

Oracle Banking Digital Experience

**Unsecured Personal Loans Originations User
Manual
Release 17.2.0.0.0**

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ORACLE®

Unsecured Personal Loans Originations User Manual
July 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 17.2.0.0.0, refer to the following documents:

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

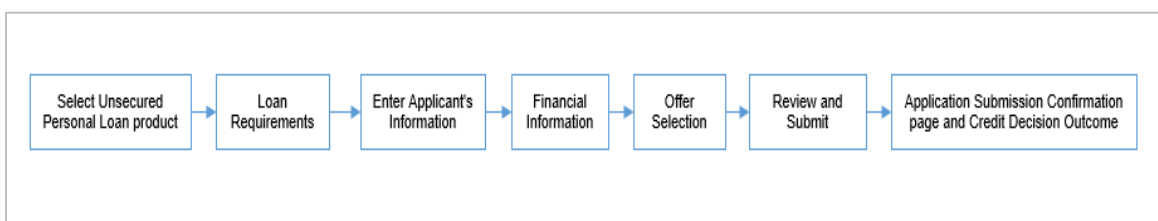
2. Unsecured Personal Loan

An unsecured personal loan is a personal loan on which no collateral is provided; hence its issuance is based solely on the applicant's credit worthiness.

The application for unsecured personal loans has been built so as to capture the loan requirements as well as the basic personal (including employment and contact information) and financial information of the applicants.

The application tracker has been built so as to enable tracking of the application once it has been submitted. The application tracker also enables the applicant to retrieve and complete an application that has been saved. Additionally, the applicant can perform certain tasks from the application tracker such as uploading documents required by the bank, specifying loan account preferences, etc.

Unsecured Personal Loans 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 mention if there is a co-applicant as part of the loan application.
- **Applicant Information:** The applicant information section consists of details such as 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:** This section displays multiple loan offers with an option to select any offer of choice.
- **Review and Submit:** This section displays the summary of the loan application with details submitted in the above section and allows to edit the details.
- **Credit Decision Outcome:** It displays the credit decision once the loan application is submitted successfully.

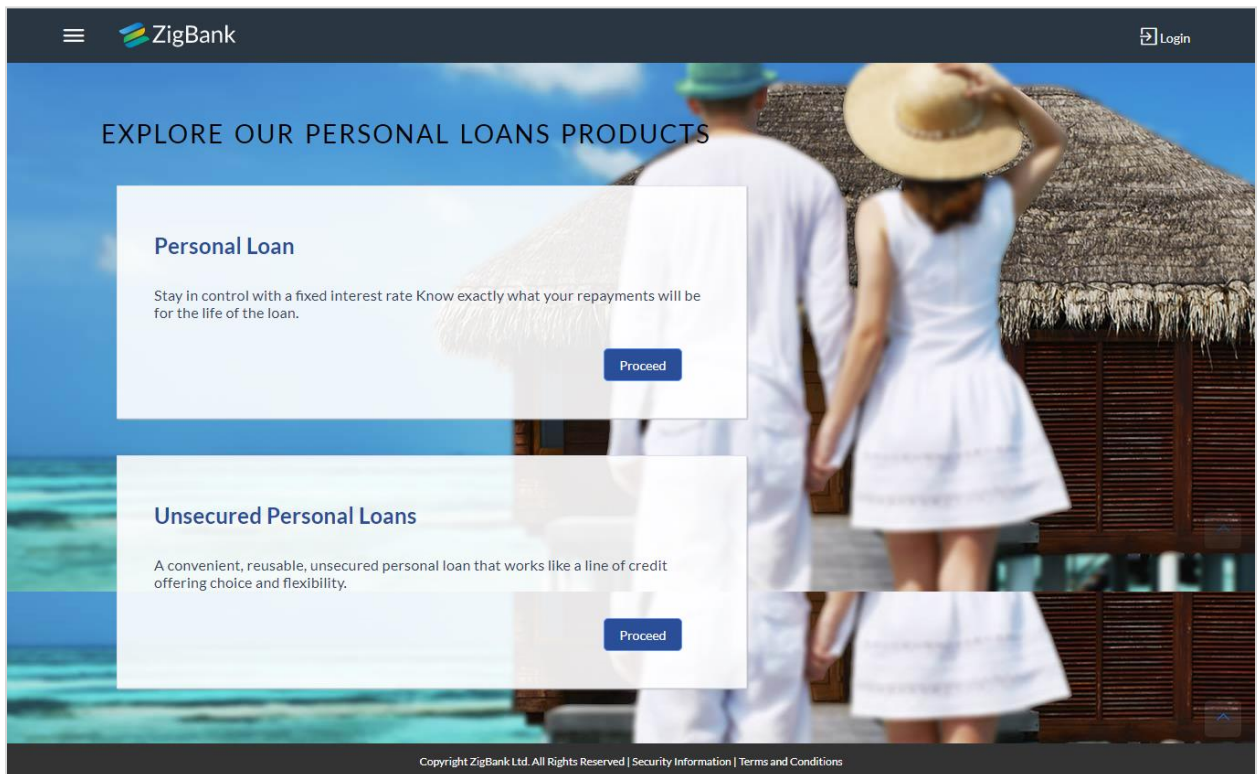
How to reach here:

Dashboard > Personal Loan

To apply for personal loan:

- Select 'Unsecured Personal Loan' as an option from the product showcase
- The product selection screen is displayed.

2.1 Product List




- Once the appropriate product is selected, click **Proceed**. The **Unsecured Personal Loans** Orientation screen is displayed containing details regarding the steps involved in the loan application, details required for application and eligibility criteria.

2.2 Orientation Page

BEFORE WE GO AHEAD..


Unsecured Personal Loans

ZigBank keeps your personal information private and secure.




Before You Apply

It will take around 15 mins to complete the application and 60 seconds to get a response.



Check Your Eligibility

You must be a resident of the country, be at least 18 years old and earn a regular income.



Review and Submit

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

What you'll need

- Personal and Contact details.
- Financial details of your income, expenses, assets and liabilities.
- If you are self employed, you'll need your accountant's details.
-

Already a customer banking online with us?

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

[Login](#)

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

- Click **Continue**, if you are a new/unregistered user.
OR
Click **Login** if you are a registered user. For more information on the application of an existing user, view the **Existing User** section in this document.
OR
Click **Cancel** to abort the loan application process. For more information on cancelling an application, view the **Cancel Application** section of this document.
- 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 or not.

2.3 Loan Requirements

You are applying for
UNSECURED PERSONAL LOANS

Help us understand your loan requirements

What is your purpose for this loan?

Loan Amount

Loan Term

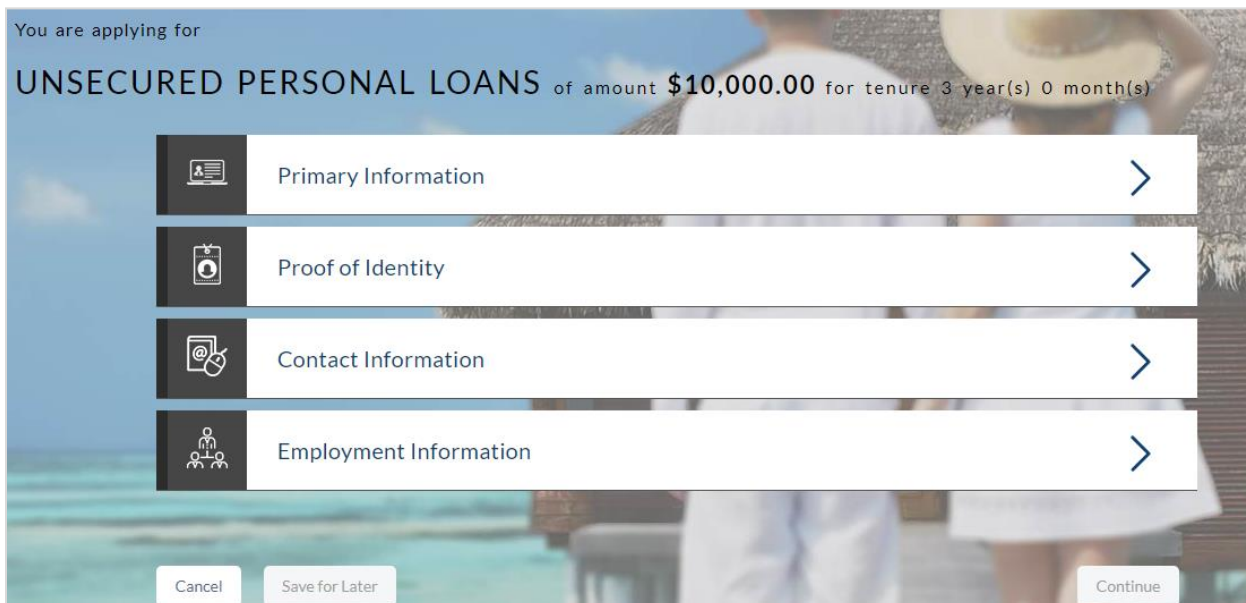
Is there a co-applicant?

Field Description

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

Field Name	Description
Send Verification Code via	<p>Indicates the channel on which the verification code is to be sent.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Co-applicants registered email address • Co-applicants registered phone number <p>This field is displayed, if you select Yes, in the 'Is Co-Applicant an existing user?' field.</p>
<hr/> <ul style="list-style-type: none"> • Enter the relevant loan requirement details such as loan purpose, loan tenure, amount and other details. • If a co-applicant is to be part of the application select option Yes in the 'Would you like to add a co-applicant?' field. OR Click No if the loan is required for a single applicant. • If co-applicant is an existing user click 'Yes' in the 'Is co-applicant an existing user?' field. OR Click No if the co-applicant is not an existing user. • If you have clicked Yes in the 'Is co-applicant an existing user?' field, enter the co-applicant customer ID in the Co-applicant Customer ID field. • Once the co-applicants customer ID is entered, it needs to be verified. From the Send Verification Code via field, select the desired option through which the verification code is to be sent. • Click Verify. The Verification screen is displayed. • In the Verification Code field, enter the verification code and click Submit. • A message stating that the code has been verified is displayed. Click Continue. • The sections comprising of the application form are displayed. If a co-applicant has been added, the respective sections in which the co-applicant's information is to be captured are enabled. 	

2.4 Applicants Profile Details



- The primary information section will open to enter information about the applicant.

2.5 Primary Information

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

The screenshot shows a mobile application interface for entering primary information. At the top, there is a header with a user icon, the title "Primary Information", and a dropdown arrow. Below the header, a message states "All your details are private and secure." The form contains the following fields:

- Salutation: Mr (dropdown)
- First Name: John (text input)
- Middle Name: A (text input)
- Last Name: Smith (text input)
- Date of Birth: 01 Jan 1990 (calendar icon)
- Gender: Male (dropdown)
- Marital Status: Single (dropdown)
- Number of Dependents: 0 (dropdown)
- Country of Citizenship: AUSTRALIA (dropdown with help icon)
- Permanent Resident: Yes (selected) / No (radio buttons)

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

Field Description

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

Field Name	Description
Salutation	Identify your salutation. The options are: <ul style="list-style-type: none"> • Dr • Mr • Mrs • Ms • Miss
First Name	Enter your first name.
Middle Name	Enter your middle name here. This field is optional
Last Name	Enter your last name
Date of Birth	Enter your date of birth. The system validates your date of birth so as to identify whether you have attained age of majority.
Gender	Specify your gender.
Marital Status	Select your marital status from the list. The options are: <ul style="list-style-type: none"> • Married • Single • Divorced • Separated • Widowed • De facto • Undisclosed
Number of Dependents	Specify number of people dependent on you.
Country of Citizenship	Select the country of which you are a citizen
Permanent Resident	You are required to identify whether you are a permanent resident.

Field Name	Description
Country of Residence	This field is enabled only if you have identified that you are not a permanent resident by selecting No in the Permanent Resident field. In this case, you are required to identify the country in which you reside.

-
- Click **Continue**. The **Proof of Identity** section is displayed.

2.6 Proof of Identity

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

Field Description


Field Name	Description
Identity	
Type of Identification	The identification that you want to provide as proof of identity. The identification type could be: <ul style="list-style-type: none"> • Passport • Driving License • National Identification no etc.
ID Number	Enter Identification number corresponding to the identification type.
Expiration Date	Enter the date on which your identification document will expire. This date can be found printed on your identification document. The system will validate if the expiration date has passed or if it is a valid date i.e. not one that is too ahead in the future (the number of years will be defined by the bank) and will display an appropriate error message. In this case, you can either modify the expiration date or select a different ID to submit as proof of identity, one that has a valid expiration date.

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

2.7 Contact Information


In the contact information section enter the contact details including your email address, phone number 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
▼

Residential Address

We will be sending all postal mail to this address.

Country	AUSTRALIA	▼
Address Line 1	A11, Express Towers	
Address Line 2		
City	Sydney	
State	Victoria	▼
Zip Code	444004	
Staying Since	01 Jan 1990	
Accommodation Type	Owned	▼

Email

Email ?	john16@ofss.com	
Please confirm your email ID	john16@ofss.com	

Phone Number

Phone Type	Work Mobile	▼
Primary Phone Number	6438724623	
Add an alternate phone number	Yes	No

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

Continue

Field Description

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

Residential Address

Country	Enter the country name in which you reside.
----------------	---

Address 1-2	Enter your Address details.
--------------------	-----------------------------

City	Enter the name of the city in which you reside.
-------------	---

State	Select the state from the list.
--------------	---------------------------------

Zip Code	Enter your Zip code.
-----------------	----------------------

Staying Since	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 your previous residence address.
----------------------	---

Accommodation Type	The type of accommodation in which you reside.
---------------------------	--

The accommodation types are:

- Company Provided
- Inherited
- Leased
- Owned
- Parental
- Rented
- Others

Previous Residential Address

Country	Select the country where you resided previously.
----------------	--

Address Line 1-2	Enter address details of your previous residence.
-------------------------	---

City	The city in which you resided previously.
-------------	---

State	The state in which you resided previously.
--------------	--

Zip Code	Enter the zip code where you resided previously.
-----------------	--

Field Name	Description
Accommodation Type	<p>The type of accommodation in which you resided previously.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Email	
Email	Enter your email address.
Please confirm your email ID	Re-enter your email ID to confirm the same.
Phone Number	
Phone Type	<p>Select the phone number type that you want to define as primary contact number.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Personal Mobile • Work Mobile • Home Phone • Work Phone
Primary Phone Number	Enter your phone number corresponding to the selected phone type.
Add an alternate phone number	You can select Yes if you want to add an alternate phone number. It is not mandatory to add an alternate phone number.

Field Name	Description
Phone Type	<p>Type of phone number that is being added as an alternate number. The options are:</p> <ul style="list-style-type: none"> • Personal Mobile • Work Mobile • Home Phone • Work Phone <p>This field is displayed if you select Yes in the Add an alternate phone number field.</p>
Alternate Phone Number	<p>Alternate phone other than primary phone number. Phone number corresponding to the selected alternate phone type.</p>
Default as that of Primary Applicant	<p>Specify whether address details of co-applicant are same as primary applicant. This field is displayed if you select Yes in the Is there a co-applicant field in the requirement screen.</p>

2.8 Landlord Information

The section appears if you select '**Rented**' or '**Leased**' option in the **Accommodation Type** list

Contact Information (Landlord Details)

Landlord Details

Landlord's Full Name	Geoff Marsh
Country	AUSTRALIA
Address Line 1	A2, NKP
Address Line 2	
City	Sydney
State	Victoria
Zip Code	444002
Mobile Number	3472988347


Field Description

Field Name	Description
Landlord's Full Name	Specify full name of the landlord.
Country	Select the country name where the landlord resides.
Address Line 1-2	Specify address details of the landlord.
City	Specify the city name where the landlord resides
State	Select the state name where the landlord resides
Zip Code	Specify the zip code where the landlord resides
Mobile Number	Specify the mobile number of the landlord.

Click **Continue** to save the landlord information. The **Employment Information** section is displayed.

2.9 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, employment 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 of time, the system will display fields in which you can enter details of previous employment


▼

Employment Information

Primary Employment ✎

Please specify details of your employment for the last 3 years

Employment Type	Salaried
Employment Status	Full Time
Employer Name	BOFA
Designation	Sr.System Analysts
Start Date	01 Jan 2014
Gross Annual Salary	A\$500,000.00
Address	A3, NKP, Sydney VIC AU 444008



Additional Employment 🗑️

Please specify details of your employment for the last 3 years

Employment Type	Salaried	▼
Employment Status	Full Time	▼
Employer Name	RBS	
Start Date	01 Jan 2012	📅
End Date	31 Dec 2013	📅
Designation	System Analysts	
Gross Annual Salary	A\$300,000.00	
Country	AUSTRALIA	▼
Address Line 1	A2, NKP	
Address Line 2		
City	Sydney	
State	Victoria	▼
Zip Code	444008	

Field Description

Field Name	Description
Employment Type	The type of your current primary employment The types are: <ul style="list-style-type: none"> • Salaried • Self Employed • Others
Employment Status	The status of your employment. The options in this field will depend on your selection as employment type. The options are: <ul style="list-style-type: none"> • Part Time • Full Time
Employer Name	The name of the company or firm in which you are employed.
Start Date	Enter the date on which you started at current employment
Designation	Enter your designation with the current employer.
Gross Annual Salary	Enter your gross annual salary with the current employer.
Country	Select the country in which you are currently employed.
Address Line 1-2	Enter your employer's address.
City	Enter the city in which you are currently employed.
State	Select the state name where you are currently employed.
Zip Code	Specify the zip code of the location where you are currently employed.





- Click **Add** to update the employment information.
OR
Click  to edit the employment information.
- Click  to add more than one employment information.
OR
Click **Continue** to proceed with the application process.

2.10 Financial Profile

You are applying for

UNSECURED PERSONAL LOANS of amount **\$10,000.00** for tenure **3 year(s) 0 month(s)**



Financial Profile


-  Income >
-  Expenses >
-  Assets >
-  Liabilities >


- Enter the appropriate details in the relevant sections.

2.10.1 Income

In this section enter details of all income that you want to be considered to be the basis on which you will repay the loan.

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.


 **Income**
✓

Primary Income




Type of Income	PAYG or Salary ▼
Gross Income	A\$500,000.00
Net Income	A\$500,000.00
Frequency	Yearly ▼

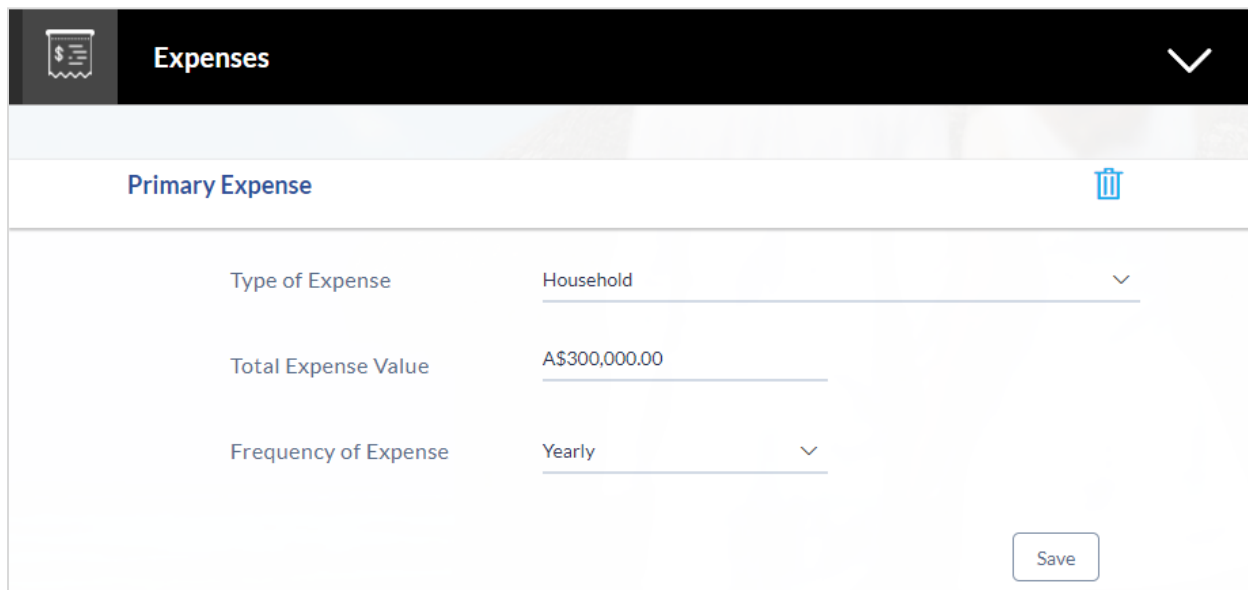
Field Description

Field Name	Description
Primary Income	
Type of Income	The source of your primary income. Examples of source of income can be rental income, salary, etc.
Gross Income	Gross amount of income earned.
Net Income	Net amount of income. The net income field will be defaulted with the gross income amount entered and can be changed
Frequency	The frequency at which you earn the particular income. Examples of income frequency can be Monthly, Yearly, etc

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


2.10.2 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





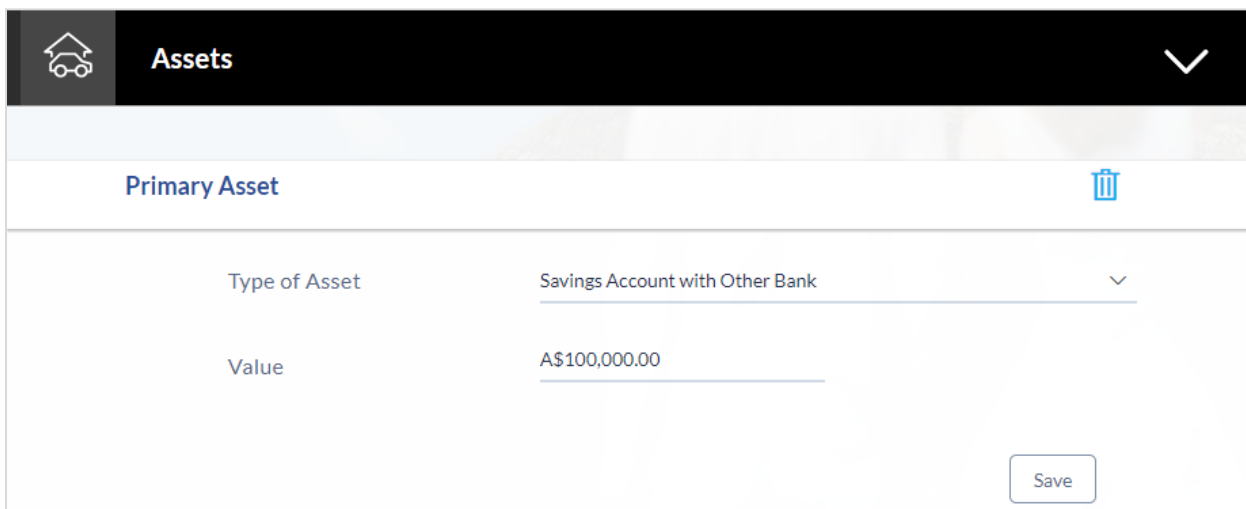
Field Description

Field Name	Description
Primary Expense	
Type of Expense	The type of expense. Example - household, school fees, etc.
Total Expense Value	The total value of expenditure against the specific type identified.
Frequency of Expense	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.


2.10.3 Assets

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.





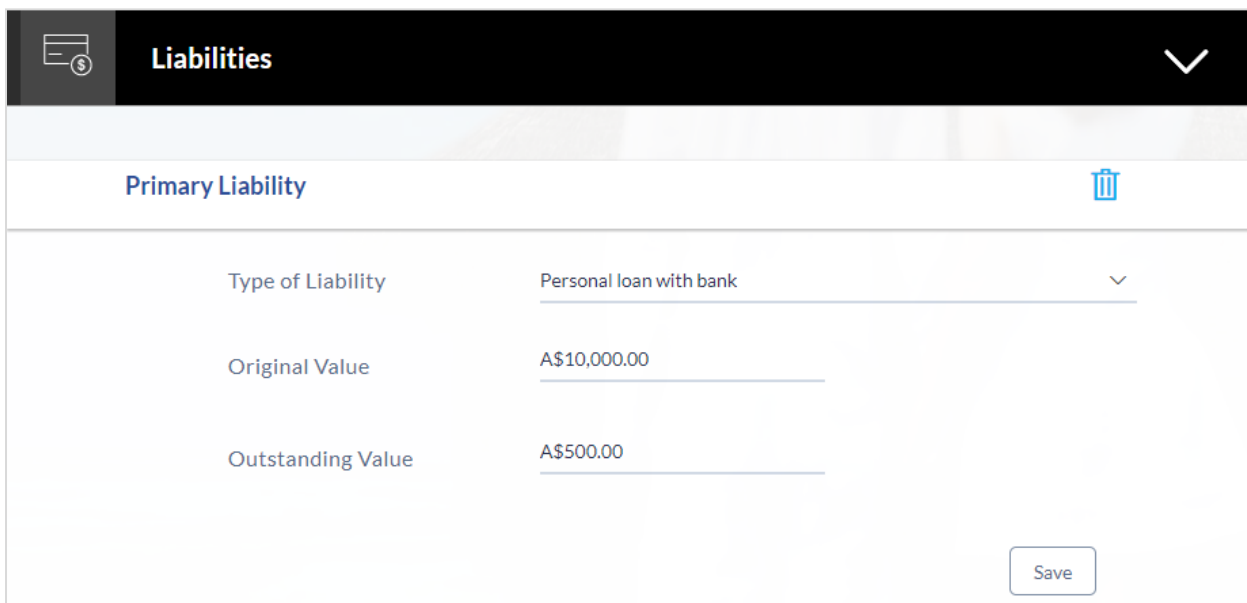
Field Description

Field Name	Description
Primary Assets	
Type of Asset	Type of asset owned by you. Examples of assets are – Home, Savings account with bank, etc.
Value	The market value of the asset.

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

2.10.4 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.



The screenshot shows a mobile application interface for entering liability details. At the top, there is a dark header with a menu icon, the title 'Liabilities', and a checkmark icon. Below the header, there is a light blue bar with the text 'Primary Liability' and a trash icon. The main form area contains three input fields: 'Type of Liability' with a dropdown menu showing 'Personal loan with bank', 'Original Value' with the text 'A\$10,000.00', and 'Outstanding Value' with the text 'A\$500.00'. A 'Save' button is located at the bottom right of the form.

Field Description

Field Name	Description
Primary Liability	
Type of Liability	Select the type of liability you want to define. The liability type could be, home loan, personal loan, credit card, and others.
Original Value	Identify the original value of the liability.
Outstanding Value	Enter the current 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 is displayed

2.11 Offers

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

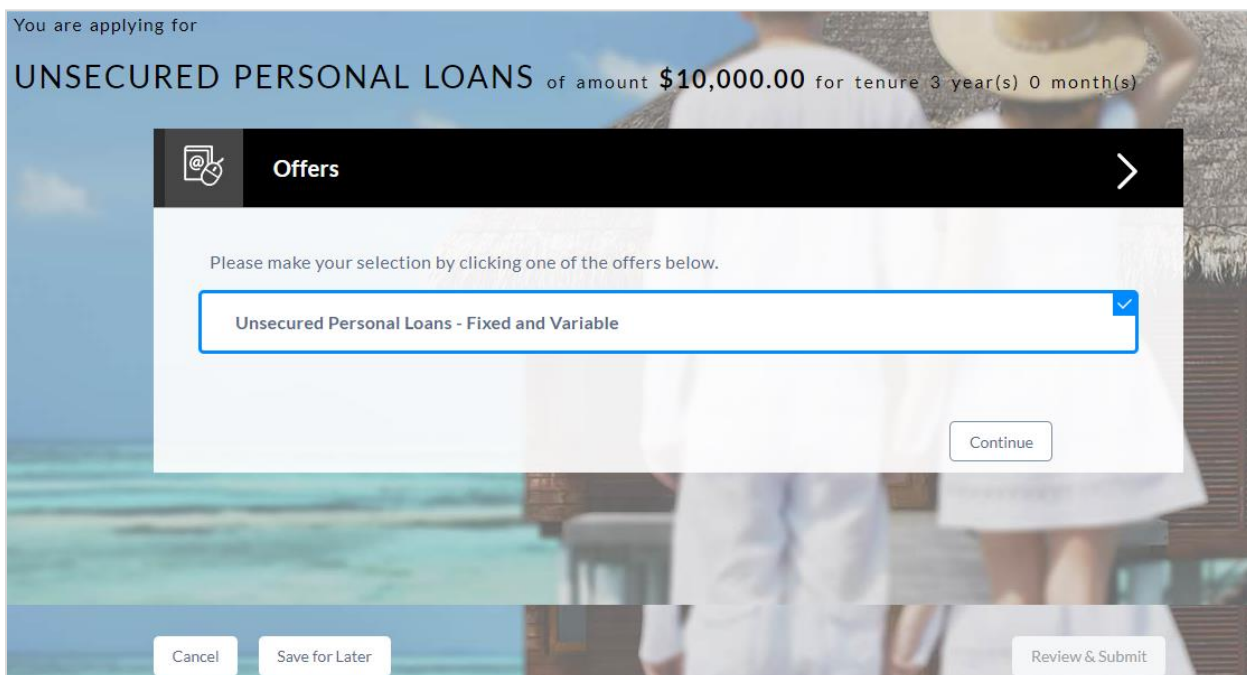
You are applying for

UNSECURED PERSONAL LOANS of amount **\$10,000.00** for tenure **3 year(s) 0 month(s)**

 **Offers** 

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

Unsecured Personal Loans - Fixed and Variable



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

2.12 Review and Submit

It 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

Loan Requirements

You are applying for

UNSECURED PERSONAL LOANS of amount **\$10,000.00** for tenure **3 year(s) 0 month(s)**

Please review your application thoroughly before submitting

Loan Requirements

How much would you like to borrow ?	\$10,000.00
What is your purpose for this loan ?	OTHER-Expansion Of Business
Tenure	3 Year(s)
How often would you like to make repayments ?	Monthly
Is there a co-applicant?	No

Offers


Offers
✎

Offer Name	Unsecured Personal Loans - Fixed and Variable
------------	---



Primary Information

Primary Information 	
Name	Mr John A Smith
Date of Birth	01 Jan 1990
Marital Status	Single
Number of Dependents	0
Country of Citizenship	AUSTRALIA
Permanent Resident	Yes

Proof of Identity


Proof of Identity 	
Type of Identification	Driving License Number
ID Number	A21465
Expiration Date	01 Jan 2030

Contact Information

 **Contact Information** 

Residential Address	
Staying Since	01 Jan 1990
Accommodation Type	Owned
Address	A11, Express Towers, Sydney Victoria AUSTRALIA 444004
Email	
Email	john16@ofss.com
Phone Number	
Primary Phone Number	Work Mobile: 6438724623



Employment Information

Employment Information 	
Primary Employment	
Employment Type	Salaried
Employment Status	Full Time
Employer Name	BOFA
Designation	Sr.System Analysts
Start Date	01 Jan 2014
Gross Annual Salary	A\$500,000.00
Address	A3, NKP, Sydney VIC AU 444008
Additional Employment	
Employment Type	Salaried
Employment Status	Full Time
Employer Name	RBS
Designation	System Analysts
Start Date	01 Jan 2012
End Date	31 Dec 2013
Gross Annual Salary	A\$300,000.00
Address	A2, NKP, Sydney VIC AU 444008

Financial Profile

Income


Financial Profile


 Income 

Primary Income

Type of Income	PAYG or Salary
Gross Income	A\$500,000.00
Net Income	A\$500,000.00
Frequency	Yearly

Expenses



Expenses




Primary Expense

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

Assets



Assets




Primary Asset

Type of Asset	Savings Account with Other Bank
Value	A\$100,000.00

Liabilities


Liabilities




Primary Liability

Type of Liability	Personal loan with bank
Original Value	A\$10,000.00
Outstanding Value	A\$500.00

Cancel

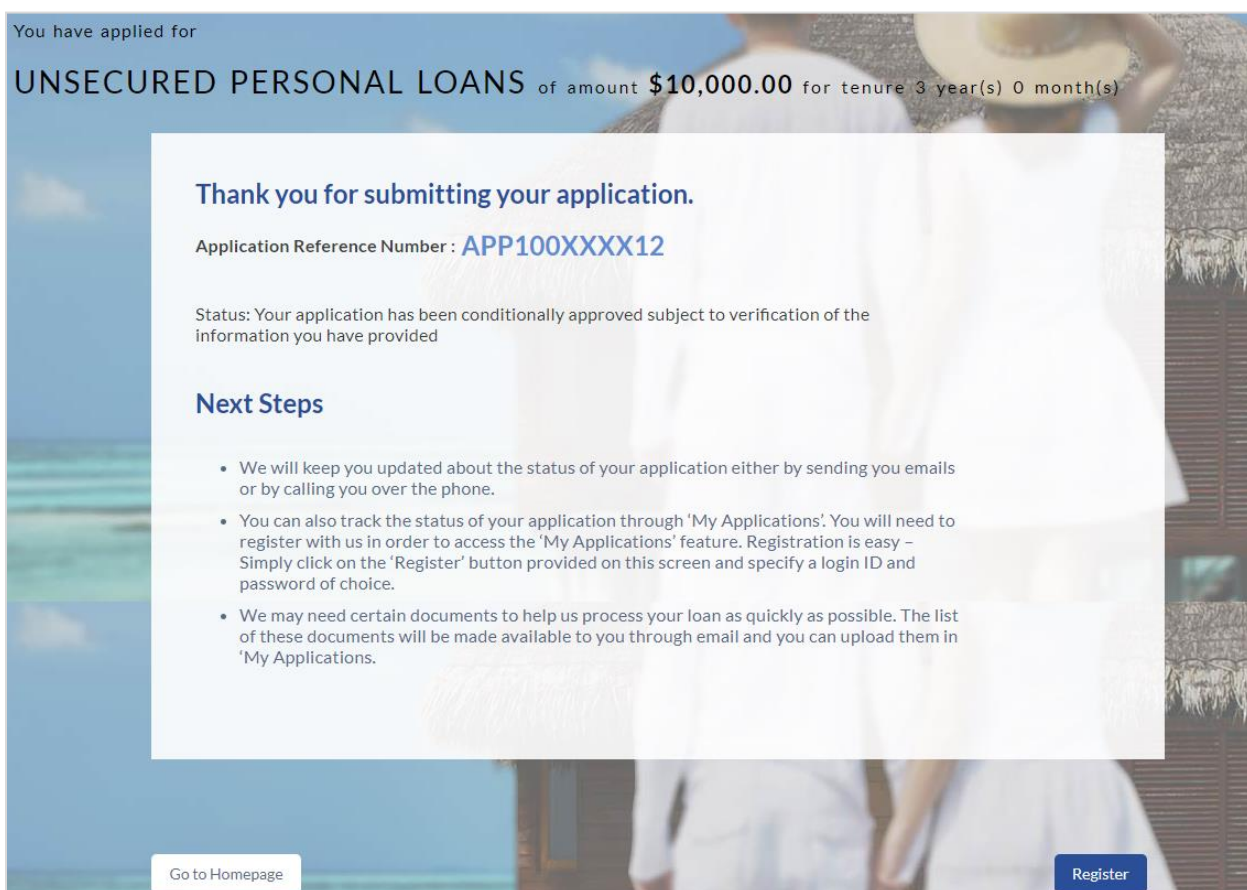
Save for Later

Submit

- Click  against any section if you wish to edit any information that is part of that section.
- Once you have verified all the information 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

2.13 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.



You have applied for

UNSECURED PERSONAL LOANS of amount **\$10,000.00** for tenure **3 year(s) 0 month(s)**

Thank you for submitting your application.

Application Reference Number : **APP100XXXX12**

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](#) [Register](#)

- If you are not a registered channel user, you will have an option to register yourself for channel access. Click **Register**.
OR
- Click **Go to Homepage** to navigate to the product showcase.
- Click **Track your Application** to track your submitted application. For more information on the application tracker view the **Application Tracker** section in this document.

2.14 Register User

To register an applicant:

- In the **Email** field, enter the email address.
- To confirm, enter re-enter the email ID in the **Confirm Email** field.
- 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 is displayed.
- In the **Password** field, enter the password required for log-in.
- To confirm enter the password in the **Confirm Password** field.

You have applied for

UNSECURED PERSONAL LOANS of amount **\$10,000.00** for tenure **3 year(s) 0 month(s)**

Registration

You will need to register with us in order to track your application. Please provide the following details to register with ZigBank.

Email ?	<input type="text" value="john16@mail.com"/>	
Confirm Email	<input type="text" value="john16@mail.com"/>	Verify
Password ?	<input type="password" value="....."/>	
Confirm Password	<input type="password" value="....."/>	

[Register](#)

Field Description

Field Name	Description
Email	Enter the email ID with which you would like to register.
Confirm Email	To confirm the email ID re-enter the email ID entered in the Email field.

Field Name	Description
Verify	Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field.
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	Re-enter the password as that entered in the password field.

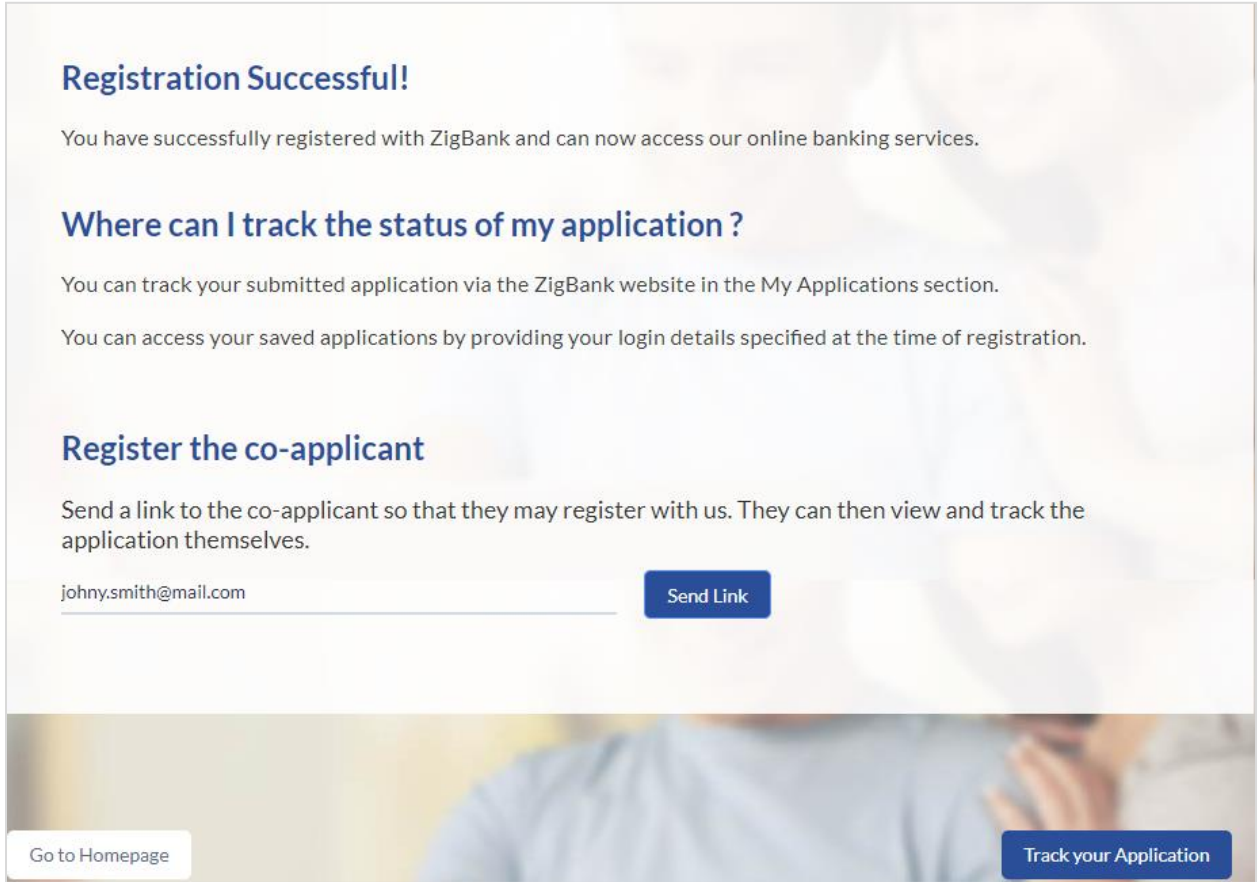
- Click Register to register yourself for online banking access

Verification

Field Name	Description
Verification Code	Enter the security code sent to the email ID you have defined in the registration screen.

- Click **Submit** to submit the verification code. On successful verification, a message stating that verification has been completed successfully will be displayed.
OR
Click **Resend Code** if you wish the system to re-send you the security code.
OR
Click **Cancel** to close the screen and return to the registration screen.

Register Applicant - Confirm



Field Description

Field Name	Description
Email	The email ID of the co-applicant. This field will be displayed only if the co-applicant involved in the application is not registered with the bank.

- Click **Send Link** to send the registration link to the co-applicant.
OR
Click **Track Application** to navigate to the application tracker and view the application status.

OR

Click **Go to Homepage** to navigate to the product showcase.

2.15 Cancel an Application

The option to cancel the application is provided throughout the application and you can opt to cancel the application at any step.

To cancel an application:

1. Click **Cancel**. The cancel application screen is displayed. You will be able to select a reason for which you are cancelling the application.
2. Click **Cancel and Exit**. The application is cancelled.

The screenshot shows a user interface for cancelling an application. At the top, it says "You are applying for UNSECURED PERSONAL LOANS of amount \$10,000.00 for tenure 3 year(s) 0 month(s)". Below this is a modal window titled "Cancel Application". Inside the modal, there is a question "What is the reason for cancelling?" followed by five radio button options: "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" (which is selected), and "Others". Below the options, a message states "Your information will not be saved, and you will have to start a new application later." At the bottom of the modal, there are two buttons: "Return to Application" and "Cancel and Exit".

You are applying for

UNSECURED PERSONAL LOANS of amount \$10,000.00 for tenure 3 year(s) 0 month(s)

Cancel Application

What is the reason for cancelling?

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

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

Return to Application

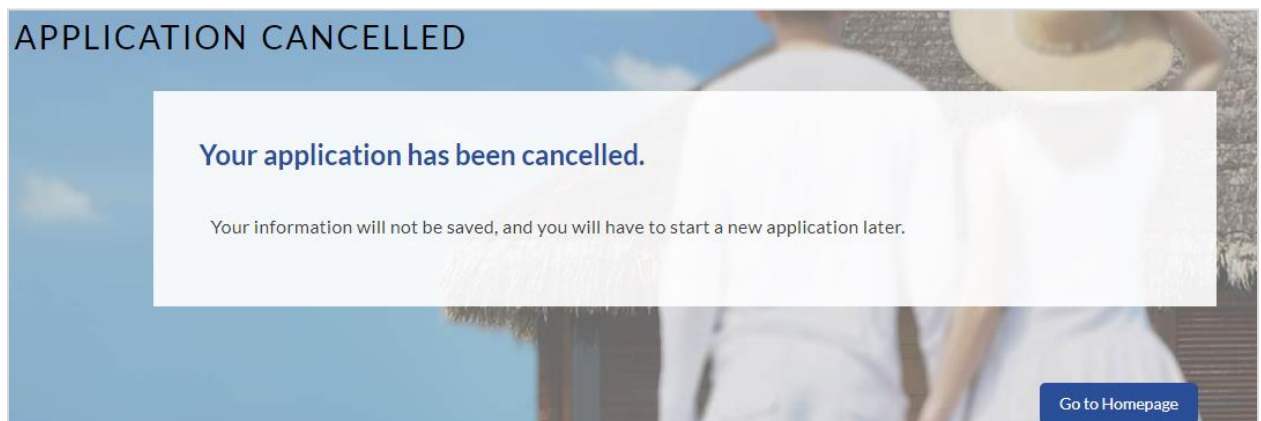
Cancel and Exit

Field Description

Field Name	Description
Reason for Cancelling	<p>Indicate the reason for which you are cancelling the application. This is an optional step.</p> <p>The cancellation reason could be:</p> <ul style="list-style-type: none"> • Difficulty in completing the form • Insufficient time • Need more product details • Incorrect product selection • Others
Please Specify	<p>This field is displayed if you have selected the option Others as Reason for Cancelling.</p> <p>Specify the reason for which you are cancelling the application.</p>

- Select the appropriate reason for which you are cancelling the application.
- Click **Cancel and Exit** to cancel and exit the application. A message confirming that the application has been cancelled is displayed.
OR
Click **Return to Application** to return to the application.

Application Cancelled



- Click **Go to Homepage** to navigate to the product showcase screen.

2.16 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 for channel access, then he/she will be required to register while saving the application. The following steps are involved in the process of saving an application in this scenario.

All saved applications will be available in the app tracker under the In Draft tab. You can select any application to resume the application submission process.

To save an application:

1. Click **Save for Later**. The **Save and Complete Later** screen is displayed.
2. In the **Email** field, enter the email address with which you would like to register.
3. To confirm the email, re-enter the email ID in the **Confirm Email** field.
4. Click the **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent to the email ID entered in the **Email** field.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. A message stating that the email ID has been verified successfully is displayed.
5. In the **Password** field, enter the password required for log-in.
6. To confirm the password, re-enter the password in the **Confirm Password** field

You are applying for

UNSECURED PERSONAL LOANS of amount **\$10,000.00** for tenure **3 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
Email	Enter the email ID with which you would like to register
Confirm Email	To confirm the email ID re-enter the email ID entered in the Email field.
Verify	Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field. Refer the Verify sub section under section Register User for further information on verification.
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	To confirm password, re-enter the password entered in the password field

- Click **Save Application**.
OR
Click **Cancel Application** to cancel the application.
OR
Click **Return to Application** to navigate back to the application screen.

Saved Application

You are applying for

UNSECURED PERSONAL LOANS of amount **\$10,000.00** for tenure **3 year(s) 0 month(s)**

Your application has been saved!

Your submission id is : **SUB100XXXX79**

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 ZigBank 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](#)

- Click **Track your Application** to view the application status.
OR
Click **Go to Homepage** to navigate to the product showcase.

2.17 Existing User

An application form being initiated by an existing user will differ from that of one being initiated by a new/unregistered user. If you are applying for a loan as an existing user, once you login to the system after having entered your login credentials, the application form will be displayed with all your personal details pre-populated in the respective fields and sections. You will, hence, be required to only specify details pertaining to the loan. The sections that will be pre-populated with your information are Primary Information, Proof of Identity, Contact Information, Employment Information and Financial Information including Income, Expenses, Assets and Liabilities.

3. Application Tracker

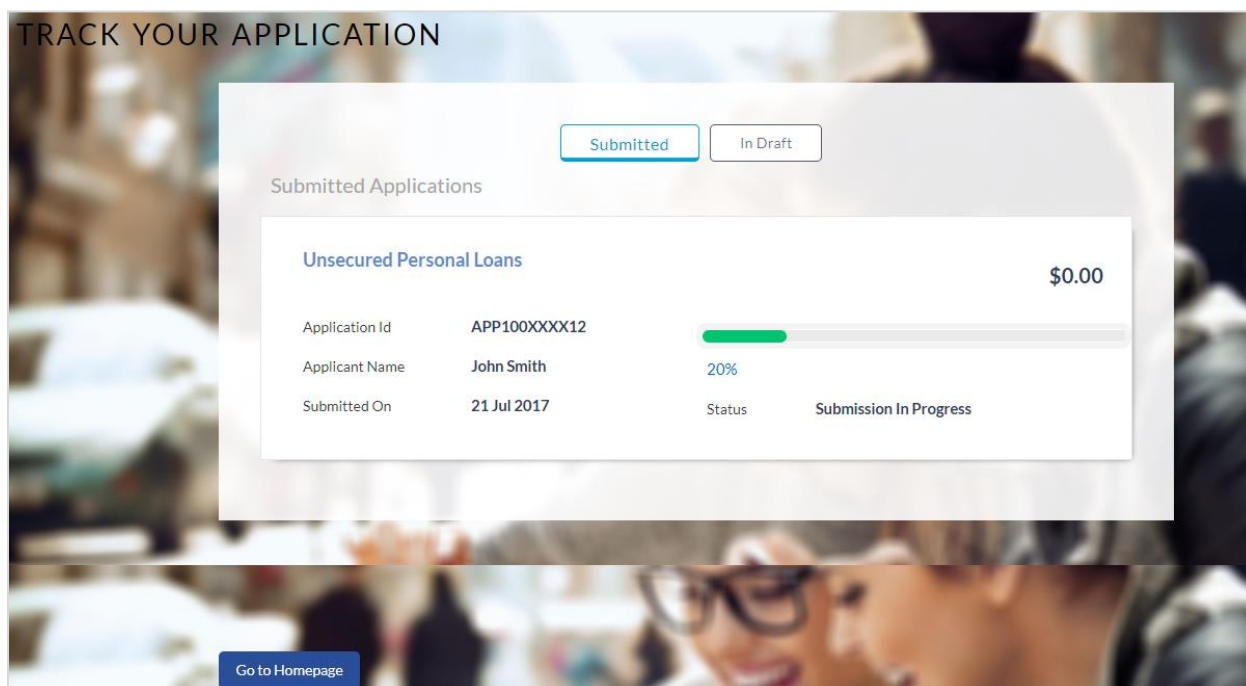
The Application Tracker enables you to view the progress of submitted applications and also to retrieve and complete applications that have been saved. Through the application tracker you can perform the following actions:

- **View submitted application:** The application tracker enables you to view details of submitted applications which includes viewing status history, application summary and uploaded documents as well as performing any pending tasks required for the processing of the application.
- **View application in draft:** While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the app tracker as an 'In Draft application'. You can select any of the applications available under this tab in order to complete and submit that application.

To track an application:

- Click **Track Application** on the dashboard. The **Login** screen is displayed.
- Enter the registered email ID and password, click **Login**.
- The **Application Tracker** screen is displayed. By default the submitted application view is displayed.

3.1 Submitted Application



Field Description

Field Name	Description
Loan Offer Name	The name of the offer for which the application has been made.
Application ID	The application reference number as generated by the bank at the time the application was submitted.
Progress Bar	The current status of the application will be displayed graphically with the help of a progress bar.
Loan Amount	The requested loan amount.
Applicant Name	The names of both the primary and co-applicant will be displayed here. If no co-applicant has been added, only the primary applicant's name will be displayed.
Submitted On	The date on which the application was submitted.
Status	The current status of the application.

- Select the application card.
- The **Application Details** screen is displayed with options to view additional details of the application and pending tasks, if any.

3.2 Loan Application Details

TRACK YOUR APPLICATION

Unsecured Personal Loans

Application Id	APP100XXXX12	
Applicant Name	John Smith	
Submitted On	21 Jul 2017	Status Submission In Progress
Loan Amount	\$0.00	
Tenure	3 year(s) 0 month(s)	

View

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

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

Field Description

Field Name	Description
Loan Offer Name	The name of the offer for which the application has been made.
Application ID	The application reference number as generated by the bank at the time the application was submitted.
Progress Bar	The current status of the application will be displayed graphically with the help of a progress bar.
Loan Amount	The requested loan amount.

Field Name	Description
Applicant Name	The names of both the primary and co-applicant will be displayed here. If no co-applicant has been added, only the primary applicant's name will be displayed.
Submitted On	The date on which the application was submitted.
Tenure	The term of the loan.

- Click any section heading to view details or to take required action on the application

3.3 Account Configuration

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

The screenshot shows the 'Account Configuration' interface. It features a dark header with a gear icon and the title 'Account Configuration'. Below the header, there are five configuration options:

- Principal and Interest Repayment Frequency:** Monthly (dropdown menu)
- Fixed rate for the initial period:** Yes/No (radio buttons)
- Avail Redraw Facility:** Yes/No (radio buttons)
- Statement Required:** Yes/No (radio buttons)
- Statement Frequency:** Half-Yearly (dropdown menu)

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

Field Description


Field Name	Description
Pay only interest for the initial period	You can identify if you wish to pay only interest during the initial period of the loan by selecting the option Yes in this field.

Field Name	Description
Interest Only Term	<p>If you have identified that you want to pay only interest during the initial period of the loan, you will then have to identify the period for which you would like to only pay interest. You can identify this period in terms of years and months.</p> <p>This field is displayed if you select the option Yes in the Pay only interest for the initial period field.</p>
Principal and Interest Repayment Frequency	<p>You can specify the frequency at which you would like to repay the principal and interest to the bank.</p> <p>The frequency could be:</p> <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Annually • Daily
Fixed rate for the initial period	<p>You can identify whether or not you would like to be charged a fixed rate of interest on the loan for the initial period.</p>
Fixed Rate Term	<p>If you have identified that you would like to be charged a fixed rate of interest for the initial period, you will then be required to identify the period for which you would wish to be charged the fixed rate. You can identify this period in terms of years and months.</p> <p>This field is displayed if you select option Yes in the Fixed rate for the initial period field.</p>
Avail Redraw Facility	<p>You can identify whether or not you would like to avail of a redraw facility on the loan.</p>
Statement Required	<p>You can identify whether you want to receive the loan statement.</p>
Statement Frequency	<p>If you have stated that you wish to receive the loan statement, you will be required to specify the frequency at which to receive the statement.</p> <p>This field is displayed if you select option Yes in the Statement Required field.</p>

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

3.4 Account Summary

The Account Summary section enables you to view basic details of the loan account.


Account Summary

>

Principal and Interest

Rate Type	Variable	Frequency	Monthly
Term	3 year(s) 0 month(s)	Approx Repayment Amount	\$327.39

Field Description

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

3.5 Application Summary

>

Applicant Name	Mr John A Smith		
Purpose	Other		
Requested Amount	\$10,000.00	Loan Date	15 Feb 2016
Approved Amount	\$0.00		
Tenure	3 year(s) 0 month(s)		

[View Complete Application](#)

Field Description

Field Name	Description
Application Summary	
Applicant Name	The names of the applicants will be displayed here.
Purpose	The purpose for which the loan was applied.
Requested Amount	The amount for which the loan is applied.
Approved Amount	Loan amount approved by the bank including the fees, and other costs.
Tenure	Loan repayment tenure.
Loan Date	Loan application date.

- Click View Complete Application to view details of the entire application in PDF format.

3.6 Application Fees

This section lists down all the fees that are applicable on the loan.

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

Field Description

Field Name

Description

Application Fees

Fees

All the fees applied are listed down with the amount charged displayed against each fee type.

3.7 Status History

This section displays the status history of the loan application i.e. the various stages through which the loan application has gone along with the current status.

Status History			
State	Submitted	Acted By	OFSSUser
Remarks	Submitted	Updated On	21 Jul 2017
State	Auto Due Diligence Approved	Acted By	OFSSUser
Remarks	Auto Due Diligence Approved	Updated On	21 Jul 2017
State	Auto Decision Referred	Acted By	OFSSUser
Remarks	Auto Decision Referred	Updated On	21 Jul 2017

Field Description


Field Name	Description
Status History	
State	The status of the application.
Remarks	Displays the remarks, if any.
Acted By	The User ID of the person that updated the status of the application.
Updated On	The date on which the specific status was updated.

3.8 Document Upload

Document upload enables you to upload the documents that are required for the application processing. You can upload multiple documents against a document type. You can also delete any document that has been uploaded previously.

To upload / delete a document:

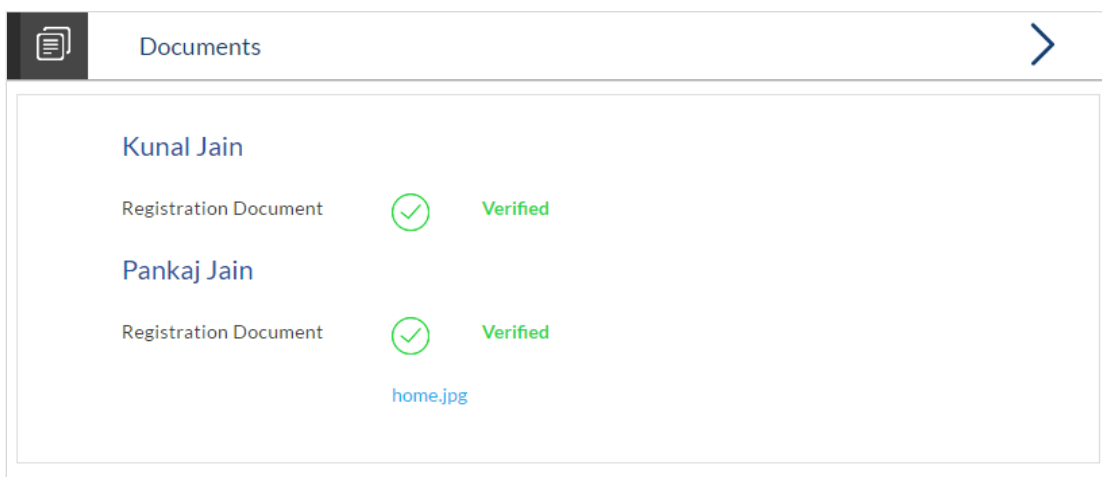
1. Click **Documents** link.
2. Click **Choose file**.
3. The option to browse the computer's folders is displayed.
4. Select the appropriate file to be uploaded and click **Open**.
5. Click **Upload**. The file is uploaded.

Note: Click the  icon against a document to delete the uploaded document.

Field Description

Field Name	Description
Choose File	On selecting this link, the browse option is opened, by which you can select the required file to upload.

3.9 View Document



- Click on the link displayed against a specific document type in order to view the document.


3.10 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.

Field Description

Field Name	Description
Letter Of Offer	Displays the generated offer letter.
Offer Letter Acceptance	In order to accept the loan offer, you will be required to accept the terms and conditions of the loan. Select the check boxes to accept the specific terms and conditions defined.

Field Name	Description
Accept/Reject Offer	Select the appropriate option in order to accept or reject the offer. In order to accept the offer, select the Yes button. In order to reject the offer, select the No button.

- Click  to download the offer letter and other document.
- Select the terms and conditions check box and click **Yes** to select the offer. The offer acceptance message is displayed.
OR
Click **No** to reject the offer.

3.11 Cancel Application

The option to cancel the application once submitted is provided in the application tracker and is available only if the application has not yet been processed to completion / fulfilled.

In order to cancel an application from the app tracker, select the Cancel option available on the application tracker details page and follow on with confirming the cancellation.

4. FAQs

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

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

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

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

3. 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.

4. 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.

5. 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.

6. 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.

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

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

8. 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.

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

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

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

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