Oracle Banking Digital Experience

US Originations Payday Loans User Manual
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US Originations Pay Day Loans User Manual

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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 18.1.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✕	Pre integrated Host interface not available.

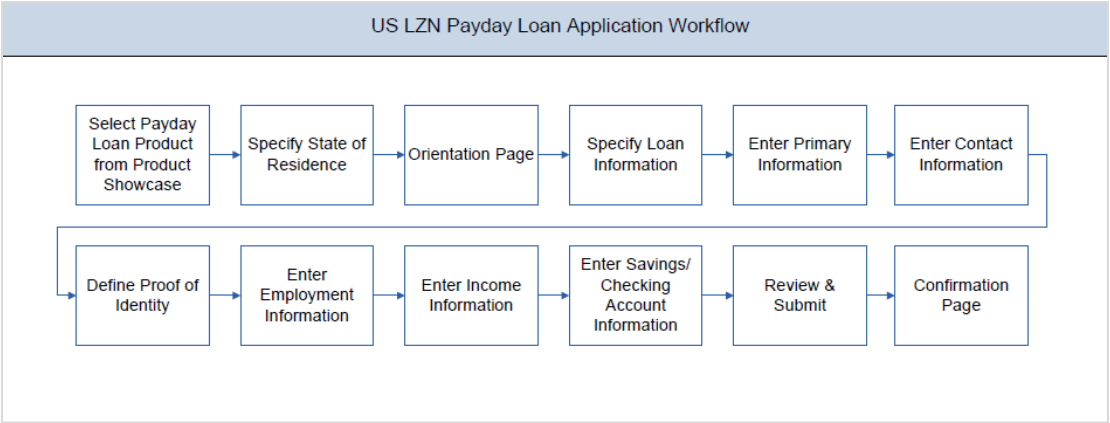
Sr No.	Transaction Name / Function Name	FCR	UBS	FLL 14.3
1	Payday Loans Application	✕	✕	✓
2	Payday Loans Application Tracker	✕	✕	✓

3. Pay Day Loans Application

A payday loan is a short term unsecured loan, generally for a small amount that is due on the borrower's next payday. Most often payday loans are paid off in one lump-sum. These loans are also called cash advance loans, salary loans, or short term loans.

Borrowers generally avail of payday loans for immediate and temporary financial needs such as medical bill payment, car repair, or other onetime expenses. Payday loans are helpful for people who have no savings balance or credit cards.

Pay Day Loans Application Workflow



Following are the steps involved in a payday loan application submission:

- **State Selection:** Select the state in which you reside, after which you can proceed with the loan application.
- **Orientation:** Select your login preference, i.e. if you are a first time applicant you can continue as a guest or login through any of the social media profiles available. If you are an existing customer you can login with your credentials in order to have the application pre-populated with your information.

The following sections (excluding Review & Submit and Confirm) will be displayed in the order defined by the bank administrator in the workflow configuration screen:

- **Loan Requirements:** In this section, you are required to specify the amount you wish to borrow as well as identify your current military status, i.e. whether you are an active duty armed forces member or dependent; or not. You can also define a promotional code, if any, in this section.
- **Primary Information:** In this section, you can specify basic personal information comprising of name and date of birth. Additionally, if you are a first time applicant, you are also required to specify how you heard about the financial institute.
- **Contact Information:** Details of your residence as well as phone numbers and email address are to be identified in this section. This section comprises of the following sub sections – Email Address, Phone Numbers, and Residential Address. Depending on your accommodation type, you may be required to identify the amount you spend on rent or mortgage repayment on a monthly basis. You can also identify your mailing address if it is different from that of your residential address, in this section.
- **Proof of Identity:** In this section, you are required to identify your Social Security Number (SSN) as well as proof of identity.

- **Employment Information:** If you are currently employed, you are required to provide the name of the company at which you are employed along with your work phone number in this section.
- **Income:** This section of the application form captures the applicant's income details. You are required to identify your primary source of income and income earned on your last paycheck in addition to details such as frequency of payment, the dates on which you will receive your next two paychecks as well as identify when you are paid if your regular payday falls on a holiday.
- **Account Information:** The financial institution is required to capture your savings or checking account number, into which the loan amount will be credited once the loan is sanctioned. The financial institution will also debit the repayment amount due on the loan due date from the same account. Hence, you will have to provide details about your bank such as bank name and bank branch routing number as well as the saving or checking account number in the Account Information section of the application form.
- **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 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 give consent to them before submitting the application to the bank.
- **Confirm Page:** Once you submit the application, a confirmation page will be displayed containing the current status of the application as well as the application reference number. This page will also contain details of any additional steps that might be required to be taken by either you or the bank. The options to either navigate to the application tracker or the product showcase are provided on this page.

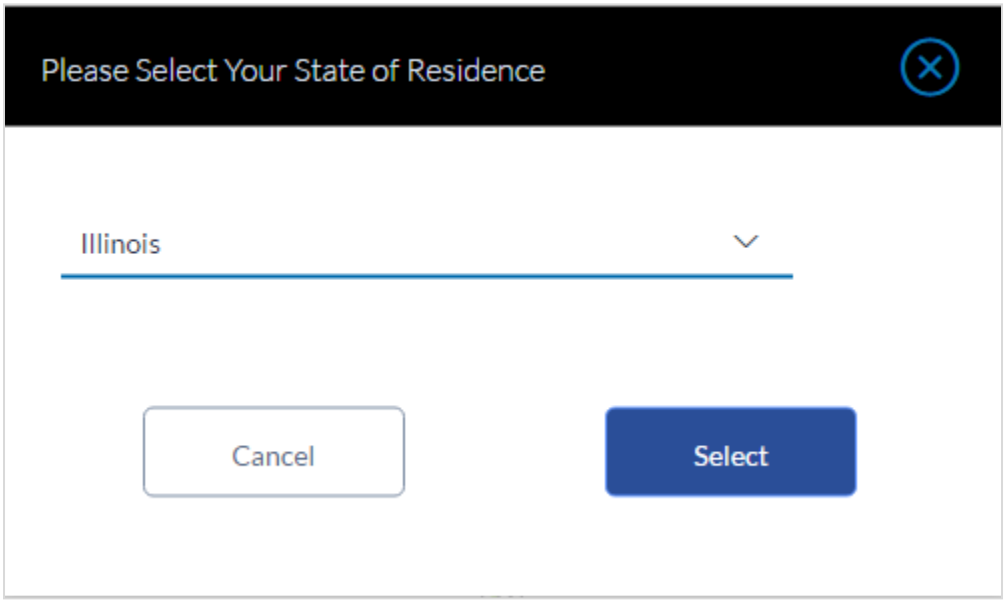
How to reach here:

Dashboard > Payday Loan

To apply for a payday loan:

- Select Payday Loans on the product showcase screen. The state of residence screen is displayed.

2.1 State of Residence

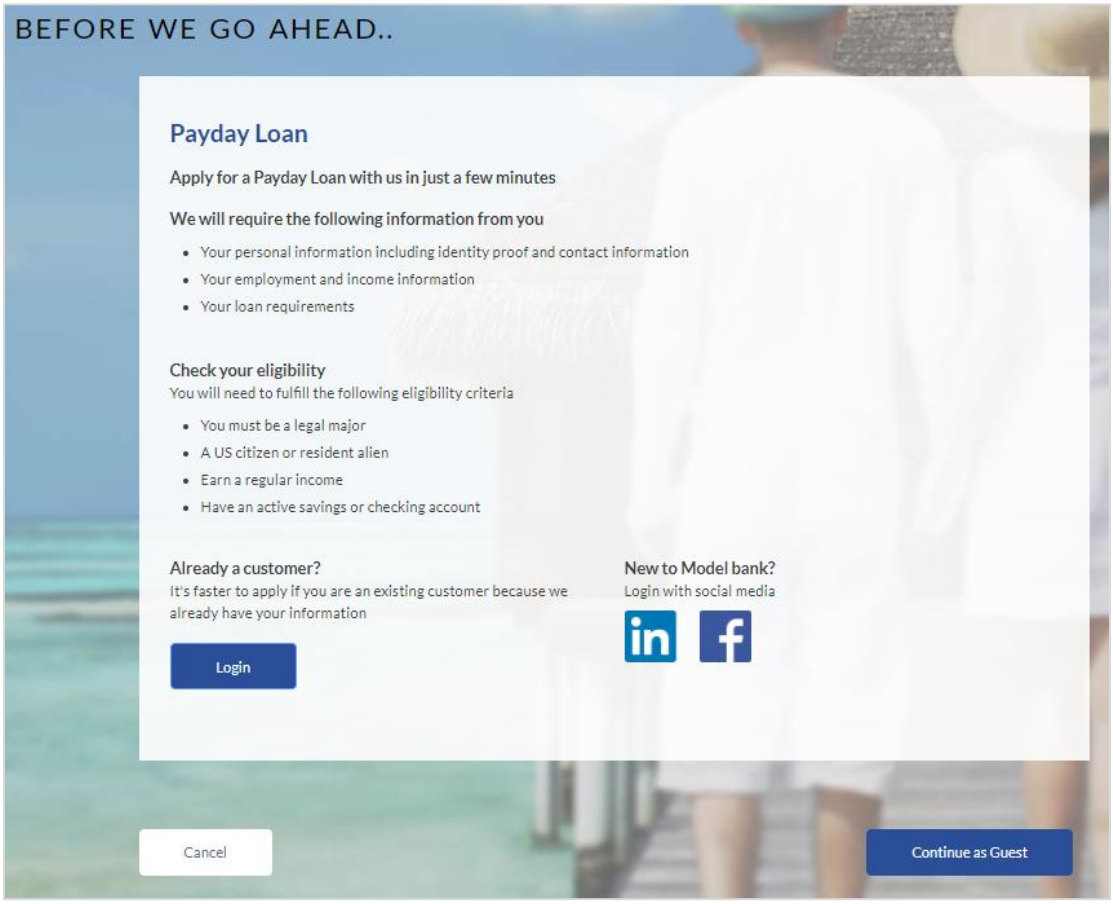


Field Description

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

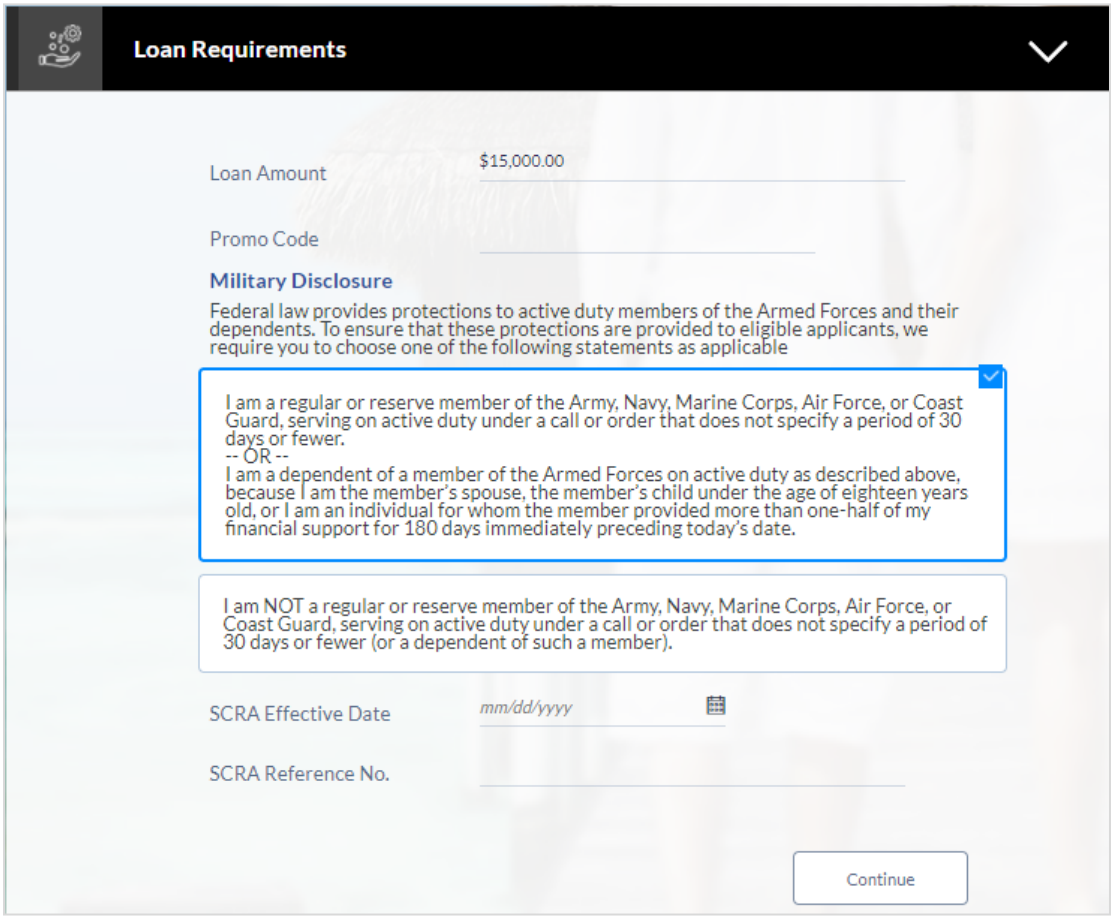
- From the drop-down list, select the state of residence, and click **Select**. The orientation screen is displayed containing details informing the applicant about eligibility criteria to be met as well as the information required to complete an application form.
  OR
  Click **Cancel** if you do not wish to proceed with the loan application.

2.2 Orientation Page



- Click **Continue as guest**, if you are a new / unregistered user.
  OR
  Click any social media (LinkedIn / Facebook) icon to login through the specific social media profile. Once you log in through either of the two sites, your first name, last name and email address are defaulted to that which is maintained for the specific site.
  OR
  Click **Login** if you are a registered user.
  OR
  Click **Cancel** to abort the loan application process.
- The section defined as the first in the workflow configuration screen will be displayed.

2.3 Loan Requirements



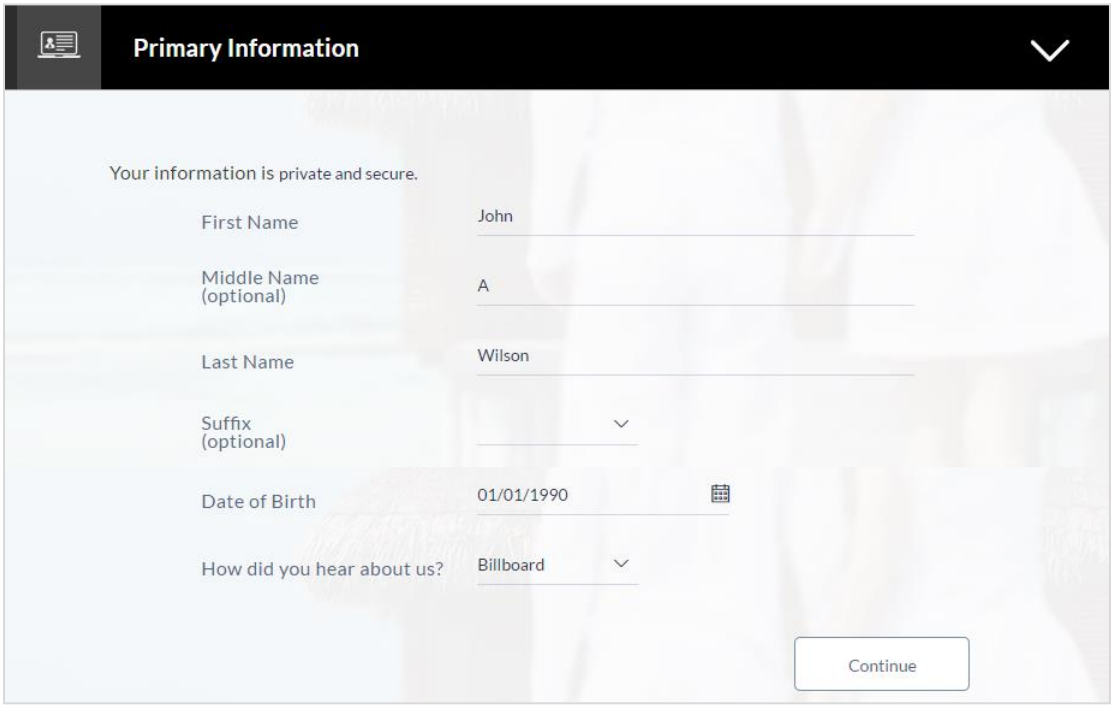
Field Description

Field Name	Description
Loan Amount	The loan amount (in US dollars) that you would like to borrow.
Promo Code	Enter a promo code, if any. A promo code could make you eligible for certain benefits such as a lower interest rate depending on the linked offer.
Military Disclosure	Identify your current military status, i.e. whether you are an active duty service member or dependent; or not.
SCRA Effective Date	SCRA stands for Service Member's Civil Relief Act. Enter the date on which you or the active duty service member that you are a dependent of is called to active duty. You will be required to specify this information if you have identified yourself as an active duty service member or a dependent of one.

Field Name	Description
SCRA Reference Number	Enter the SCRA reference number in this field. You will be required to specify this information if you have identified yourself as an active duty service member or a dependent of one.

- Enter the relevant loan requirement details.
- Click **Continue**. The next section will be displayed.

2.4 Primary Information



Field Description

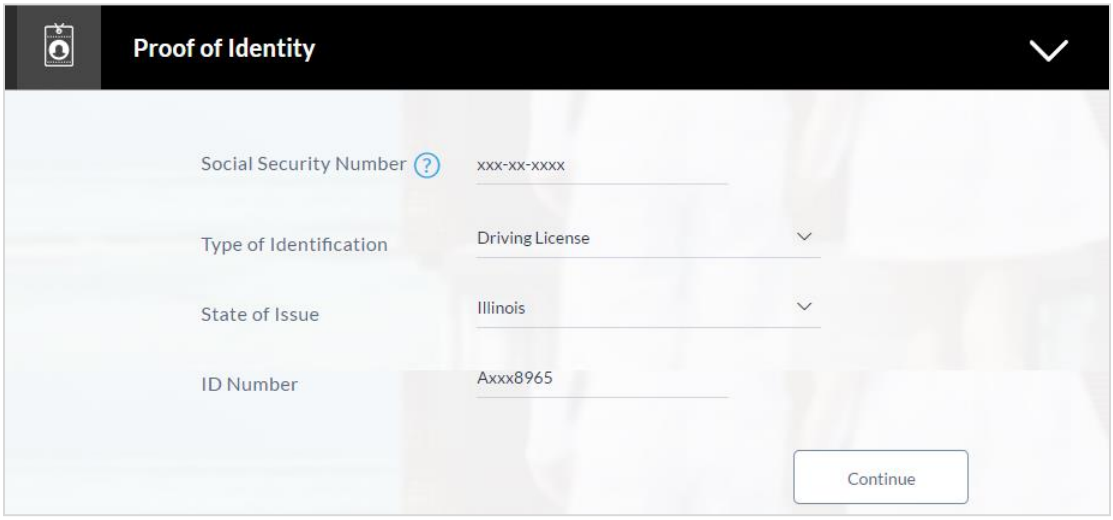
Field Name	Description
First Name	Enter your first name.
Middle Name (Optional)	Enter your middle name. This field is optional.
Last Name	Enter your last name.
Suffix (Optional)	Select a suffix that is applicable to you, if at all. This field is optional.
Date of Birth	Specify your date of birth in MM/DD/YYYY format. 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.

Field Name	Description
How did you hear about us?	Identify the source from which you got to know about this particular product and institute. The options could be: • Radio • Television • Mail • Billboard • Search Engine • Other

- Click **Continue**. The next section is displayed.

2.5 Proof of Identity

In the proof of identity section enter your Social Security Number as well as identification details. Identification details will include type of identification, identification number and other supporting information such as state of issue, and expiration date.



Field Description

Field Name	Description
Social Security Number	Enter your Social Security Number. Your Social Security Number is a 9 digit number issued by the U.S. government to U.S. citizens, permanent residents and temporary residents for taxation and other purposes.
Type of Identification	Select the identification that you want to provide as proof of identity. The identification type could be: • State ID • Driving License • Matricula Consular Card
State of Issue	Select the name of the state in which your identification document has been issued. This field is displayed if you select **State ID** or **Driving License** in **Type of Identification** list.
ID Number / Driver's License Number	Enter your identification number corresponding to the identification type. This field will be labeled 'Driver's License Number' if you select **Driving License** as **Type of Identification**.

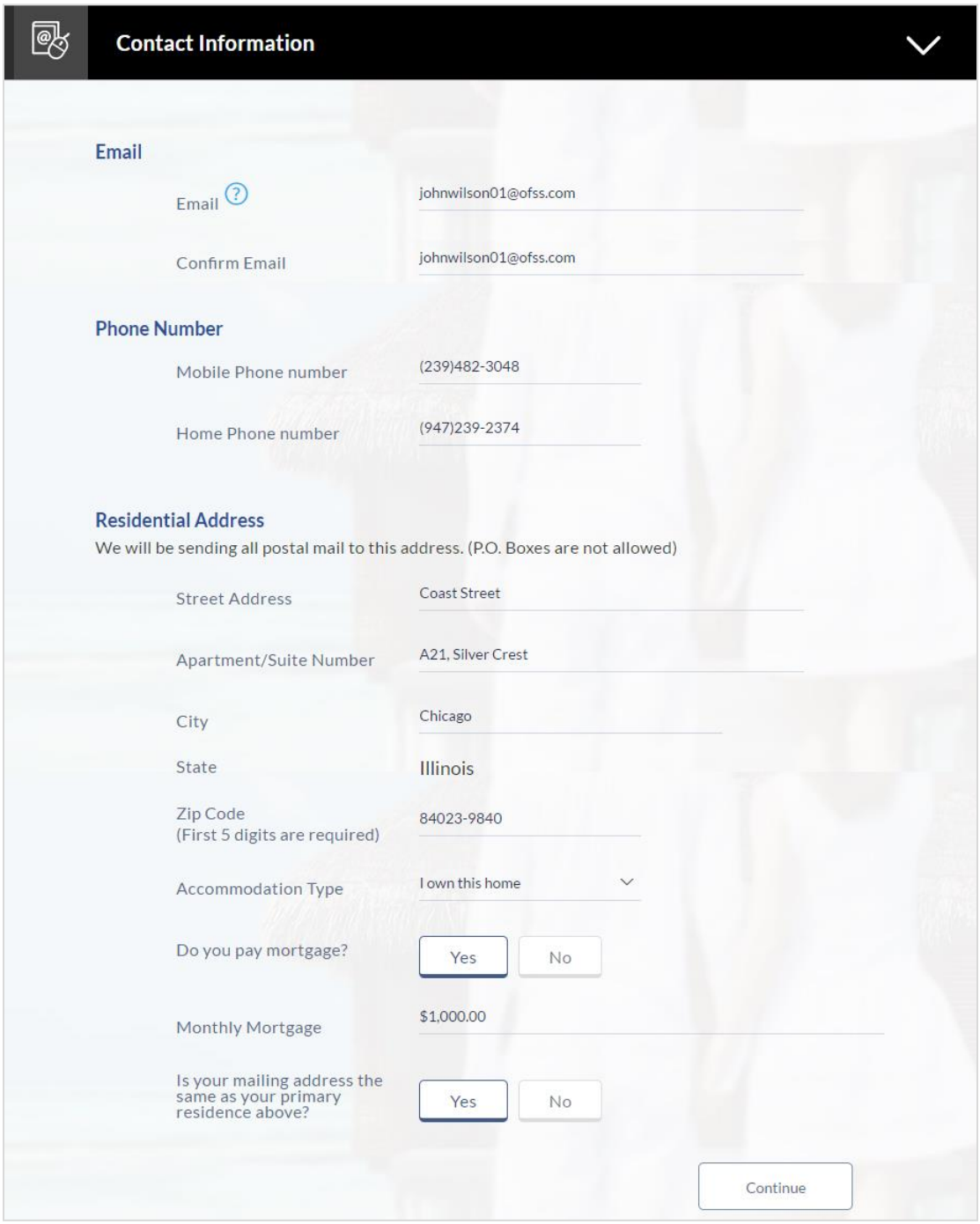
Field Name	Description
Expiration Date	Enter the date on which your identification document will expire. This date can be found printed on your identification document. This field does not appear if you select **Driving License** option from the **Type of Identification** list.

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

2.6 Contact Information

In the contact information section enter contact details including your email address, phone numbers, and current residential address. Depending on your accommodation type, you might be required to enter information pertaining to the monthly amount spent towards rent or mortgage repayment.

You may also be required to enter your mailing address in case your mailing address is different from that of your residential address.



Field Description

Field Name	Description
Email	
Email	Enter your email address.
Confirm Email	Re-enter your email address in order to confirm the same.
Phone Number	
Mobile Phone Number	Enter your mobile phone number.
Home Phone Number	Enter your home phone number.
Residential Address	
Street Address	Enter your street address.
Apartment / Suite No.	Enter your apartment or suite number.
City	Enter the name of the city in which you reside.
State	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.
Zip Code	Enter the zip code of your residence. You can enter the zip code in format zip+4 in addition to regular format.
Accommodation Type	The type of accommodation in which you reside. The options can be: • Company Provided • Inherited • Leased • Owned • Parental • Rented • Others
Monthly Rent	The amount you spend towards monthly rent in US dollars. You will be required to enter this amount only if you have selected the option **Rented** as **Accommodation Type**.

Field Name	Description
Do you pay mortgage?	Specify whether you pay mortgage on your owned home. You will have to answer this question only if you have selected the option **Owned** as **Accommodation Type**.
Monthly Mortgage	The amount in US dollars that you spend towards monthly mortgage repayment. You will be required to enter this amount only if you have stated that you do pay mortgage in the field **Do you pay mortgage?**
Is your mailing address the same as your primary residence above?	Identify whether your mailing address is the same as your current residence. If you state that your mailing address is not the same as your primary residence, you will be required to enter your mailing address.

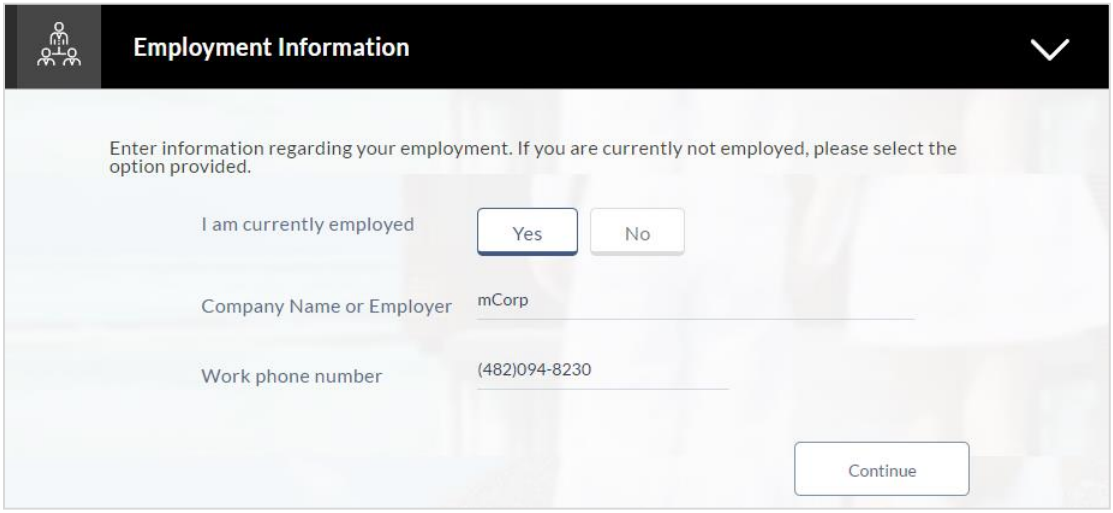
The following fields appear if you select the option **No** against the **Is your mailing address the same as your primary residence above?** field.

Street Address	Enter the street address of your mailing address.
Apartment / Suite No.	Enter the apartment or suite number of your mailing address.
City	Enter the name of the city of your mailing address.
State	Identify the state of your mailing address.
Zip Code	Enter the zip code of your mailing address. You can enter the zip code in format zip+4 in addition to regular format.

- Once the contact details are entered, click **Continue**. The next section will be displayed.

2.7 Employment Information

In this section you are required to enter basic details of your employment such as company/employer name and work phone number. If you identify that you are not employed currently, you can skip entering this information and proceed with the next step in the application form.



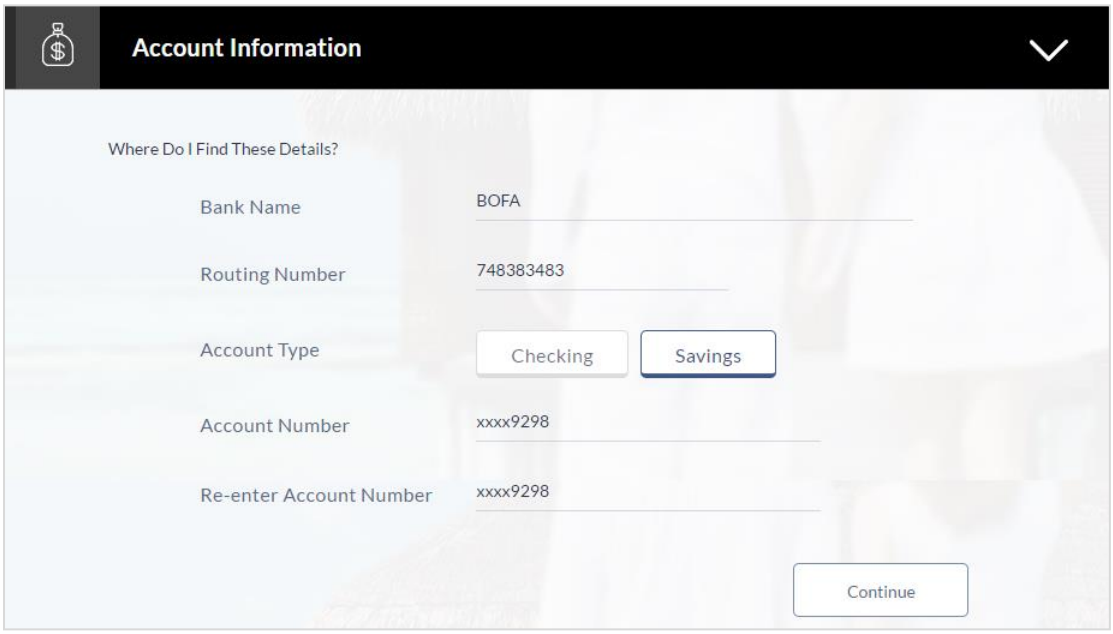
Field Description

Field Name	Description
I am currently employed	Identify whether you are currently employed or not.
Company Name or Employer	Enter the name of the company or firm at which you are currently employed. You will be required to enter the name of your company or firm in which you are currently employed only if you have identified that you are currently employed by having selected **Yes** in the **I am currently employed** field.
Work Phone Number	Enter your work phone number with extension. You will be required to enter your work phone number only if you have identified that you are currently employed by having selected **Yes** in the **I am currently employed** field.

- Click **Continue** to proceed with the application process. The next section is displayed.

2.8 Account Information

In this section, you are required to identify your savings or checking account into which the loan amount is to be disbursed and from which the amount to be repaid will be debited on the date on which the loan repayment is due. You will have to identify details of the bank at which your account is held along with your savings/checking account number. Details of the bank will include the bank name and routing number.



Field Description

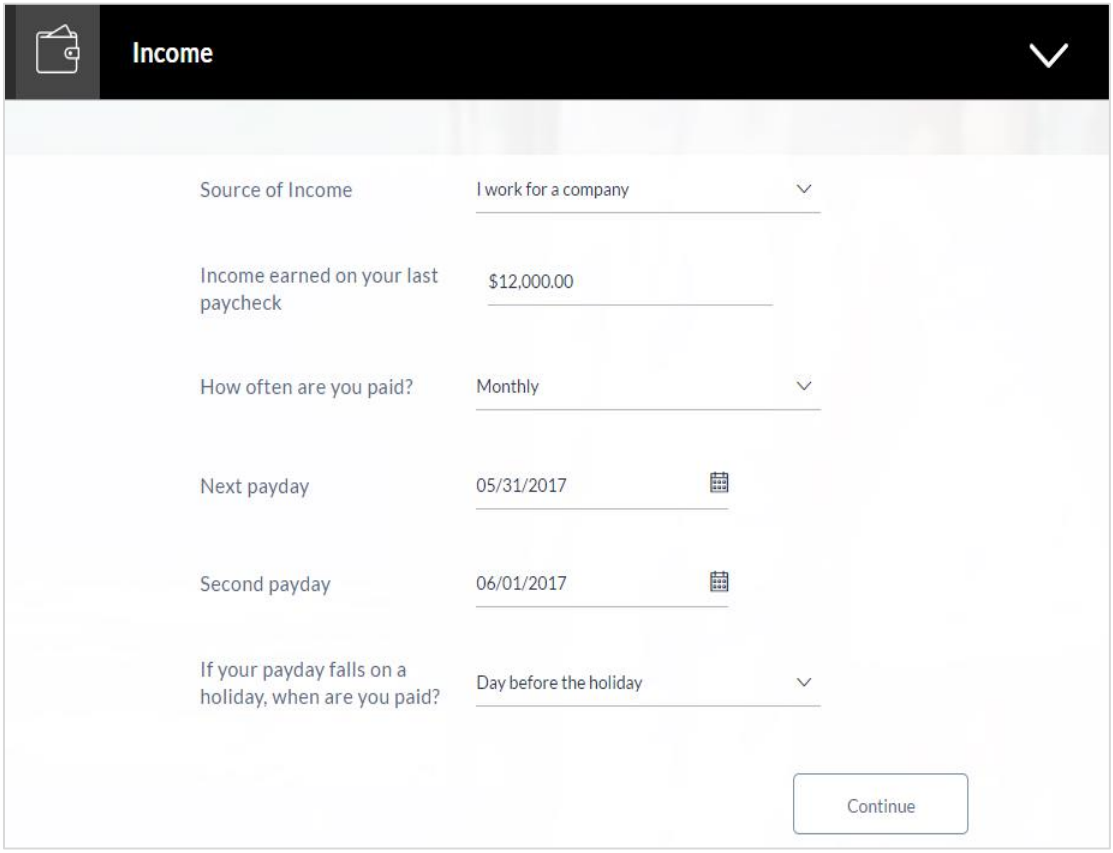
Field Name	Description
Bank Name	Enter the name of the bank at which your savings or checking account is held.
Routing Number	Enter the routing number of the bank's branch in which your savings/checking account is held.
Account Type	Select the account type. The options could be: • Checking • Savings
Account Number	Enter your savings/checking account number.
Re-enter Account Number	Re-enter the account number to confirm the value entered in the previous field.

Field Name	Description
Where do I find this information?	Click this link to view an image depicting a check book leaf on which an account number and routing number are printed. You can select this link so as to be able to identify your account number and routing number based on the reference image provided.

- Click **Continue** to proceed with the loan application process. The next section is displayed.

2.9 Income

In this section enter details of your income. You will be required to provide information such as your primary source of income, the amount (in US Dollars) earned on your last pay check, the frequency in which you earn your income and also the dates on which you will earn your next two paychecks.



Field Description

Field Name	Description
Source of Income	Identify the source of your primary income, i.e. the means through which you earn regular income. The source of income options are: • Salary • Rental Income • Pension • Social Security • Investment Income • Alimony • Child Support • Damages for Injury/Disability
Income earned on your last paycheck	Specify the amount of income earned on a regular basis in US dollars from the selected source of income.
How often are you paid?	Identify the frequency at which you earn income. The options are: • Bi-Weekly • Weekly • Semi-Monthly • Monthly
Next Payday	The date and day on which you will receive your income next.
Second Payday	The date and day on which you will receive your second income installment.
If your payday falls on a holiday, when are you paid?	Identify when you are typically paid in case your payday falls on a holiday. The options are: • Day before the holiday • Day after the holiday • No change - On the holiday

- Click **Continue**. The next section is displayed.

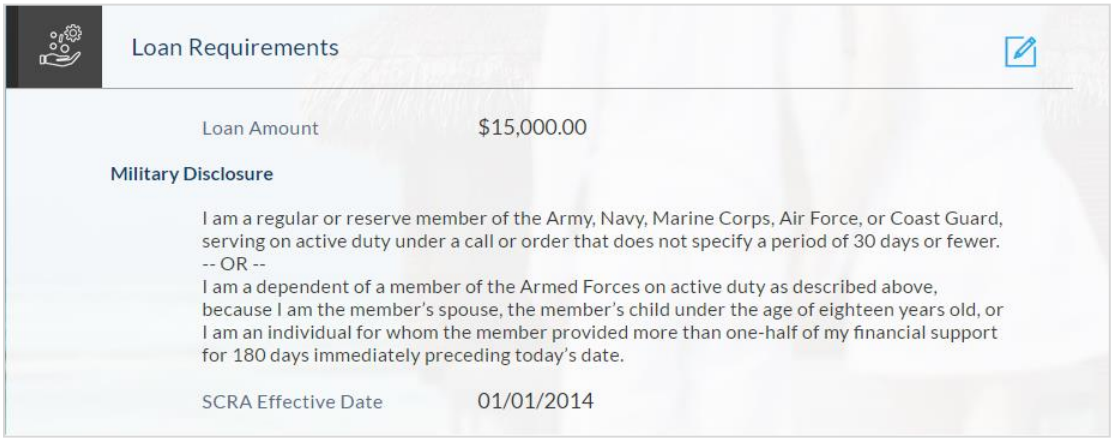
2.10 Review and Submit

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 financial institution. The facility to provide your consent to a disclosure is provided against each disclosure.

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

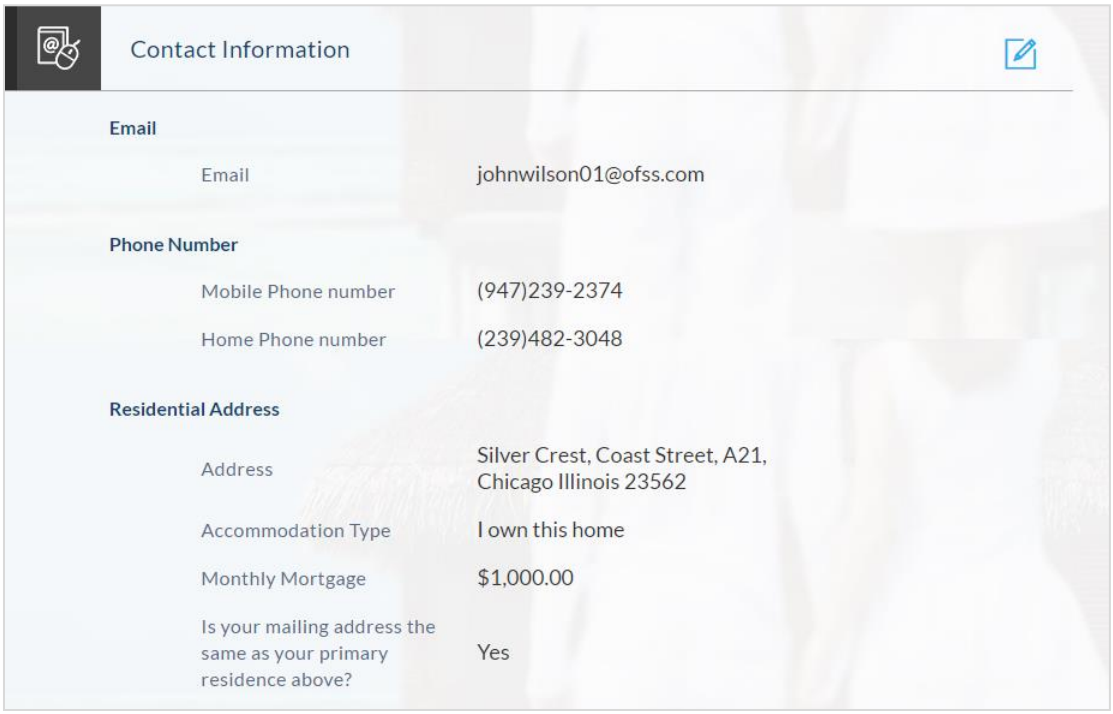
Loan Requirements



Primary Information

Proof of Identity

Contact Information

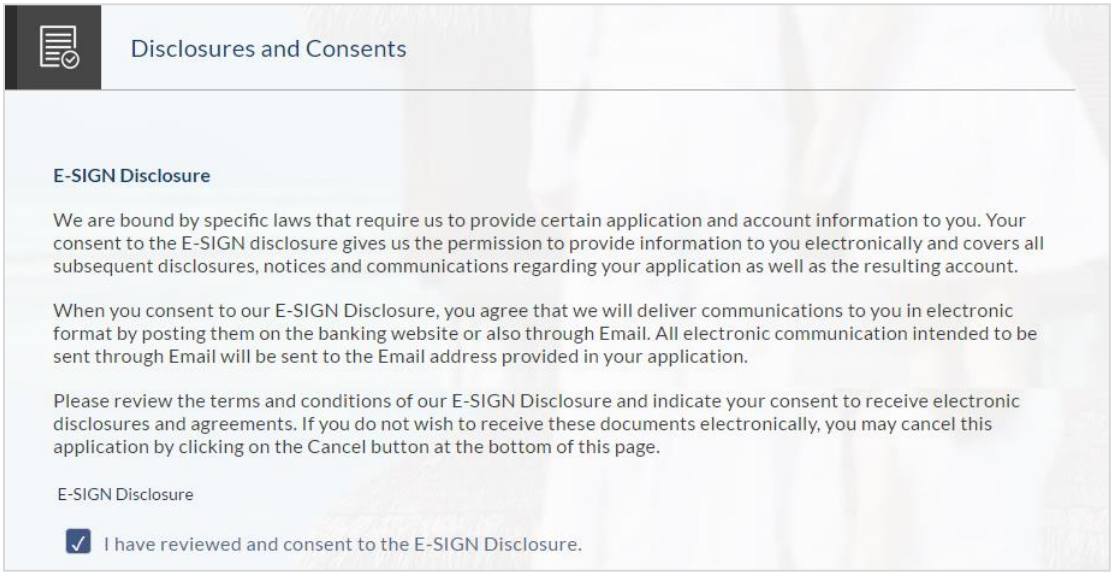


Employment Information

Account Information

Income

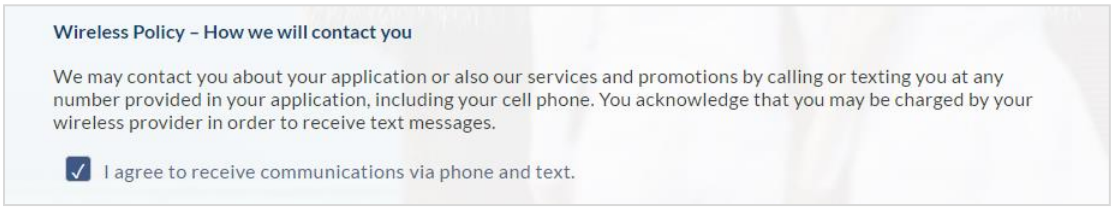
Disclosures and Consents



Field Description

Field Name	Description
ESIGN Disclosure	
I have reviewed and consent to the ESIGN Disclosure	Select this check box to provide consent to the ESIGN Disclosure

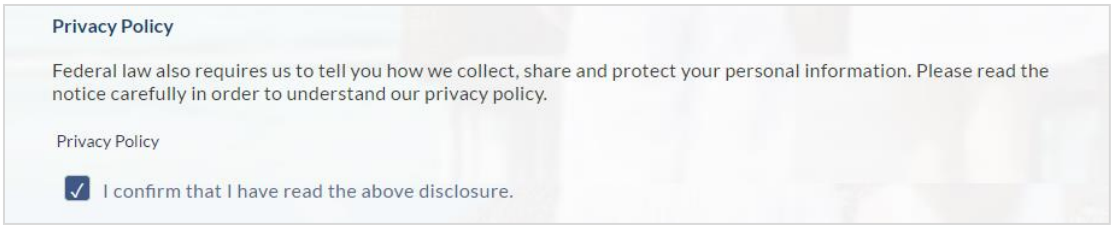
Wireless Policy



Field Description

Field Name	Description
Wireless Policy	
I agree to receive communications via phone and text	Select this check box to provide consent to receive communications via phone and text messages.

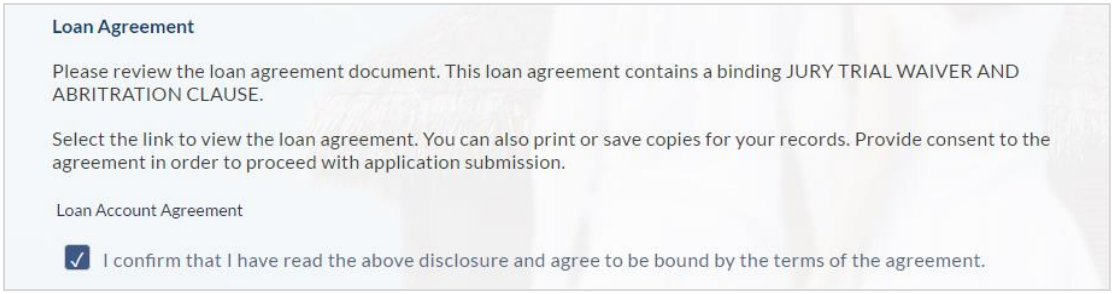
Privacy Policy



Field Description

Field Name	Description
Privacy Policy	
I confirm that I have read the above disclosures	Select this check box to confirm having read and providing consent to the financial institution privacy policy.

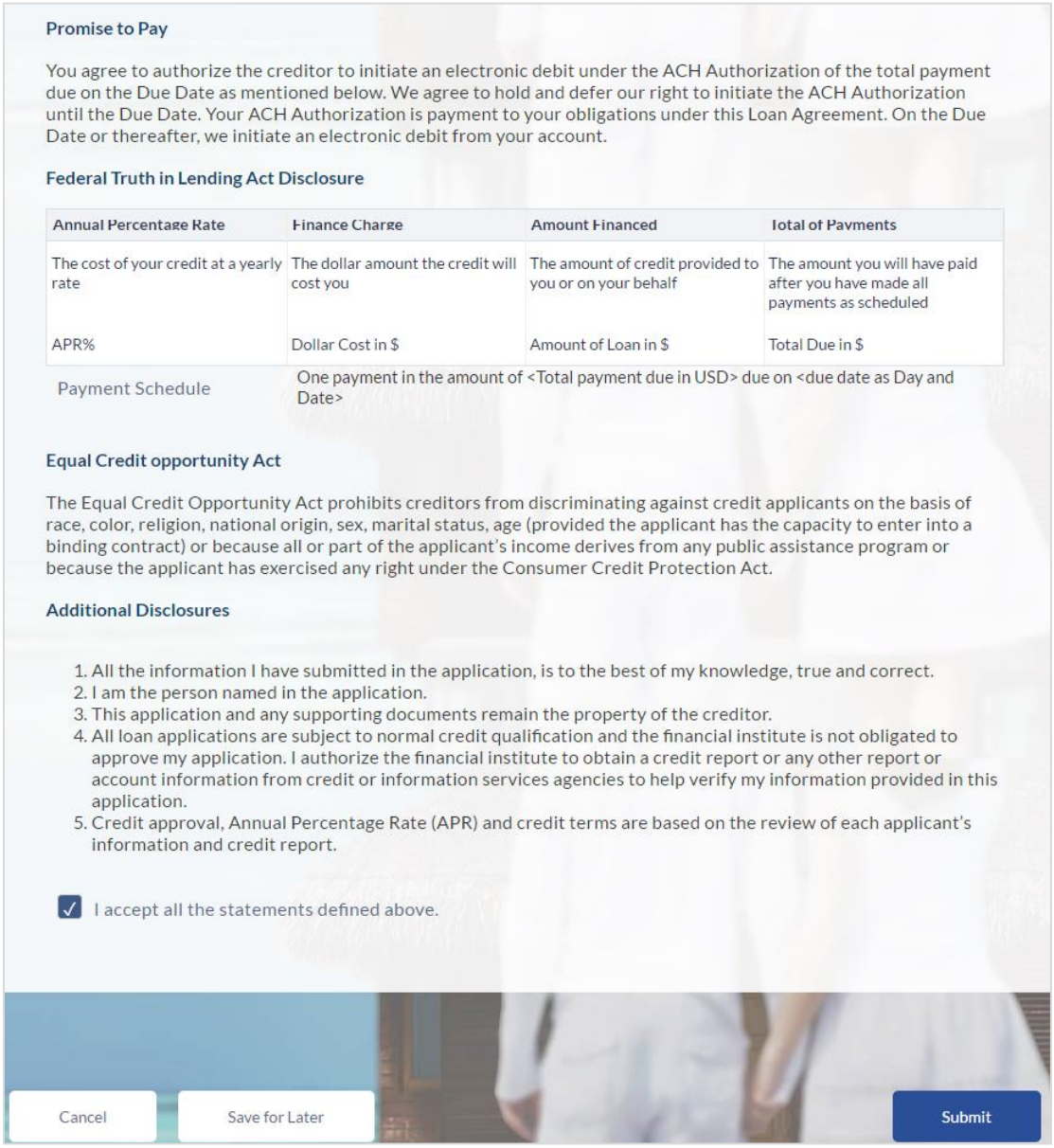
Loan Agreement



Field Description

Field Name	Description
Loan Agreement	
I confirm that I have read the above disclosure and agree to be bound by the terms of the agreement	Select this check box to confirm having read and providing consent to the loan agreement.

Promise to Pay / Equal Credit Opportunity Act / Additional Disclosure



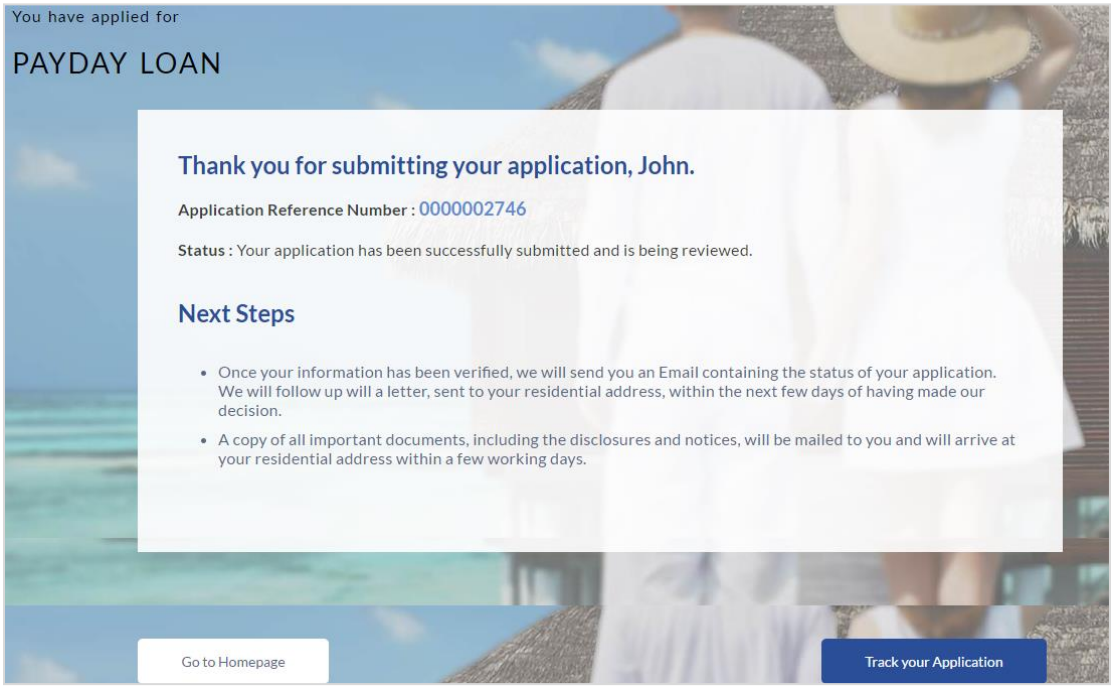
Field Description

Field Name	Description
Additional Disclosures	
I accept all the statements defined above	Select this check box to agree with the promise to pay, equal credit opportunity act, and additional disclosures.

- Click against any section heading to edit the details of that section.
- 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 financial institution.

2.11 Submitted Application Confirmation

The confirmation page is displayed once you have submitted your application. This page displays the current status of your 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 option to track the application is also provided on this page. If as per the configuration, registration is not mandatory, and if you have not already registered, the option to register will also be available on this screen.



- If the applicant who has filled in the application details is not a registered channel user and if registration is not mandatory, the option to register for channel access will be available on this page. Click **Register**.
  OR
- Click **Go to Homepage** to navigate to the application dashboard screen.
  OR

  Click **Track your Application** in order to be navigated to the application tracker.

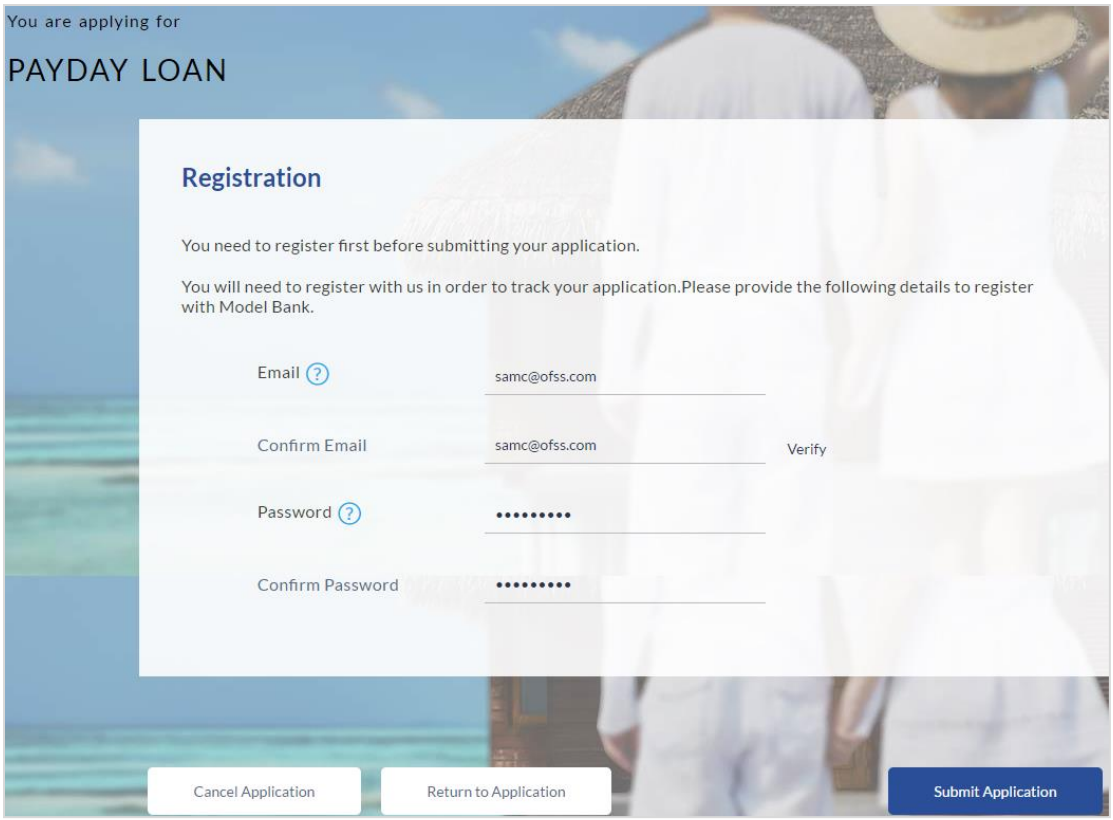
2.12 Register User

Registration might be mandatory or optional. In case registration is mandatory and you have not yet registered at the time of submitting the application, you will be required to mandatorily register before the application can be submitted. In this case, when you select the option to Submit the application on the Review & Submit page, the registration page will be opened. Once you have registered, you will be able to proceed with application submission.

In case registration is not mandatory and you have not yet registered at the time of submission, the option to register yourself for channel access will be provided on the confirm screen. Clicking on the link will open the Registration page.

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 is displayed.
4. In the Password field, enter the password required for log-in.
5. To confirm the password enter the password in the Confirm Password field.

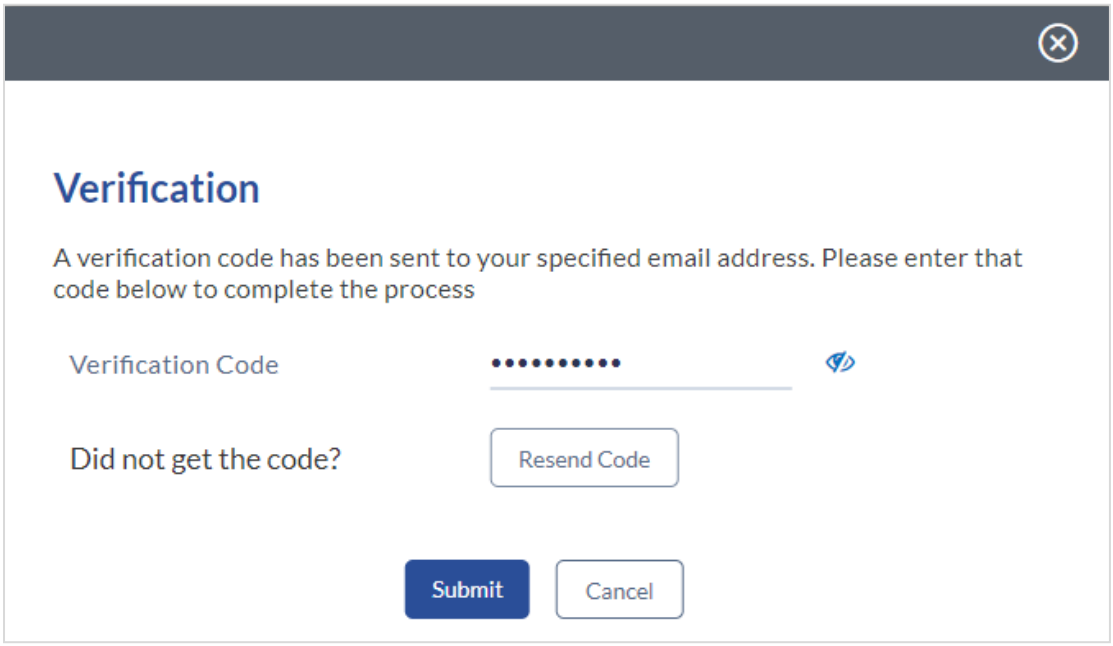


Field Description

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.
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 the password re-enter the password entered in the **Password** field.

- Click **Submit Application** to register. This option will be provided in case registration is mandatory and if you are registering before having completed final submission of the application.
  OR
  Click **Return to Application** to navigate back to the loan application.
  OR
  Click **Cancel Application** to abort the loan application process.

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.

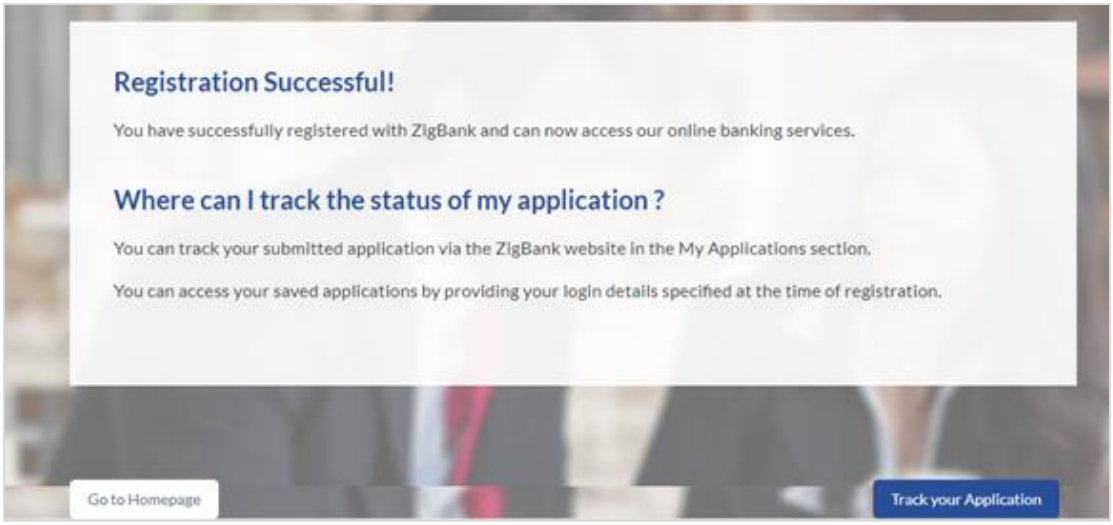
  OR

  Click **Resend Code** if you wish for the system to send you a different security code.

  OR

  Click **Cancel** to cancel the close the screen and return to the registration screen.

Register Applicant - Confirm



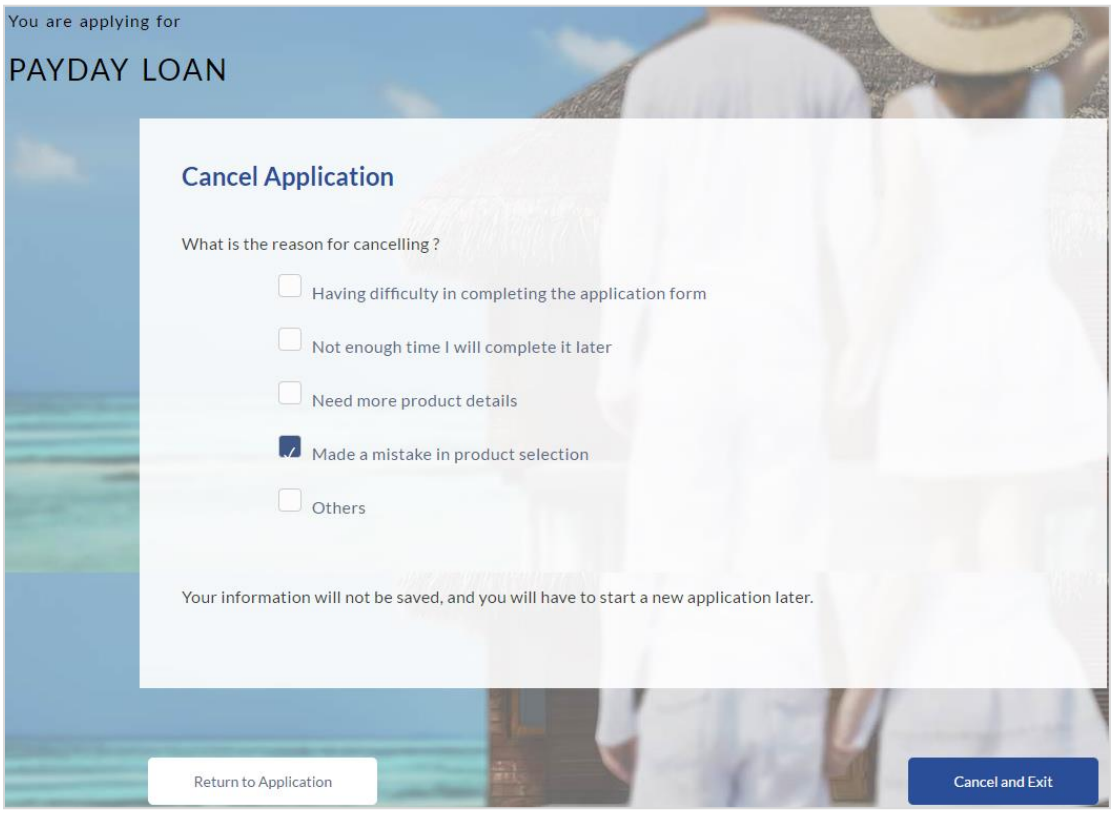
- Click **Track your Application** to navigate to application tracker to view the applications status.
  OR
  Click **Go To Homepage** to navigate to the product showcase.

2.13 Cancel 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.



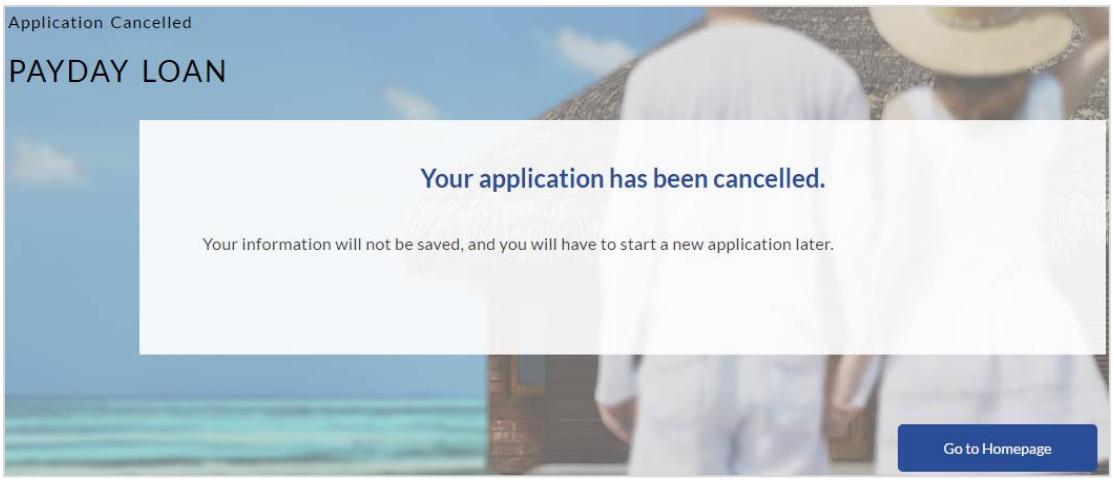
Field Description

Field Name	Description
Reason for Cancelling	Indicate the reason for which you are cancelling the application. This is an optional step. The cancellation reasons could be: • Difficulty in completing the form • Insufficient time • Need more product details • Incorrect product selection • Others

Field Name	Description
Please Specify	This field is displayed if you have selected the option **Others** as **Reason for Cancelling**. Enter the reason for which you are cancelling the application in this field.

- 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.

2.14 Save for Later

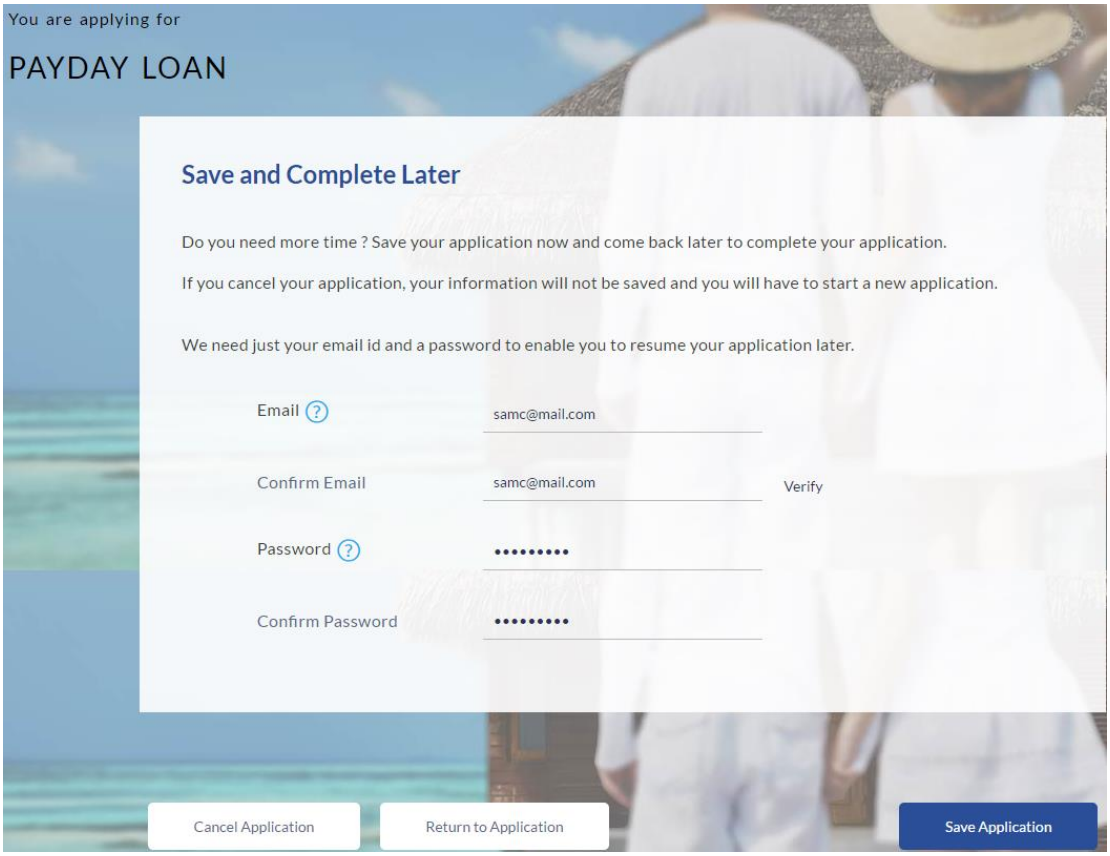
There are two scenarios in this case

- 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 application 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 enter re-enter the same 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 registered 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 which you would like to use to log into the system.
6. To confirm the password re-enter the password in the **Confirm Password** field.

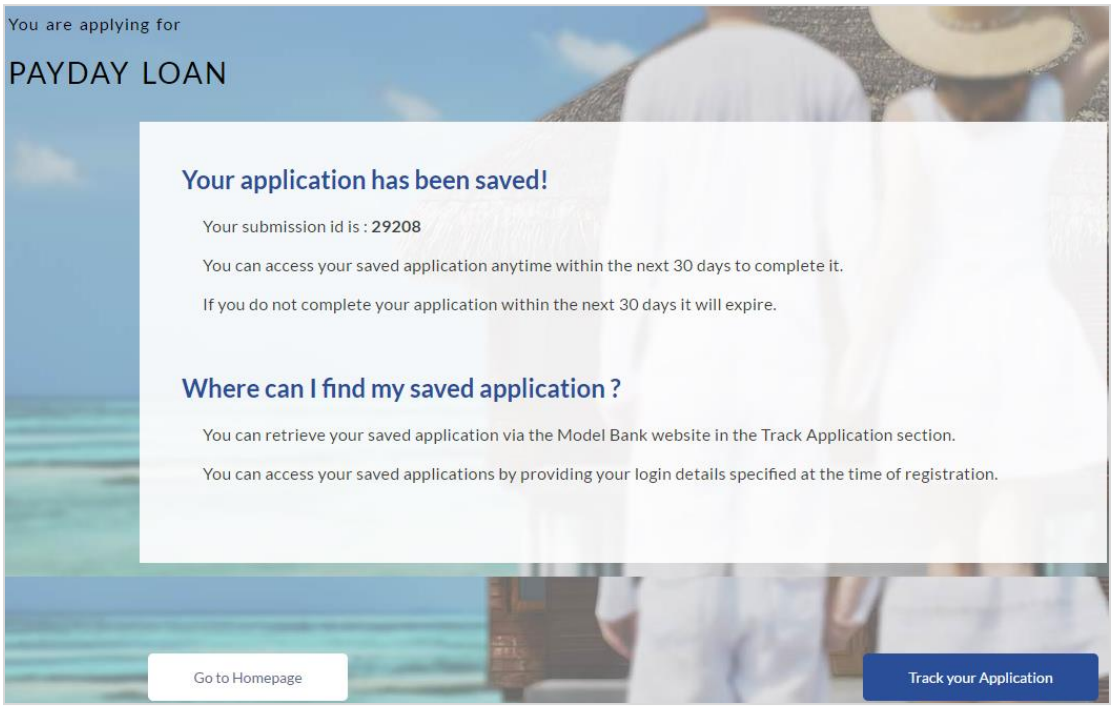


Field Description

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 the password re-enter the password entered in the **Password** field.

- Click **Save Application** to complete registration and saving the application.
  OR
  Click **Cancel Application** to abort the loan application process.
  OR
  Click **Return to Application** to navigate back to the application screen.

Saved Application



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

2.15 Existing Customer Application

This section describes how an existing customer can apply for a payday loan.

If you are an existing customer of the bank, you can select the **Login** option on the **Orientation screen** (section 2.2). The screen on which you are prompted to enter your login credentials is displayed. Once you have entered and submitted your login credentials, the application form is displayed with all your personal information pre-populated in the respective sections. You are, hence, required to enter information in only the loan requirements and account information sections which are displayed first in the application form.

The pre-populated sections in which you are required to enter or update certain information are highlighted so that you are made aware about any further information that needs to be furnished. Before submitting the application, you will be required to review the information being submitted as part of the application form as well as provide consent to the various disclosures and notices that impact the loan. Once you submit the application, a confirmation page will be displayed which will display the current status of the application form as well as a reference number by which you can track your application in the application tracker.

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4. Application Tracker

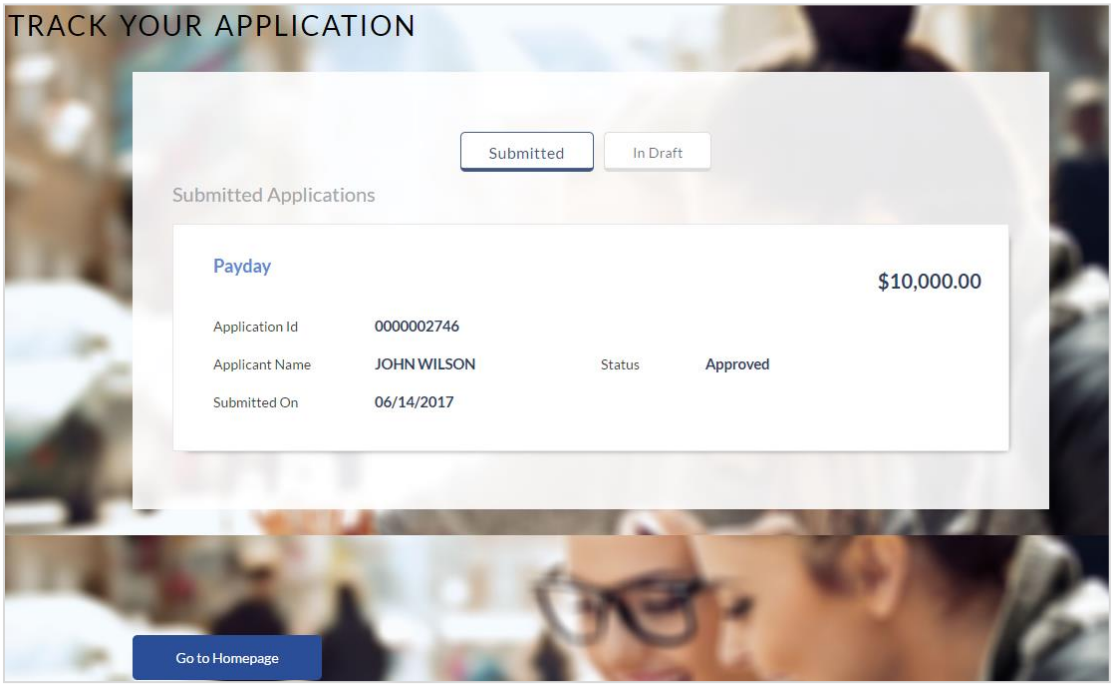
The Application Tracker enables you to view the progress of submitted applications and also to retrieve and complete applications that have been saved. Through the application tracker you can perform the following actions:

- **View submitted applications**: The application tracker enables you to view details of submitted application which includes tracking the status of the application as well as completing any pending tasks.
- **View applications in draft**: If you click save for later while filling in an application, the application is saved in the application 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:

1. Click **Track Application** on the dashboard. The **Login** screen is displayed.
2. Enter your registered email ID and password, click **Login**.
3. The landing screen of the **Application Tracker** is displayed, containing tabs of both Submitted Applications as well as In Draft Applications, if you have applications in both categories. By default the submitted application tab is selected.

3.1 Submitted Application

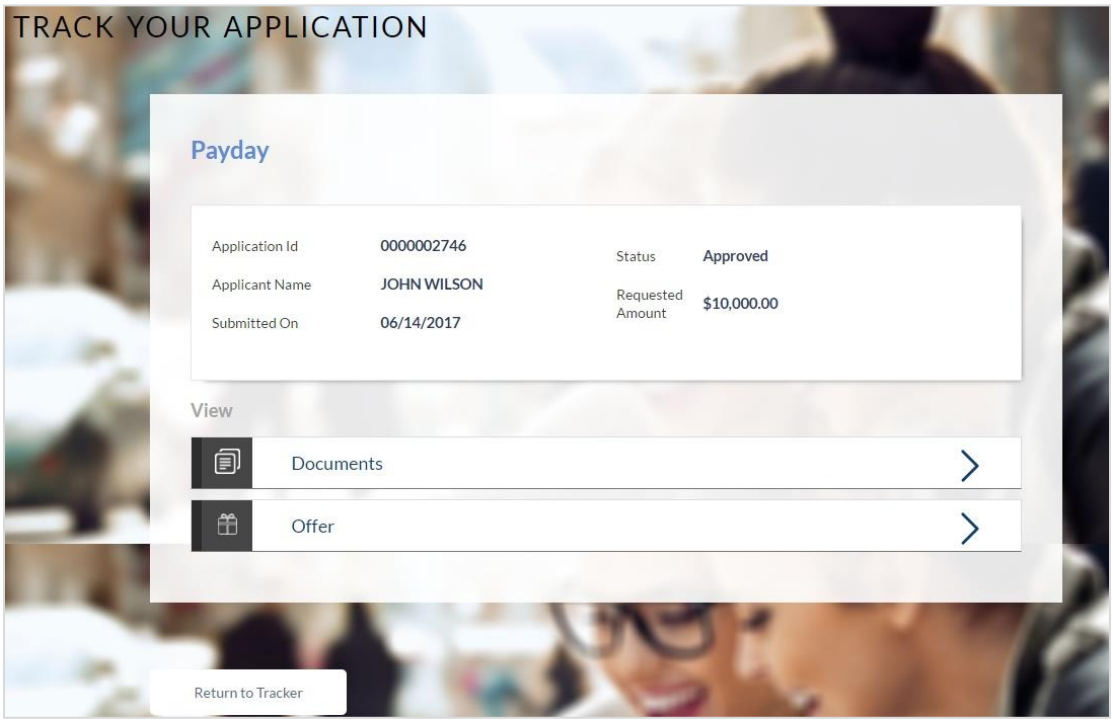


Field Description

Field Name	Description
Loan Product Name	The name of the product for which the application has been made.
Application ID	The application reference number as generated by the institute at the time the application was submitted.
Applicant Name	The name of the applicant.
Submitted On	The date on which the application was submitted.
Status	The current status of the application.
Loan Amount	The requested loan amount.

- 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



Field Description

Field Name	Description
Application Summary	
Loan Product Name	The name of the product for which the application has been made.
Application ID	The application reference number as generated by the institute at the time the application was submitted.
Applicant Name	The name of the applicant.
Submitted On	The date on which the application was submitted.
Status	The current status of the application
Requested Amount	The requested loan amount.

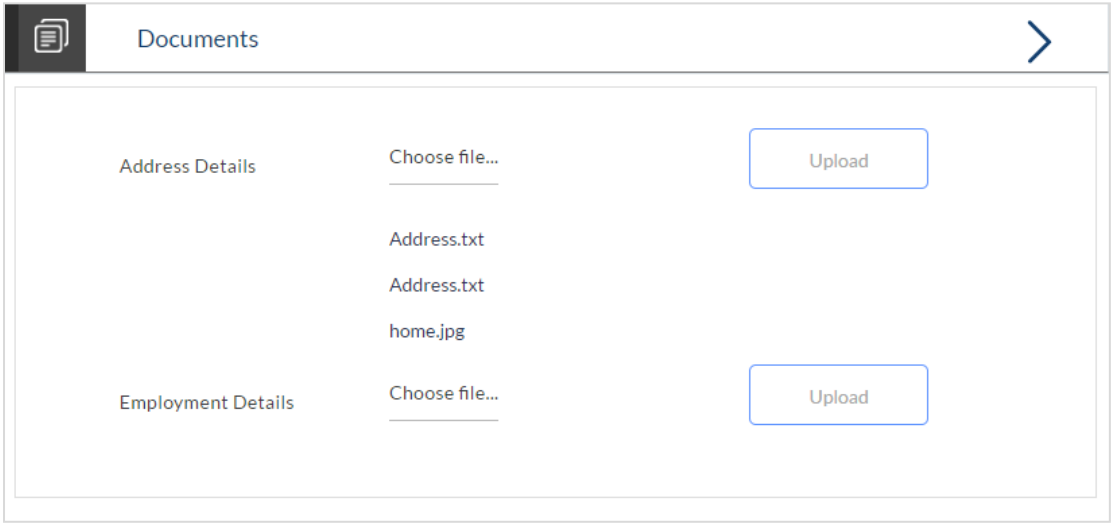
- Click any section heading to view details or to take required action on the application.

3.3 Document Upload

Document upload enables you to upload the documents that are required for the processing of the application. You can upload multiple documents against a document type.

To upload a document:

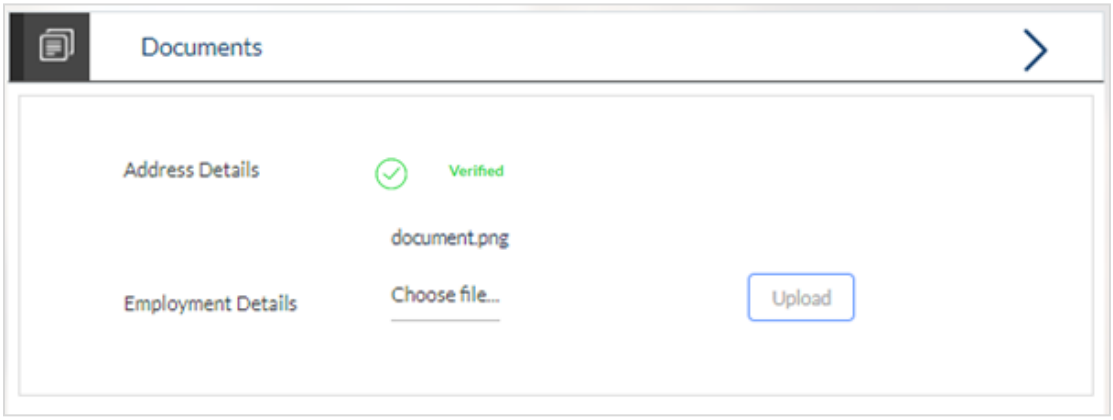
- Click **Documents** link.
- Click Choose file.
- The option to browse the computer's folders is displayed.
- Select the appropriate file to be uploaded and click Open.
- Click **Upload**. The file is uploaded.



Field Description

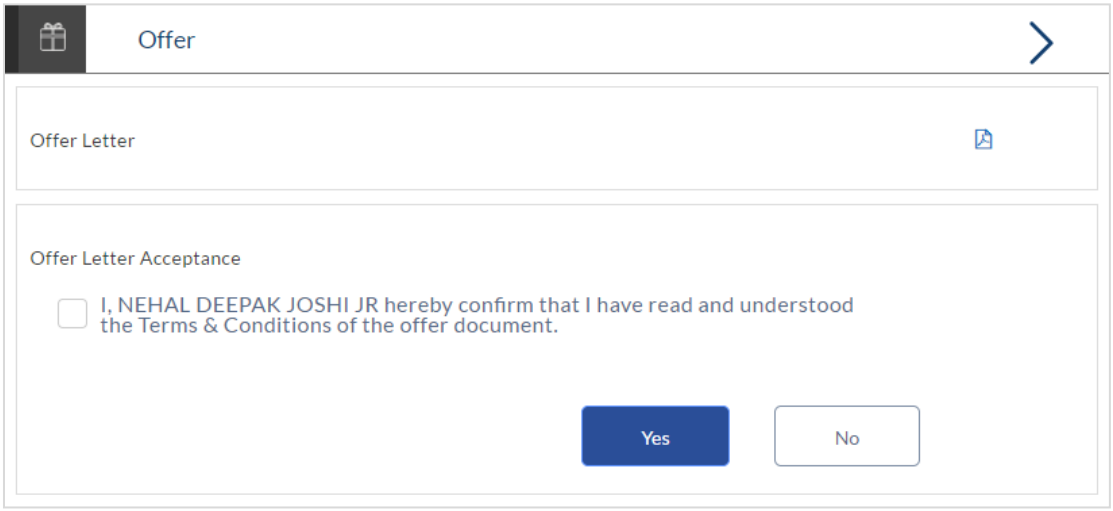
Field Name	Description
Choose File	On selecting this link, the browse option is opened, by which you can select the required document to upload.

3.4 View Documents



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

3.5 Accept / Reject Offer



Field Description

Field Name	Description
Offer Letter	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.
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.

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5. FAQs

1. **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 identify the customer's state of residence.

2. **I am 18 years old and currently residing in Alabama where the age of majority is 19 years. Can I apply for a payday 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 a payday loan online.

3. **When I specify my state or residence, the system generates an error message and I am not allowed to proceed with the application. Why?**

   Payday loans are banned in certain states in the United States. Hence, if you are residing in one of the states that forbids the practice of payday lending, you will not be able to apply for a payday loan.

4. **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.

5. **Why am I being asked to specify if I am an active duty armed forces member or a dependent?**

   The US government imposes a cap on the interest rate that can be charged on an active duty armed forces member or dependent. Hence this information is pertinent to servicing a loan and is required to be identified by all applicants at the time of loan application.

6. **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.

7. **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.

8. **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.

9. **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.

10. **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.

11. **Why am I being asked to enter the dates on which I will receive my next two paychecks?**

    You need to furnish this information so as to enable to institute to arrive at a date on which the loan is to be repaid.

12. **Why am I being asked to specify my savings or checking account number?**

    We require details of a savings or checking account number, preferably the one in which your regular income is credited, so as to credit this account with the loan amount when the loan is sanctioned and also to debit this account for the amount due on the loan on the loan repayment due date.

13. **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.

14. **I am an existing customer of the institute 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.

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