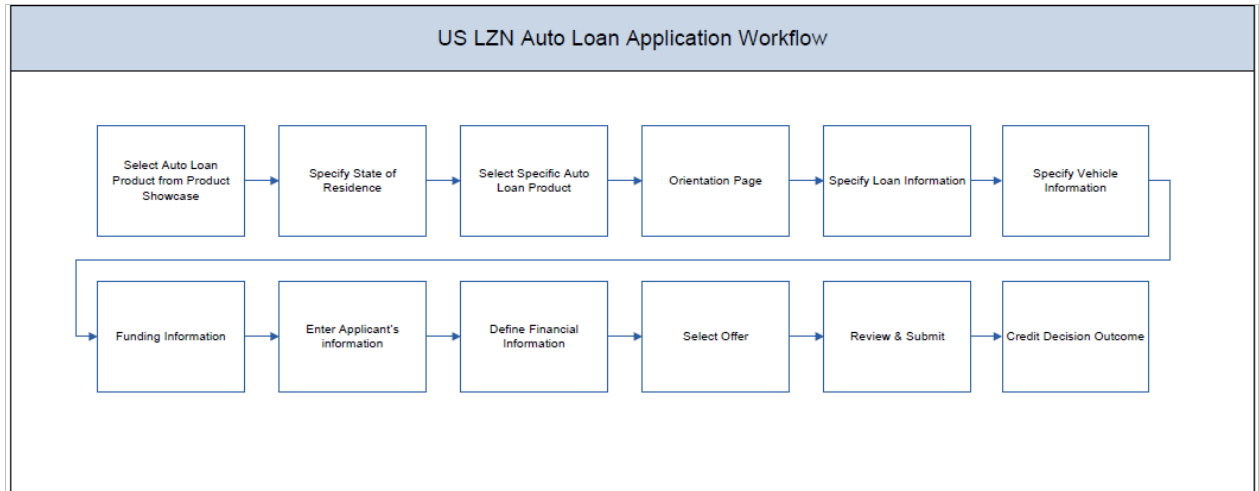
For more information on Oracle Banking Digital Experience Release 17.1.0.0.0, refer to the following documents:

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

## 2. Auto Loans 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 Loans Application Workflow



Following are the steps involved as part of application submission:

- **State Selection:** Once you select the auto loans product from the product showcase, select the state of residence, after which you can proceed to the loan application.
- **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 such as, whether the vehicle is used or new, make and model of the vehicle, estimated price of the vehicle, intended owner, and other details. Additionally, if the vehicle being purchased is a used vehicle, you can opt to lookup the vehicle information.
- **Funding Information:** This section displays the vehicle price, requested loan amount, application fees and contribution amount by the applicant towards loan.
- **Applicant Information:** The applicant information section consists of details such as, basic personal information, identity, contact, and employment information of the applicant.
- **Financial Information:** These sections consist of details such as, income, expense, asset, and liability details of the applicant.
- **Offer Selection:** This section displays multiple loan offers with an option to select any offer of choice.
- **Review and Submit:** This section comprises of two sub sections. The first displays the summary of the loan application. You can verify details submitted as part of the application can and modify any if required. The second sub section displays the disclosures and notices applicable on the loan application. You can view details of these disclosures and notices and if required, give consent to them before submitting the application to the bank.
- **Credit Decision Outcome:** This section displays the credit decision, once the loan application is submitted successfully.

**How to reach here:**

Dashboard > Auto Loan

**To apply for loan:**

1. Select **Auto Loans** on the product showcase screen.
2. The state of residence screen appears.

**State of Residence**

Please Select Your State of Residence

Product offerings may differ across locations. By selecting your state of residence you will be shown the specific terms and rates that will apply to your new account.

Alaska

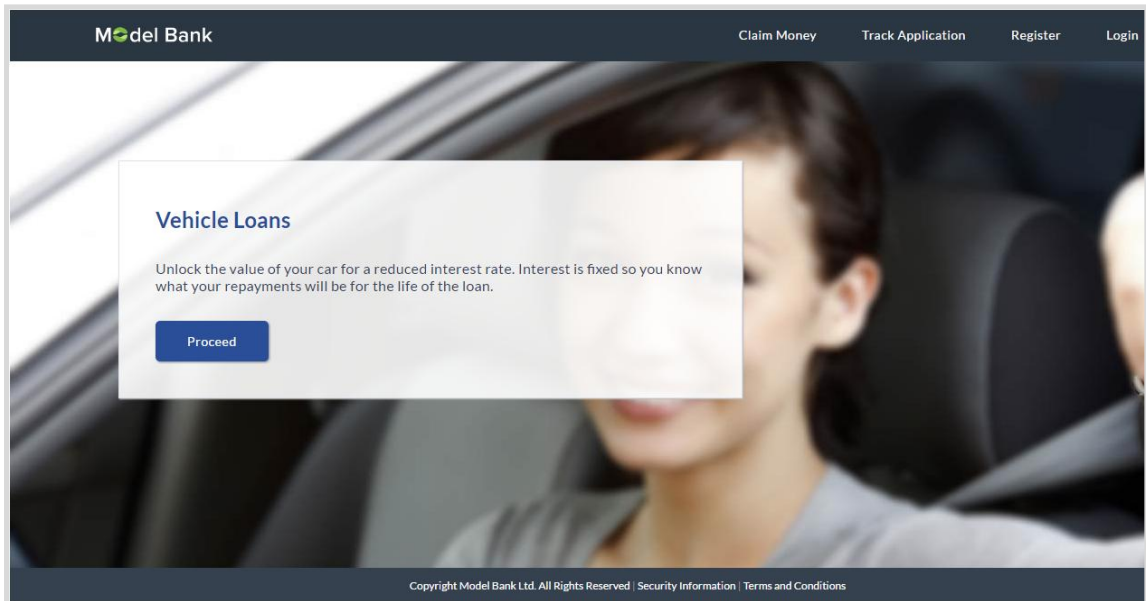
Cancel Select

**Field Description**

Field Name	Description
Please select your state of residence	
Select State	You are required to select the state in which you reside.

3. From the drop-down list, select the state of residence, and click **Select**. The product list screen appears.  
OR  
Click **Cancel** if you do not wish to proceed with the loan application.

## Product List




4. Click the **Proceed** option available on the desired product card. The **Vehicle Loans** Orientation screen is displayed containing details informing the applicant about the steps involved in the loan application, details required for application and eligibility criteria. Additionally, the orientation screen also displays text defining the USA Patriot Act, by which you are informed about the bank's need to comply with the specific act and the requirement to capture certain information of all applicants.

## Vehicle Loans

BEFORE WE GO AHEAD..


### Vehicle Loans

Model Bank keeps your personal information [private and secure](#).




**Before You Apply**

Applying for a Model Bank Personal Loan is easy. Your application should only take a few minutes but if you don't have enough time to complete your application now, you can save it and complete it at a later date.



**Check Your Eligibility**

In order to apply for a Model Bank Personal Loan, you must be a legal major, a resident of the country and earn a regular income.



**Review and Submit**

Once your application is complete, review your data entered and submit the application.

**Important Information About Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

**What this means for you**

When you open an account, we ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your drivers license or other identifying documents.

**What you'll need**

The following details of all applicants

- Personal and Contact details.
- Employment and Income details.
- Financial details.
- Details of Vehicle being purchased.

**Already a customer banking online with us?**

Signing in with your login credentials will help us prefill some of the data

[Login](#)

[Cancel](#)
[Continue](#)

5. Click **Continue**, if you are a new/unregistered user.  
OR  
Click **Login** if you are a registered user. For more information click [here](#).  
OR  
Click **Cancel** to abort the auto loan application process. For more information on cancel-ling an application click [here](#).
6. The loan requirement screen is displayed. Enter loan requirement details such as loan amount i.e. the amount to be borrowed, the purpose of the loan, loan tenure, and if a co-applicant is to be added to the application.



## Loan Requirements

You are applying for  
**VEHICLE LOANS**

**Help us understand your loan requirements**

Loan Purpose

Loan Amount

Loan Term  Years  Months

Would you like to add a co-applicant?

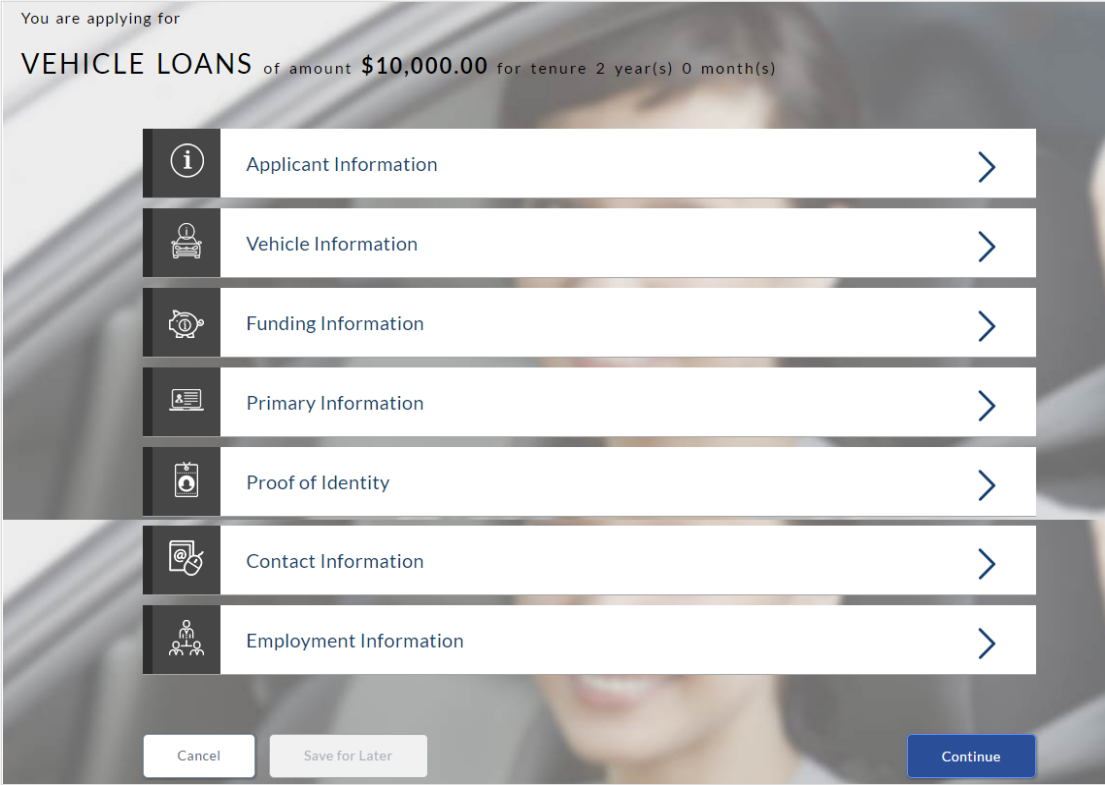
### Field Description

Field Name	Description
<b>Help us understand your loan requirements</b>	
<b>Loan Purpose</b>	The reason for which the loan application is being made.
<b>Loan Amount</b>	The loan amount (in US dollars) that you would like to borrow.
<b>Loan Term</b>	The tenure of the loan in terms of years and months.
<b>Would you like to add a co-applicant?</b>	You can identify whether a co-applicant is to be added to the application or not.
<b>Is co-applicant an existing user</b>	Indicates whether the co-applicant is an existing user. This field appears, if you have selected <b>Yes</b> in the <b>Would you like to add a co-applicant?</b> field.
<b>Co-applicant Customer ID</b>	You are required to enter the co-applicant's customer ID, if the co-applicant is an existing user. This field appears, if you have selected <b>Yes</b> in the <b>Is co-applicant an existing user?</b> field.

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

7. Enter the relevant loan requirement details like, loan purpose, loan tenure, amount, and other details.
8. If there is a co-applicant click **Yes** from the **Would you like to add a co-applicant?** field.  
OR  
Click **No** if the loan is for a single applicant.
9. If co-applicant is an existing user click **Yes** in the **Would you like to add a co-applicant?** field.  
OR  
Click **No** if the co-applicant is not an existing user.
10. If you click **Yes** in the **Would you like to add a co-applicant?** field; enter the co-applicant customer ID in the **Co-applicant Customer ID** field.
11. Once the co-applicants customer ID is entered, it needs to be verified. From the **Send Verification Code via** field, select the desired option to receive the verification code.
12. Click **Verify**. The **Verification** screen appears.
13. In the **Verification Code** field, enter the verification code and click **Submit**.
14. Code verified message appears. Click **Continue**. The Applicant Information, Vehicle Information, Funding Information, Primary Information, Proof of Identity, Contact Information, and Employment Information section appears. Depending on the number of co-applicants, the respective sections are added.

**Applicants Profile Details**



15. Click the appropriate section to enter the details.

## 2.1.2 Applicant Information:

In the applicant Information section enter the first name, middle name, last name, and suffix.

### Applicant Information

The screenshot shows a form titled "Applicant Information". It contains the following fields and values:

- First Name: Sam
- Middle Name (optional): A
- Last Name: Wilson
- Suffix (optional): I

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

### Field Description

Field Name	Description
<b>First Name</b>	Indicates the first name of the applicant.
<b>Middle Name (Optional)</b>	Indicates the middle name of the applicant.
<b>Last Name</b>	indicates the last name of the applicant.
<b>Suffix</b>	Indicates the suffix to be added before the first name.

- Click **Continue** to confirm the applicant's information. If a co-applicant has been added, the screen on which co-applicant's name is to be defined will be displayed, after which the Vehicle Information section will be displayed.
- The **Vehicle Information** section appears.

### 2.1.3 Vehicle information

In the vehicle information section, enter vehicle details such as vehicle type, year of manufacture, make, model, estimated value, etc.

#### Vehicle Information

Please specify details of the vehicle you are purchasing

New or Used:

Vehicle Type:

Vehicle Identification Number (optional):

Year:  Should be under 10 years old

Make:

Model:

Estimated Value:

Mileage:  Should not be more than 125,000

#### Field Description

Field Name	Description
<b>New or Used</b>	Whether you are planning to purchase a new or used vehicle.
<b>Vehicle Type</b>	The type of vehicle you are planning on purchasing. Examples of vehicle type are: <ul style="list-style-type: none"> <li>• Car</li> <li>• Motorcycle</li> </ul>

Field Name	Description
<b>Vehicle Identification Number</b>	<p>A 17 character identifier unique to each vehicle. The Vehicle Identification Number (VIN) can be found on the lower-left corner of the vehicle dashboard or on the instrument panel.</p> <p>This field is optional if the vehicle being purchased is a new vehicle.</p>
<b>Year</b>	<p>The year in which the vehicle was manufactured.</p> <p>If the vehicle being purchased is a used vehicle, there will be an additional validation to ensure that the vehicle is not older than a certain age as defined by the bank. This age in years will be displayed against the field name.</p>
<b>Make</b>	<p>Vehicle manufacturer company name.</p> <p>The example of the vehicle make could be:</p> <ul style="list-style-type: none"> <li>• Ford</li> <li>• Honda</li> <li>• Mazda</li> <li>• Toyota</li> </ul>
<b>Model</b>	<p>Vehicle model name.</p> <p>The example of the vehicle model could be:</p> <ul style="list-style-type: none"> <li>• Ford Fiesta</li> <li>• Ford Figo</li> <li>• Ford Fusion</li> </ul> <p>The values in this field will be displayed based on the make selected. For e.g. If you select Honda as vehicle make, only the models of Honda vehicles will be displayed in the Model field.</p> <p>The option Others is provided so that you can enter the name of the model you want to purchase if the same is not listed.</p>
<b>Estimated Value</b>	<p>The approximate value of the vehicle.</p> <p>Once you select the make and model of the vehicle you wish to purchase, the estimated value will be fetched and displayed. You can change this value as seen fit.</p>
<b>Mileage</b>	<p>Indicates the total miles of the used vehicle.</p> <p>This field appears only if you have selected <b>Used</b> option in the <b>New or Used</b> field.</p> <p>The maximum mileage for which a loan can be provided will be defined by the bank and will be displayed against the field name.</p>


- Click **Lookup Vehicle** to select the vehicle details.

This option is available only if you have selected option **Used** in the **New or Used** field.

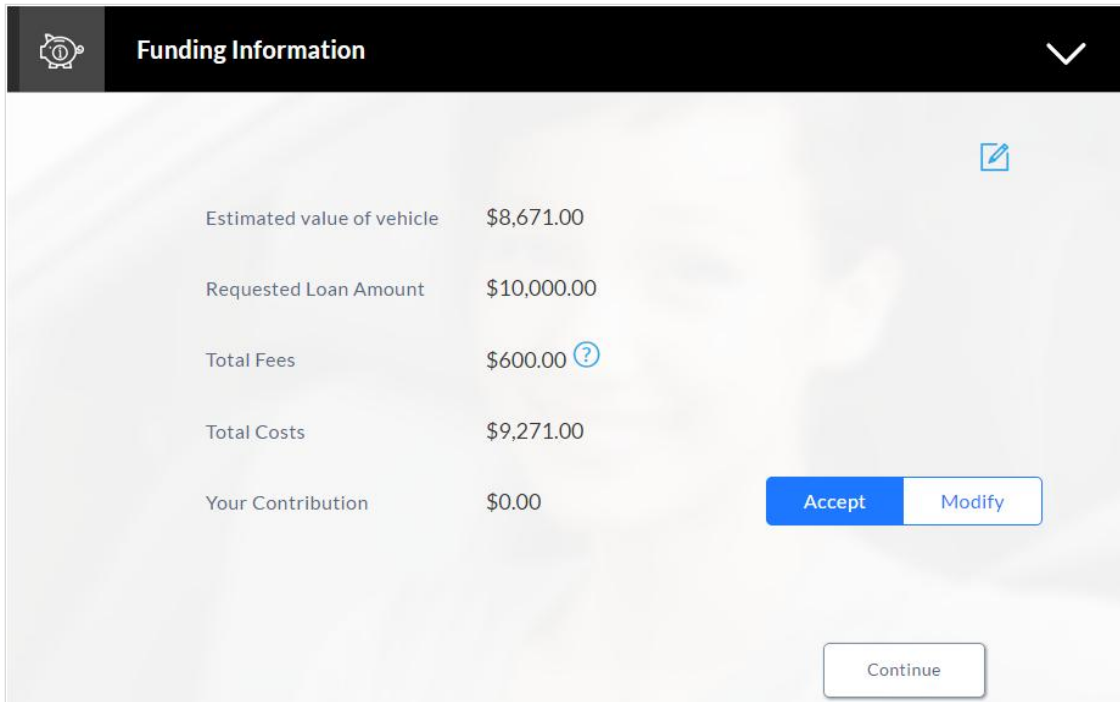
- Vehicle information (year, make, model, estimated value and mileage) is fetched and displayed in each respective field.
  - Modify any information if you wish.  
OR  
Click **Continue**.
16. Click **Accept** to agree with the requested loan amount and estimated vehicle price.  
OR  
Click **Modify** to edit and update the requested loan amount and estimated vehicle price.
17. The **Funding Information** section appears.


## 2.1.4 Funding Information

This section displays the total fees that are applicable on the loan application, the total cost which is the sum of the estimated value of the vehicle and the fees, as well as any amount that needs to be contributed by you which is the difference between the amount of loan you have requested and the total cost.

You can click  or the **Modify** option to edit either the estimated value of vehicle or the amount of loan you are requesting if the contribution amount is not suitable to you. Once the values displayed are suitable click on **Accept** and **Continue** to proceed to the next step in the application

### Funding Information




Field Name	Description
Estimated value of vehicle	\$8,671.00
Requested Loan Amount	\$10,000.00
Total Fees	\$600.00 
Total Costs	\$9,271.00
Your Contribution	\$0.00

### Field Description

Field Name	Description
<b>Estimated Value of Vehicle</b>	The purchase price of the vehicle as defined by you in the previous section.
<b>Requested Loan Amount</b>	Loan amount requested by you to purchase the vehicle.
<b>Total Fees</b>	The total fees applicable on the loan.
<b>Total Cost</b>	Total cost of the loan. i.e. the sum of the value of the vehicle and the fees applicable.



Field Name	Description
<b>Your Contribution</b>	The amount to be contributed by you towards the purchase of the vehicle. This amount is the difference between the total cost of the vehicle and the requested loan amount.

- 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.
- Click  to save the modified loan details.

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

### 2.1.5 Primary Information

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

#### Primary Information

The screenshot shows a mobile application interface for entering primary information. At the top, there is a black header with a menu icon on the left, the text "Primary Information" in the center, and a white checkmark icon on the right. Below the header, a light blue background features a blurred image of a person. A message reads "All your details are private and secure." The form consists of the following fields:

- Salutation: A dropdown menu with "Mr" selected.
- First Name: A text input field containing "Phil".
- Middle Name (optional): A text input field containing "A".
- Last Name: A text input field containing "Simmons".
- Suffix (optional): A dropdown menu with "I" selected.
- Date of Birth: A date input field containing "10/10/1990" with a calendar icon to its right.
- Citizenship: A dropdown menu with "UNITED STATES" selected and a question mark icon to its left.
- Permanent Resident: A toggle switch with "Yes" selected (highlighted in blue) and "No" as an alternative option.

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

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Salutation</b>	Identify your salutation. 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>	Your first name as entered in the <b>Applicant Information</b> section is displayed. You can update this value if you wish to.
<b>Middle Name</b>	Enter your middle name here. If you have already entered your middle name in the <b>Applicant Information</b> section, it will be displayed here. You can update this value if you wish to.
<b>Last Name</b>	Your last name as entered in the <b>Applicant Information</b> section is displayed. You can update this value if you wish to.
<b>Suffix</b>	Your suffix. If you have defined your suffix in the <b>Application Information</b> section, it will be displayed here. This field is optional.
<b>Date of Birth</b>	Your date of birth in format MM/DD/YYYY. The system validates your date of birth against your state of residence so as to identify whether you have attained age of majority as per your state specifications.
<b>Citizenship</b>	The country of which you are a citizenship. By default, United States will be selected. You can change this value to reflect the country of which you are a citizen.
<b>Permanent Resident</b>	You are required to identify whether you are a permanent resident of the United States or not.  If your citizenship is any other than United States and if you are also not a permanent resident of the United States, you will not be able to proceed with the application as, currently, only US citizens or resident aliens are allowed to submit applications only.
<b>Country of Residence</b>	This field is enabled only if you have identified that you are not a permanent resident of the United States by selecting <b>No</b> in the <b>Permanent Resident</b> field. In this case, you are required to identify the country in which you reside.

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

## 2.1.6 Proof of Identity

In the proof of identity section enter your Social Security Number and identity details.

### Proof of Identity

### Field Description

Field Name	Description
<b>Social Security Number</b>	Indicates the social security number of the United States resident.
<b>Type of Identification</b>	Identification type of the applicant. The identification type could be: <ul style="list-style-type: none"> <li>• State ID</li> <li>• Driving License</li> <li>• Matricular Consular Card</li> </ul>
<b>State of Issue</b>	State name where the identification type is issued. This field appears if you select <b>State ID</b> or <b>Driving License</b> in <b>Type of Identification</b> list.
<b>ID Number</b>	Identification number corresponding to the identification type.
<b>Expiration Date</b>	Identification proof expiry date. The expiration date should not be the backdated date.


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

### **2.1.7 Contact Information**

In the contact information section enter contact details including your email address, phone numbers, and current residential address.

You will be required to enter details of your previous residence if you have stayed at your current residence for less than the amount of time required. This amount of time is defined by the bank in terms of years.

#### **Contact Information**


**Contact Information**
▼

### Email

Email ?

Confirm Email

### Phone Number

Phone Type  ▼

Primary Phone Number

Alternate Phone Number

Phone Type  ▼

Phone Number

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.

### Residential Address

We will be sending all postal mail to this address. (P.O. Boxes are not allowed)

Accommodation Type  ▼


Address Line 1

Address Line 2 (optional)

City

State

Zip Code (First 5 digits are required)

Staying Since  

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Email</b>	
<b>Email</b>	Your Email ID
<b>Confirm Email</b>	Re-enter the email ID to confirm.
<b>Phone Number</b>	
<b>Phone Type</b>	Type of phone number that is being added as primary 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>Alternate Phone Number</b>	You can select <b>Yes</b> if you want to add an alternate phone number. It is not mandatory to add an alternate phone number.
<b>Phone Type</b>	Type of phone number that is being added as an alternate number.  The options are the same as those available for the phone type of primary phone number. The type selected as primary phone type will not be part of the list. Hence you cannot enter two phone numbers of the same type.  This field appears if you select <b>Yes</b> in the <b>Add an alternate phone number</b> field.
<b>Phone Number</b>	Phone number corresponding to the selected alternate phone type  This field appears if you select <b>Yes</b> in the <b>Add an alternate phone number</b> field.
<b>Residential Address</b>	



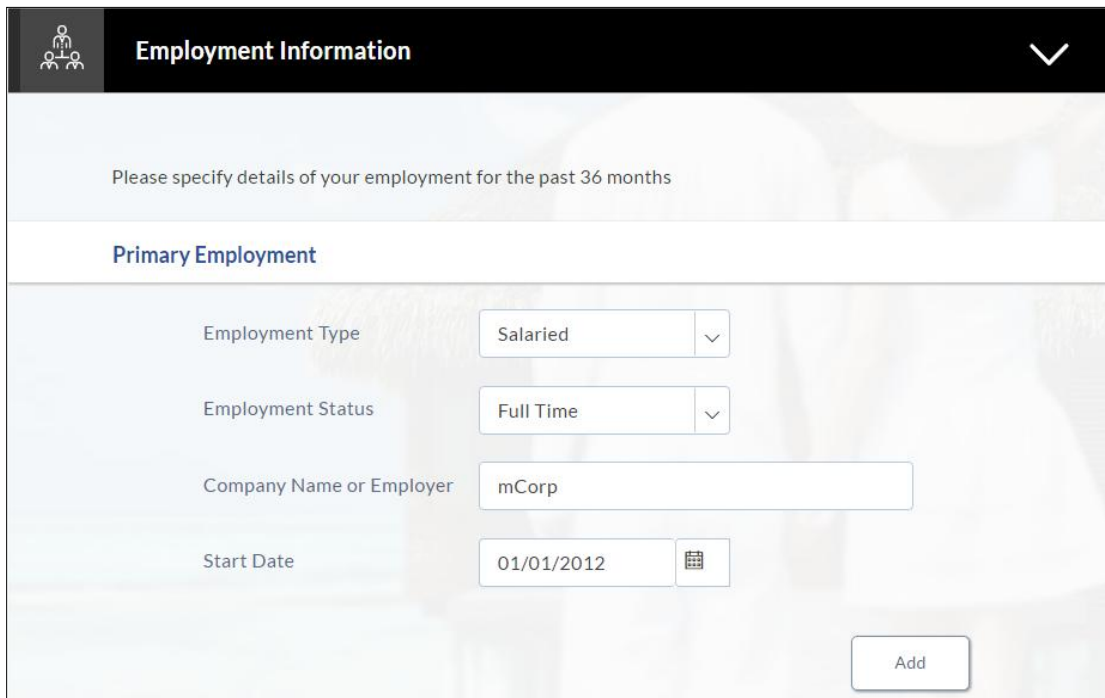
Field Name	Description
<b>Accommodation Type</b>	<p>The type of residence.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Inherited</li> <li>• Leased</li> <li>• Owned</li> <li>• Parental</li> <li>• Rented</li> <li>• Other</li> </ul>
<b>Address Line 1 - 2</b>	Your address details
<b>City</b>	The city in which you reside
<b>State</b>	The state in which you reside. The state that you selected upfront will be displayed in this field. You will not be able to change the state here.
<b>Zip Code</b>	The zip code of your residence. You can enter the zip code in format zip+4 in addition to regular format.
<b>Staying Since</b>	Date since which you have been residing at the current address. If you identify a date that is less than the minimum amount of time required for you to have resided in the current residence, the system will display fields in which you can specify you previous residence address.
<b>Previous Residential Address</b>	
<b>Accommodation Type</b>	<p>The type of residence.</p> <p>The accommodation types are:</p> <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>Address Line 1 - 2</b>	Address details of your previous residence
<b>City</b>	The city in which you resided previously

<b>Field Name</b>	<b>Description</b>
<b>State</b>	The state in which you resided previously. The state that you selected upfront will be displayed here by default and can be changed.
<b>Zip Code</b>	The zip code of your previous residence. You can enter the zip code in format zip+4 in addition to regular format.

## 2.1.8 Employment Information

In this section enter details of your employment over a defined period starting with your current primary employment. The details required are type of employment, subsequent status, date on which specific employment was started and if you are salaried or self employed, the company or employer name. If the amount of time at which you have been employed in your current employment is less than the required amount, the system will display fields in which you can enter details of previous employment.

### Employment Information



The screenshot shows a web form titled "Employment Information" with a dropdown arrow in the top right corner. Below the title is a light blue banner with the text "Please specify details of your employment for the past 36 months". Underneath is a section header "Primary Employment". The form contains four input fields: "Employment Type" with a dropdown menu showing "Salaried", "Employment Status" with a dropdown menu showing "Full Time", "Company Name or Employer" with a text input field containing "mCorp", and "Start Date" with a text input field containing "01/01/2012" and a calendar icon. An "Add" button is located at the bottom right of the form.


Employment Type	Salaried	▼
Employment Status	Full Time	▼
Company Name or Employer	mCorp	
Start Date	01/01/2012	📅

Add


**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Primary Employment</b>	
<b>Employment Type</b>	<p>The type of your current primary employment</p> <p>The types are:</p> <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Self Employed</li> <li>• Others</li> </ul>
<b>Employment Status</b>	<p>The status of your employment. The options in this field will depend on your selection as employment type.</p> <p>If you have selected the option <b>Salaried</b> or <b>Self Employed</b> the options will be:</p> <ul style="list-style-type: none"> <li>• Part Time</li> <li>• Full Time</li> </ul> <p>If you have selected the option <b>Others</b>, the options will be:</p> <ul style="list-style-type: none"> <li>• Home Duties</li> <li>• Non-Resident</li> <li>• Pensioner</li> <li>• Retired</li> <li>• Student</li> <li>• Superannuation</li> <li>• Unemployed</li> <li>• Casual</li> <li>• Contractor</li> </ul>
<b>Company Name or Employer</b>	Name of the company or firm at which you are employed.
<b>Start Date</b>	The date on which you started current employment.
<b>Additional Employment</b>	

Field Name	Description
<b>Employment Type</b>	<p>The type of employment</p> <p>The types are:</p> <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Self Employed</li> </ul> <p>Others</p>
<b>Employment Status</b>	<p>The status of your employment. The options in this field will depend on your selection as employment type.</p> <p>If you have selected the option <b>Salaried</b> or <b>Self Employed</b> the options will be:</p> <ul style="list-style-type: none"> <li>• Part Time</li> <li>• Full Time</li> </ul> <p>If you have selected the option <b>Others</b>, the options will be:</p> <ul style="list-style-type: none"> <li>• Home Duties</li> <li>• Non-Resident</li> <li>• Pensioner</li> <li>• Retired</li> <li>• Student</li> <li>• Superannuation</li> <li>• Unemployed</li> <li>• Casual</li> <li>• Contractor</li> </ul>
<b>Company Name or Employer</b>	Name of the company or firm at which you are/were employed.
<b>Start Date</b>	The date on which you started employment at the specific company or organization.
<b>End Date</b>	The date on which you employment at the specific company or organization ended.

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

---

**Note:** You can click  to edit the employment information.

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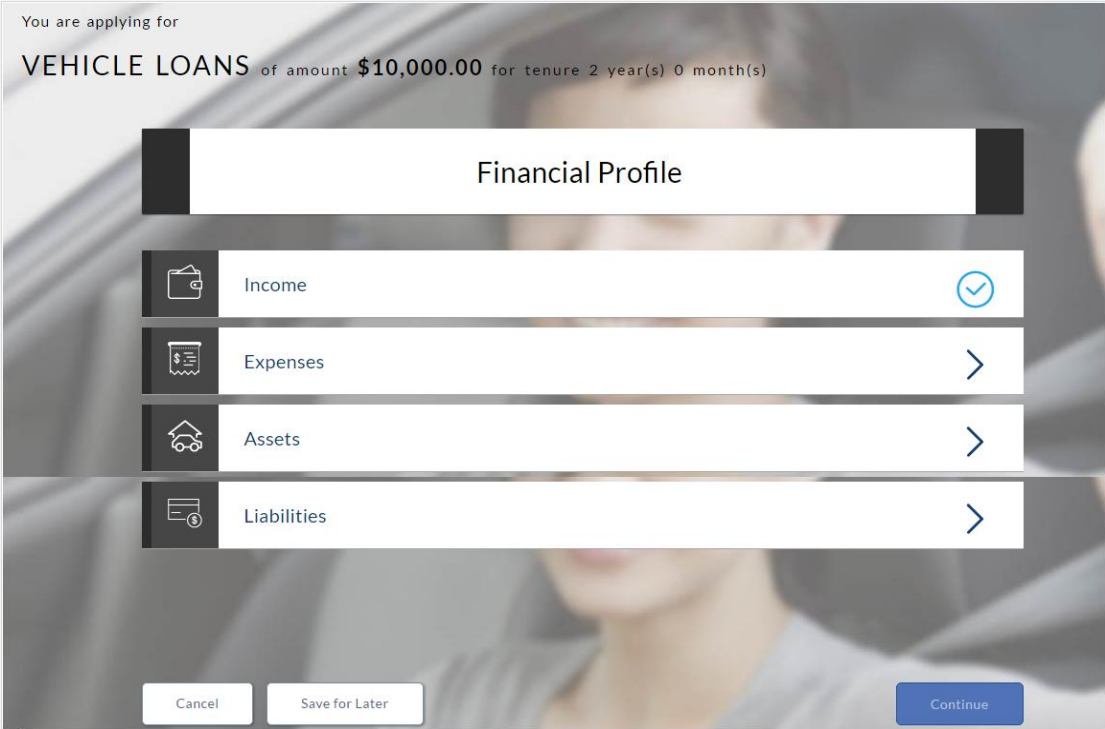
- Click **Continue** to proceed with the application process.

20. Click **Continue**. The **Financial Profile** screen appears with **Income, Expense, Asset, and Liability** sections.  
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 canceling and application, [click here](#).

### 2.1.9 Financial Profile



This page comprises of multiple sections in which you can enter your financial details in the form of incomes, expenses, assets and liabilities.

#### Financial Profile



- Enter the appropriate details in the relevant sections.

## 2.1.10 Income

In this section enter details of all income that you want to be considered. Hence, any income earned as alimony or child support need not be identified here if you do not wish for it to be considered. You can add multiple records of income up to a defined limit. Click the  icon to add additional income records and the  icon against a specific record to delete it.

- From the **Source 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.

### Income Information

Income
▼

You do not have to include alimony, child support or separate maintenance income if you do not want it considered as a basis for repayment.

Primary Income
🗑️

Source of Income	<input style="width: 90%;" type="text" value="PAYG or Salary"/> ▼
Gross Income	<input style="width: 90%;" type="text" value="\$800,000.00"/>
Net Income	<input style="width: 90%;" type="text" value="\$800,000.00"/>
Frequency	<input style="width: 90%;" type="text" value="Yearly"/> ▼

### Field Description

Field Name	Description
<b>Primary Income</b>	
<b>Source of Income</b>	The source of your primary income. Examples of source of income can be rental income, salary, etc.
<b>Gross Income</b>	Gross amount of income earned.




Field Name	Description
<b>Net Income</b>	Net amount of income. The net income field will be defaulted with the gross income amount entered and can be changed.
<b>Frequency</b>	<p>The frequency at which you earn the particular income. Examples of income frequency can be Monthly, Yearly, etc.</p> <p>By default <b>Yearly</b> will be selected in this field. You can change this value as required.</p>



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

OR

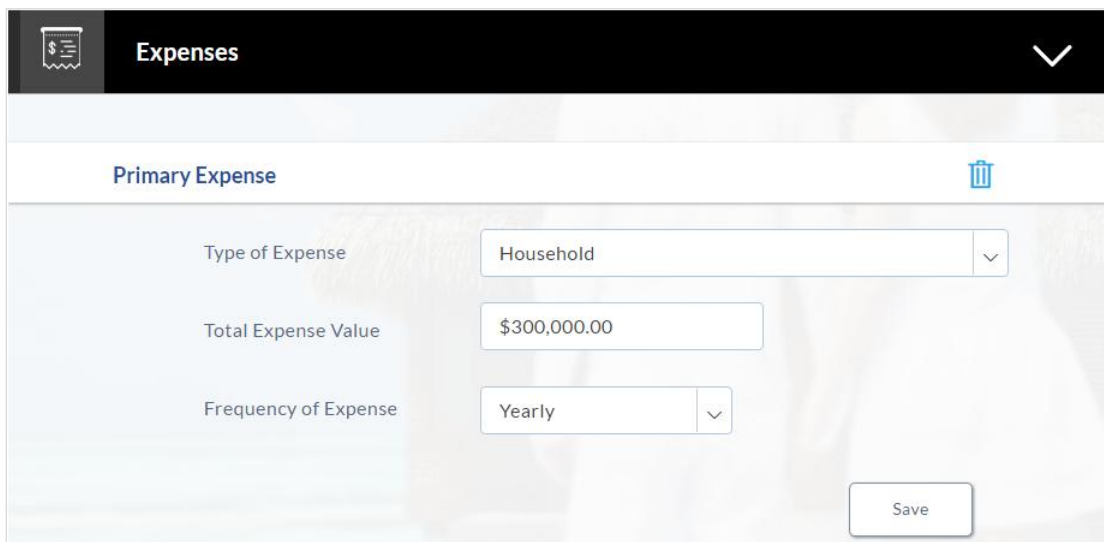
- Click  to add another income record.

### 2.1.11 Expenses

In this section enter details of all expenses you incur on a regular basis. You can add multiple expense records up to a defined limit. Click the  icon to add additional expense records and the  icon against a specific record to delete it.


- 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.

#### Expense Information





#### Field Description

Field Name	Description
<b>Primary Expense</b>	
<b>Type of Expense</b>	The type of expense. Example - household, school fees, etc.
<b>Total Expense Value</b>	The total value of expenditure against the specific type identified.
<b>Frequency of Expense</b>	The frequency at which you incur the specific expense. By default the value Monthly will be selected and can be changed.

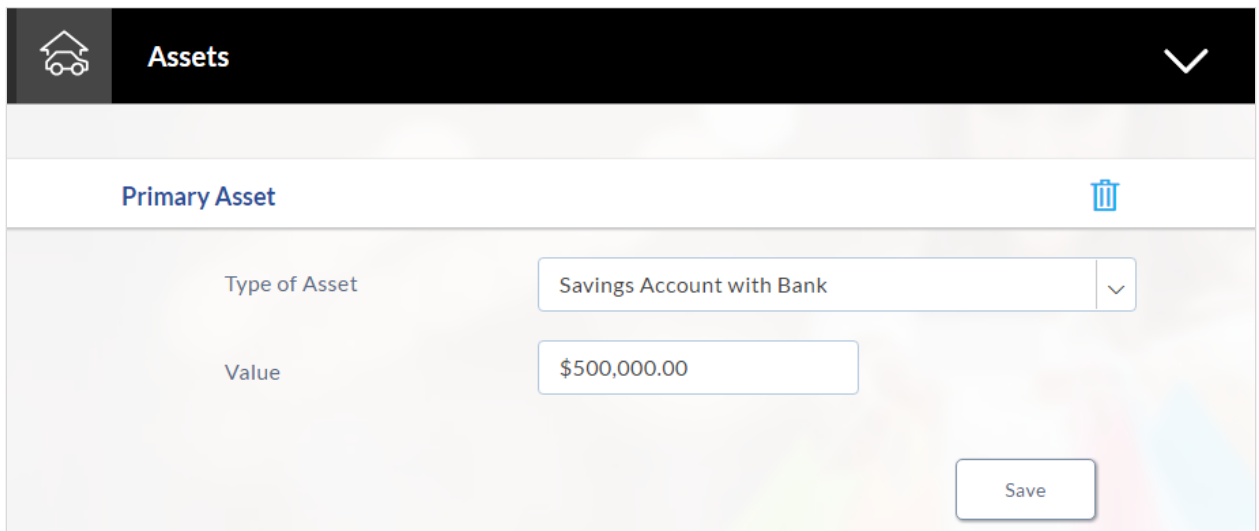
- Click **Save** to update the expense details.
  - Click **Continue** to proceed with the asset details section.
- OR
- Click  to add another expense record.

## 2.1.12 Asset

In this section enter details of all assets owned by you. You can add multiple asset records up to a defined limit. Click the  icon to add additional asset records and the  icon against a specific record to delete it.


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

### Assets





### 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>• Home</li> <li>• Savings Account with Bank</li> </ul>
<b>Value</b>	The market value of the asset.

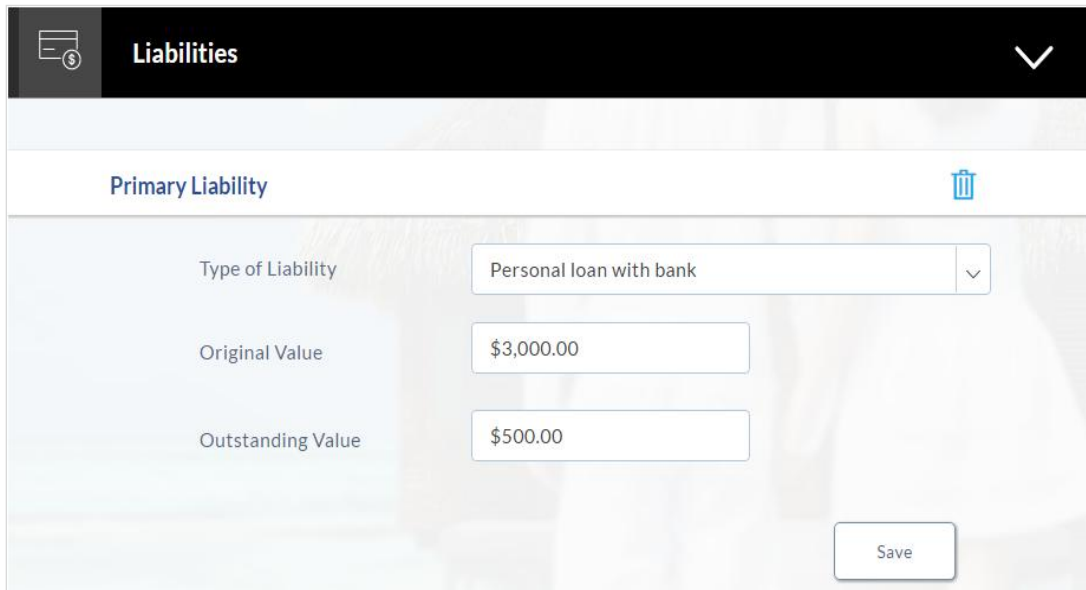
- Click **Save**.
  - Click **Continue** to proceed with the liability details section.
- OR
- Click  to add another asset record.

### 2.1.13 Liabilities

In this section enter details of all your liabilities. You can add multiple records up to a defined limit. Click the  icon to add additional records and the  icon against a specific record to delete it.

- 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.


#### Liabilities



The screenshot shows a mobile application interface for entering liability information. At the top, there's a header with a menu icon, the title 'Liabilities', and a dropdown arrow. Below the header, there's a section for 'Primary Liability' with a trash icon to its right. The form contains three input fields: 'Type of Liability' (a dropdown menu with 'Personal loan with bank' selected), 'Original Value' (a text box with '\$3,000.00'), and 'Outstanding Value' (a text box with '\$500.00'). A 'Save' button is located at the bottom right of the form.

#### Field Description

Field Name	Description
<b>Primary Liability</b>	
<b>Type of Liability</b>	The type of liability of the applicant. The liability type could be, home loan, personal loan, credit card, and others.
<b>Original Value</b>	Original value of the liability.
<b>Outstanding Value</b>	Outstanding value of the liability.

- Click **Save**.
  - Click **Continue** to proceed with the loan application process.
- OR
- Click  to add another liability record.

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

### 2.1.14 Offers

This section displays all the product offers applicable to you. You can select any one offer that best suits your needs.

#### Offers

You are applying for  
VEHICLE LOANS of amount \$10,000.00 for tenure 2 year(s) 0 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

- Select a suitable offer.
- Click **Continue**.
- Click **Review and Submit**. The review screen appears.

## 2.1.15 Review and Submit

The review and submit page consists of the following two sub sections:

- **Application Verification** – This section will display all the information you have entered in the application. You can verify that all the information provided by you is correct and make any changes if required.
- **Disclosures and Consents** – This section displays all the various disclosures and notices impacting you and the bank. The facility to provide your consent to a disclosure is provided against each disclosure.

The following are the different sections of **Application Verification** sub section.

### Loan Requirements

You are applying for

**VEHICLE LOANS** of amount **\$10,000.00** for tenure 2 year(s) 0 month(s)

Please review your information before submitting your application.

Loan Requirements	
Loan Purpose	MOTOR_VEHICLE-Motor Cycle
Loan Amount	\$10,000.00
Tenure	2 Years
Would you like to add a co-applicant?	No

### Vehicle Information



Vehicle Information	
Vehicle Ownership	Single
Owners	Sam Wilson
New or Used	New
Vehicle Type	Motorcycle
Vehicle Identification Number	A234
Year	2017
Make	Ford
Model	Ford Falcon
Estimated Value	\$8,671.00

**Funding Table**

Funding Table	
Estimated value of vehicle	\$8,671.00
Requested Loan Amount	\$10,000.00
Total Fees	\$600.00 ?
Total Costs	\$9,271.00
Your Contribution	\$0.00





**Offer**

 Offer 	
OfferName	Vehicle Loans - Fixed



**Primary Information**

 Primary Information 	
Name	Mr Sam A Wilson I
Date of Birth	10/10/1990
Citizenship	UNITED STATES
Permanent Resident	Yes



**Proof Of Identity**

	Proof of Identity	
Social Security Number	xxx-xx-3478	
Type of Identification	Driving License	
State of Issue	Alaska	
ID Number	A6767	
Expiration Date	10/10/2030	

**Contact Information**

	Contact Information	
<b>Email</b>		
Email	sam3@mail.com	
<b>Phone Number</b>		
Primary Phone Number	Personal Mobile: (979)678-9678	
<b>Residential Address</b>		
Accommodation Type	Owned	
Address	A32, NKP, Berkshire Alaska 77878-6786	
Staying Since	10/10/1990	

**Employment Information**

 Employment Information 


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**Primary Employment**

Employment Type	Salaried
Employment Status	Full Time
Company Name or Employer	mCorp
Start Date	01/01/2012

**Financial Profile**

**Income**

 Financial Profile



 Incomes 

---



**Primary Income**

Source of Income	PAYG or Salary
Frequency	Yearly
Gross Income	\$800,000.00
Net Income	\$800,000.00



**Expenses**

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

**Assets**

 Assets 	
<b>Primary Asset</b>	
Type of Asset	Savings Account with Bank
Value	A\$500,000.00

**Liabilities**

 Liabilities 	
<b>Primary Liability</b>	
Type of Liability	Personal Line of Credit with Bank
Original Value	\$2,000.00
Outstanding Value	\$500.00

**Disclosures and Consents**

## Disclosures and Consents

Please go through the following disclosures thoroughly. They contain important information about your legal rights. Copies of all disclosures will be sent to you at sam3@mail.com once you consent to E-sign Disclosure.

### E-SIGN Disclosure

We are bound by specific laws that require us to provide certain application and account information to you. Your consent to the E-SIGN disclosure gives us the permission to provide information to you electronically and covers all subsequent disclosures, notices and communications regarding your application as well as the resulting account.

When you consent to our E-SIGN Disclosure, you agree that we will deliver communications to you in electronic format by posting them on the banking website or also through Email. All electronic communication intended to be sent through Email will be sent to the Email address provided in your application.

Please review the terms and conditions of our E-SIGN Disclosure and indicate your consent to receive electronic disclosures and agreements. If you do not wish to receive these documents electronically, you may cancel this application by clicking on the Cancel button at the bottom of this page.

[E-SIGN Disclosure](#)

### Primary Applicant

I have reviewed and consent to the E-SIGN Disclosure.

### Additional Disclosures

Please review important deposit product disclosures and our privacy policy. Select the links to review each item and print or save copies for your records.

[Account Agreement](#)

[Consumer Privacy Notice](#)

### Primary Applicant

I acknowledge that I have reviewed and agree to the Product Legal Documents and the Privacy Policy Notice


By clicking submit I agree that :

- All the information I have submitted in the application, is to the best of my knowledge, true and correct.
- I am the person named in the application and I have obtained approval from my co-applicant to submit his/her information.
- If I am applying with a co-applicant, we will be held jointly liable for the requested credit amount.
- I authorize Model Bank to obtain a credit report or any other report or account information from credit or information services agencies to help verify the information provided in this application
- Model Bank may ask for documents to verify the identity of some or all applicants.
- This application and supporting documents remain the property of Model Bank.
- All loan applications are subject to normal credit qualification and Model Bank is not obligated to approve my application.
- Credit approval, Annual Percentage Rate (APR) and credit terms are based on the review of each applicant's information and credit report.

Cancel
Save for Later
Submit

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>ESIGN Disclosure</b>	
<b>I have reviewed and consent to the ESIGN Disclosure</b>	Select this check box to provide consent to the ESIGN Disclosure
<b>Additional Disclosures</b>	
<b>I acknowledge that I have reviewed and agree to the Product Legal Documents and Privacy Policy Notice</b>	Select this check box to acknowledge that you have reviewed the product legal documents and the privacy policy of the bank.

- Click  to edit the loan requirement details.
- Once the details are edited click **Continue**.
- Once you have verified all the information and have provided consent to all the disclosures click **Submit**. The screen confirming application submission will be displayed which will contain the application reference number, decision outcome and any additional steps that might need to be undertaken by you or the bank.

## 2.1.16 Submitted Application Confirmation

The confirmation page is displayed once you have submitted your application. This page displays the current status of the application along with details of any further steps that might be required to be taken. The application reference number, by which you can track the status of your application, is also displayed on this page. Additionally, the options to register (if you are a new customer and have not yet registered with the bank) and to track the application are also provided on this page.

### Submitted Application Confirmation

You have applied for

**VEHICLE LOANS** of amount **\$10,000.00** for tenure **2 year(s) 0 month(s)**

**Thank you for submitting your application.**

**Vehicle Loans - Fixed**

Application Reference Number: **APP100XXX58**

Status: **Application Approved.** We need to review your information in order to take a decision.

**Next Steps**

- Once your information has been verified, we will send you an Email containing the status of your application. We will follow up with a letter, sent to your residential address, within the next few days of having made our decision.
- A copy of all important documents, including the disclosures and notices, will be mailed to you and will arrive at your residential address within a few working days.

[Go to Homepage](#) [Register](#)

- 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**.  
OR

- Click **Go to Homepage** to navigate to the application dashboard screen.
- 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. The **Login** screen appears. In the **USERNAME** field, enter the user name created while submitting the application. In the **PASSWORD** field, enter the password. Click **Login**. The application tracker screen appears with submitted as well as in draft applications.

## 2.1.17 Register User

### To register an applicant:

1. In the **Email** field, enter the email address.
2. To confirm enter re-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

The screenshot shows a registration form titled "Registration" overlaid on a blurred background of a person. At the top, it says "You have applied for VEHICLE LOANS of amount \$10,000.00 for tenure 2 year(s) 0 month(s)". The form fields are: Email (sam4@mail.com), Confirm Email (sam4@mail.com), Password (masked with dots), and Confirm Password (masked with dots). A "Verify" link is next to the Confirm Email field, and a "Register" button is at the bottom right.

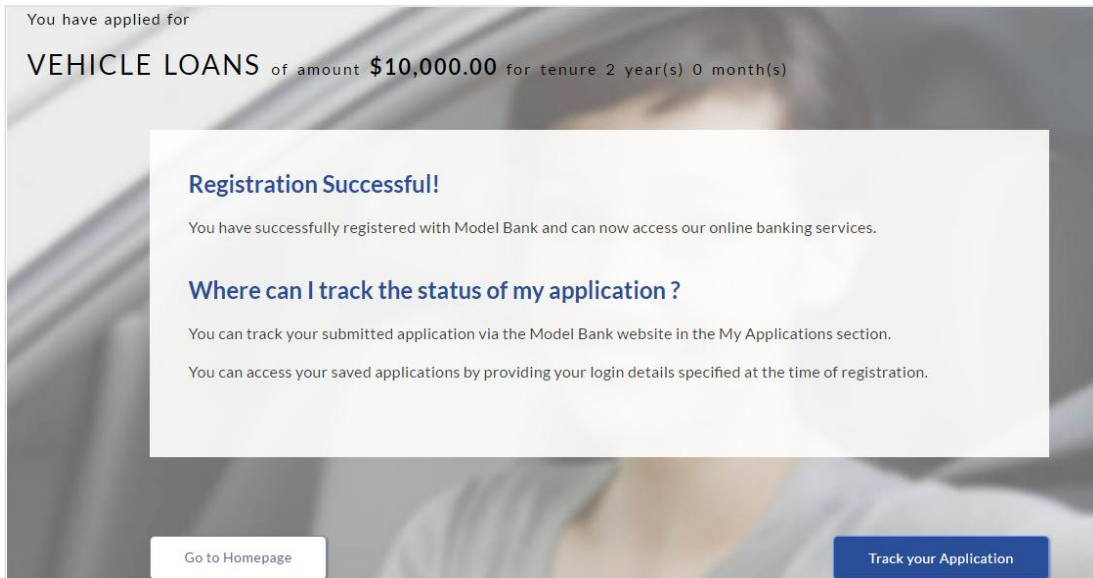
### Field Description

Field Name	Description
<b>Email</b>	The email ID of the applicant.
<b>Confirm Email</b>	To confirm re-enter the email ID entered in the <b>Email</b> field.
<b>Password</b>	Indicates the password required for login.
<b>Confirm Password</b>	To confirm re-enter the password entered in the <b>Password</b> field.



6. Click **Register** to register the applicant.

### Register Applicant – Confirm



7. Click **Track Application** to view the applications status.  
OR  
Click **Go To Homepage** to view the loan application.

## 2.1.18 Cancel an Application

At any point you can cancel an application.

### To cancel an application:

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

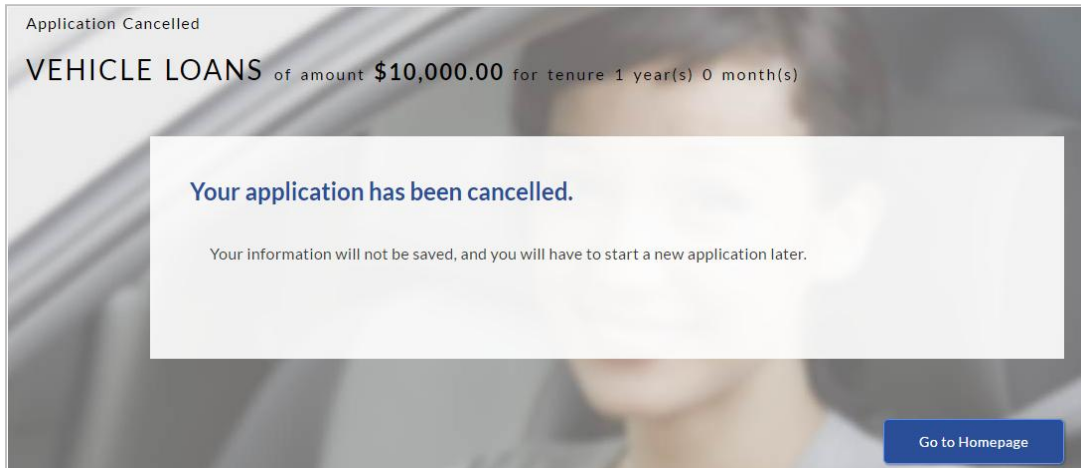
### Cancel Application

### Field Description

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

### Application Cancelled



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

### 2.1.19 Save for Later

There are two scenarios in this case

- If the applicant is a registered user and he/she is already logged in then the applicant will get a confirmation page indicating submission saved successfully.
- If the applicant is a new user i.e. who is not registered on channel, then he/she will need to go through the following steps.

#### 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 re-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 <span style="font-size: 0.8em;">?</span>	<input type="text" value="john3@ofss.com"/>	
Confirm Email	<input type="text" value="john3@ofss.com"/>	<a href="#" style="font-size: 0.8em; color: #0070c0;">Verify</a>
Password <span style="font-size: 0.8em;">?</span>	<input type="password" value="....."/>	
Confirm Password	<input type="password" value="....."/>	

Cancel Application
Return to Application
Save Application

## Field Description

Field Name	Description
<b>Email</b>	The email ID of the applicant.
<b>Confirm Email</b>	To confirm re-enter the email ID entered in the <b>Email</b> field.
<b>Password</b>	Indicates 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: SUB100XXXX93

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.

### 2.1.20 Application Tracker

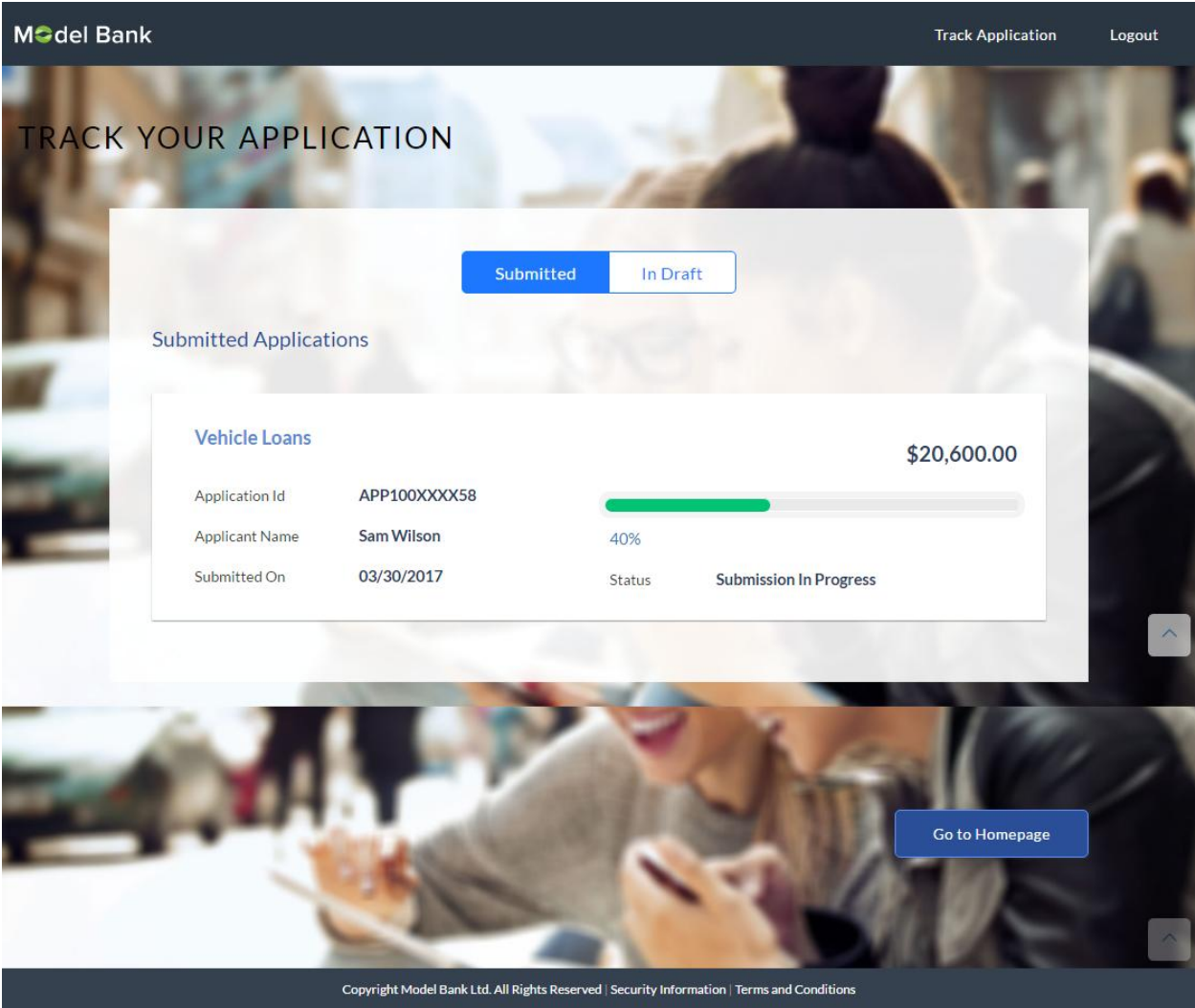
The track application allows you to view the progress of the application. Through track application you can:

- **View submitted application:** It allows you to view the submitted application details; any 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



Field Description

Field Name	Description
Loan Offer Name	The name of the offer for which application has been made.
Application ID	Application reference number. It is a unique number generated by the application and allotted to an application.
Amount	The approved loan amount.
Applicant Name	Name of the loan applicant.

<b>Field Name</b>	<b>Description</b>
<b>Submitted On</b>	Application submission date.
<b>Status</b>	Current status of the application.

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



### Loan Application Details

**Model Bank** Track Application Logout

## TRACK YOUR APPLICATION

### Vehicle Loans

Application Id	APP100XXXX58	
Applicant Name	Sam Wilson	<div style="width: 40%;"><div style="width: 40%;"></div></div>
Submitted On	03/30/2017	40%
Loan Amount	\$20,600.00	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](#)

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5. Click the links under the **Action Required** section. The **Account Configuration** screen is displayed.

## 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>	Indicates to avail fixed rate of interest loan.

Field Name	Description
<b>Fixed Rate Term</b>	Term for fixed rate of interest in terms of 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 the appropriate values in the relevant fields.
- Click **Continue**. The **Account Summary** screen is displayed with details, rate type, loan term, loan repayment frequency, and repayment amount.

### Account Summary

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


Account Summary

>

**Principal and Interest**

Rate Type	Fixed	Frequency	Monthly
Term	2 year(s) 0 month(s)	Approx Repayment Amount	\$529.13


### 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 or both.

Field Name	Description
<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.

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

### Application Summary

 Application Summary
>

Applicant Name	Mr Sam A Wilson I		
Purpose	Motor Vehicle		
Requested Amount	\$10,000.00	Loan Date	05/31/2016
Approved Amount	\$10,600.00		
Tenure	2 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.

Field Name	Description
<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.

10. Click **View Complete Application** to view the entire application in PDF format.
11. Click the links under the **Action Required** section. The **Account Summary** screen appears.
12. Enter the appropriate values in the relevant fields.
13. Click **Continue**. The **Account Summary** screen appears with details, rate type, loan term, loan repayment frequency, and repayment amount.

### Application Fees

Application Fees section allows you to view the details about the fees paid towards the approval of the loan.

Application Fees	
TitleTrfFeeUSLZN	\$300.00
VehRegFeesUSLZN	\$100.00
LienOnVehfeesUSLZN	\$200.00
<b>Total Fees</b>	<b>\$600.00</b>

### Field Description

Field Name	Description
<b>Application Fees</b>	
<b>Fees</b>	All the fees applied are listed down with the amount charged displayed against each fee type.

## 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
<b>Status History</b>	
<b>State</b>	Application status.
<b>Remarks</b>	Displays the remarks if any.
<b>Acted By</b>	User ID who has processed the account application.
<b>Updated On</b>	Account application updated date.

### 2.1.21 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

Documents		
Sam Wilson		
United States Passport	<a href="#">Choose file...</a>	<input type="button" value="Upload"/>
	home.jpg	
Financials	<a href="#">Choose file...</a>	<input type="button" value="Upload"/>
	home.jpg	
Latest Tax Return	<a href="#">Choose file...</a>	<input type="button" value="Upload"/>
Board Approval Letter	<a href="#">Choose file...</a>	<input type="button" value="Upload"/>
3 Months Pay Slips	<a href="#">Choose file...</a>	<input type="button" value="Upload"/>
Rental Agreement	<a href="#">Choose file...</a>	<input type="button" value="Upload"/>
Employment Proof Letter	<a href="#">Choose file...</a>	<input type="button" value="Upload"/>

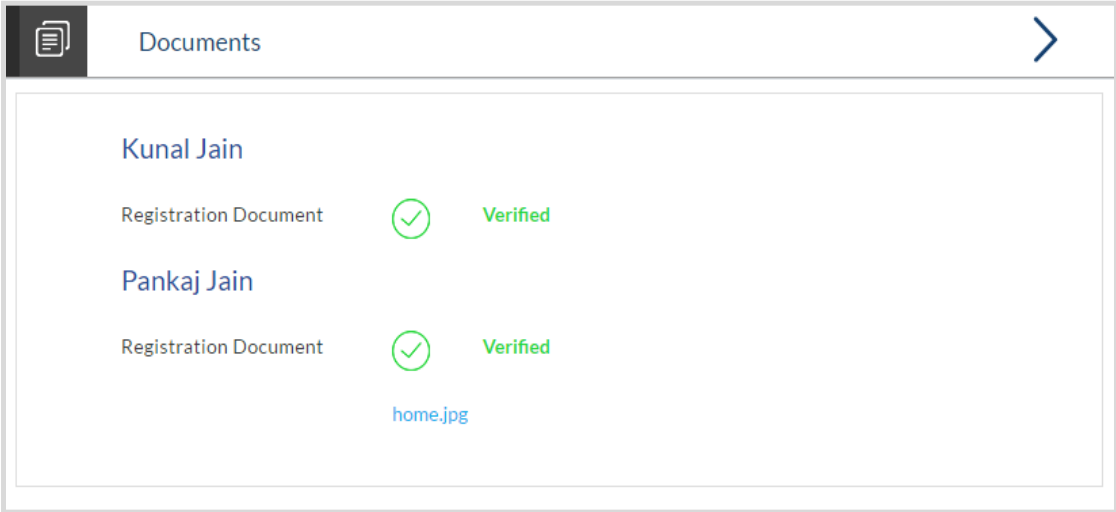
**Note:** Click to remove the uploaded document.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Choose File</b>	File to be uploaded.

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

**Uploaded Document**



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



## 2.1.22 Accept / Reject Offer

Once the account configuration 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:

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

### Accept / Reject Offer

### Field Description

Field Name	Description
<b>Letter Of Offer</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. Why do I have to select my state of residence when I select the Auto Loan product on the product showcase?**

Since banking rules and regulations that impact the bank's product offers vary from state to state in the US, it is imperative that when choosing a product for which to apply, you specify your state of residence. This way, only those products that are available for your state are displayed. Hence, the facility to select state of residence on selection of auto loan product group in product showcase has been added.

### **2. If I am an existing customer, do I still have to specify my state of residence on selecting a product?**

No, if an existing customer has logged in and is then selecting a product, the system will automatically display only those products that are enabled for the customer's state of residence.

### **3. Can I apply for an auto loan if I am not a citizen of the United States?**

As per US law, US citizens and resident aliens can apply for banking products online. Hence, if you are not a citizen of the United States but are a permanent resident of the United States and have a Social Security Number you can apply for a loan online. However, if you are not a United States citizen and are not a permanent resident either, you cannot apply for a loan online.

### **4. I am 18 years old and currently residing in Alabama where the age of majority is 19 years. Can I apply for an auto loan online?**

No, you need to be a legal major in the state in which you reside in order to be eligible to apply for an auto loan online.

### **5. Why am I not required to enter information such as gender, marital status etc as part of primary information?**

Financial institutions in the US are governed by strict laws one of them being the Equal Credit Opportunity Act (ECOA) which dictates that it is unlawful for any creditor to discriminate against any applicant on the basis of race, color, religion, national origin, sex, marital status or age (as long as the applicant is a legal major). Hence, information such as the applicant's gender, number of dependents, marital status, etc are not captured in the loan application.

### **6. Are there any types of vehicles that the bank will not finance?**

Yes, the following vehicles are not eligible for financing:

- Used vehicles that are older than the defined number of years.
- Used vehicles that have run more than the defined number of miles.
- Commercial vehicles

### **7. Why do I have to provide my Social Security Number (SSN) in the application? How does the bank ensure that my information is safe?**

Your Social Security Number is required as it is part of the information we use to verify your identity and is also used by our third party credit reporting agencies to identify your credit

worthiness. Your Social Security Number is masked as soon as you enter it so as to eliminate the risk of shoulder surfing security threat.

**8. Why do you require the expiry date of my identity proof?**

We ask for the expiry date of your identity proof to ensure that you are providing us with a valid proof of identity, one that is currently not expired.

**9. Can I provide my post office box number as residential address?**

No, we require the address at which you currently reside and if required the address at which you resided previously.

**10. I have my entire zip code i.e. in zip+4 format. Can I provide my entire zip code?**

Yes, the application accepts regular zip format as well as zip+4 format.

**11. Do I need to include the income I get as alimony in the income section of the application?**

No, you do not have to include income from alimony, child support or any separate maintenance income if you do not wish for it to be considered as a basis for loan repayment.

**12. Why do I have to give my consent to all the disclosures displayed under the Review & Submit section?**

As per US law, all customers of the bank are to be made aware of all the disclosures and notices impacting them. Hence, we require your consent to all these disclosures and also provide links for you to view the details of each disclosure.

**13. I am adding a co-applicant to the loan application. Does he have to provide his consent to all these disclosures as well?**

Yes, all applicants are required to provide consent to all disclosures and notices.

**14. 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.

**15. 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.

**16. 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.

**17. 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.

**18. 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.

**19. 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.

**20. 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.

**21. 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.

**22. 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.

**23. 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.

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

No, if you are not OK with the contribution amount displayed in the funding information then you need to edit the requested loan amount or vehicle purchase price or both. You can click on the Modify button to change the loan amount and/or the vehicle purchase price.

Once the edit is complete, you will need to click on the Save button and system will display the updated contribution amount.