

Oracle Banking Digital Experience

**US Originations Auto Loans with OFSLL User
Manual
Release 18.1.0.0.0**

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ORACLE®

US Originations Auto Loans OFSLL 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

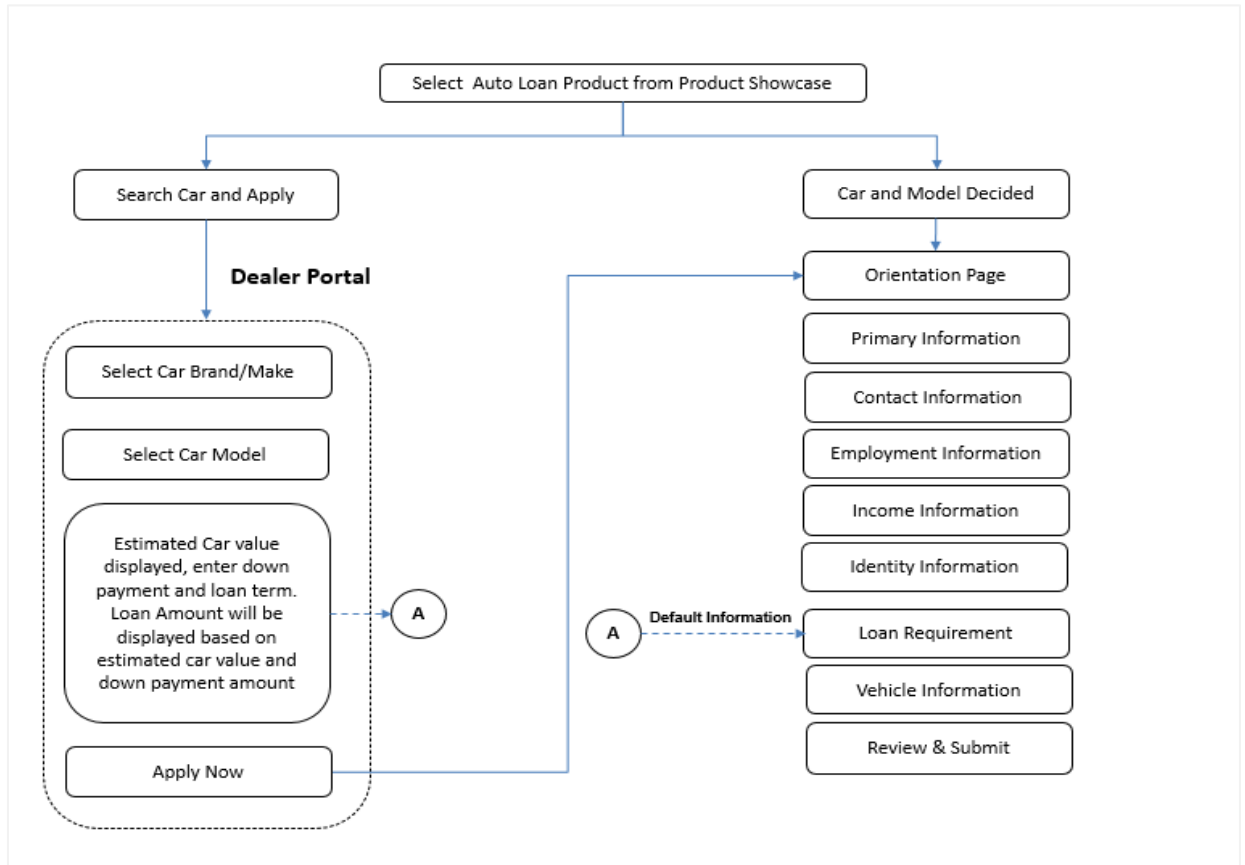
NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No.	Transaction Name / Function Name	FCR	UBS	FLL 14.3
1	Auto Loan Application Submission	✗	✗	✓
2	Auto Loan Application Tracker	✗	✗	✓

3. Auto Loans Application

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

Auto Loans Application Workflow



Following are the steps involved as part of application submission:

- **State Selection:** Select the state of residence, after which you can proceed to 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. You can login using Facebook / LinkedIn credentials and fetch basic information i.e. First Name, Last Name and Email ID. 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 will be displayed in the order as defined by the bank administrator in the workflow configuration screen:

- **Primary Information:** In this section, you can specify basic personal information comprising of name, date of birth, country of citizenship as well as identify your current military status that is, whether you are an active duty service member or dependent.
- **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 specify your Social Security Number (SSN) as well as proof of identity. The example of identification proof could be passport, Driving License etc.
- **Employment Information:** If you are currently employed, provide the name of the company at which you are employed along with the employment duration in terms of years and months.
- **Income:** This section of the application form captures the applicant's income details. The applicant is required to capture the source of income and annual income. The example of source of income could be pension, social security, rental, interest, income from investments and others.
- **Loan Requirements:** In this section you are required to specify the estimated value of the vehicle, whether you wish to make any down payment and other details such as the loan tenure in terms of years and months.
- **Vehicle Information:** In this section you are required to provide vehicle information such as, whether the vehicle is used or new, the make and model of the vehicle. If the vehicle being purchased is a used vehicle, you can opt to lookup the vehicle information on the basis of the vehicle identification number.
- **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 can modify any if required. The second sub section displays the disclosures and notices applicable on the loan application. You can view details of these disclosures and notices and if required, give consent to them before submitting the application to the bank.
- **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 > Auto Loan

To apply for an auto loan:

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

3.1 State of Residence

Please Select Your State of Residence

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

Illinois

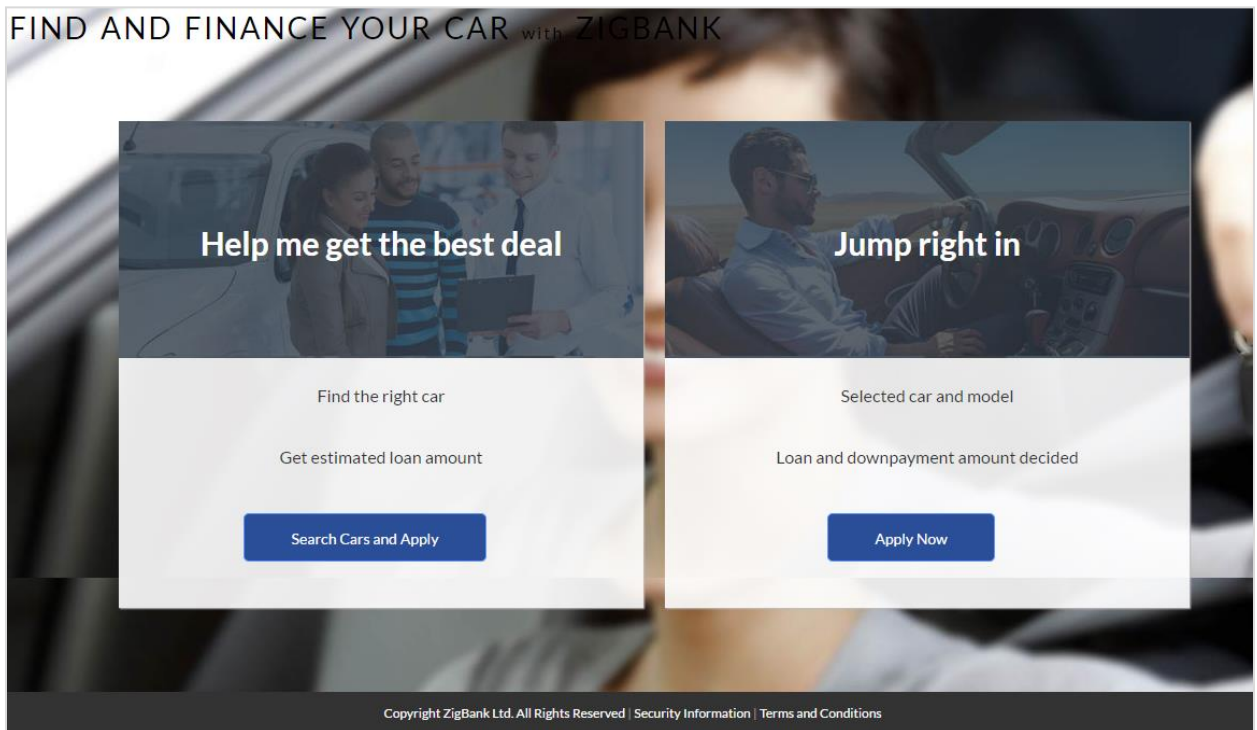
Cancel Select

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 **Find and Finance Your Car** screen is displayed.

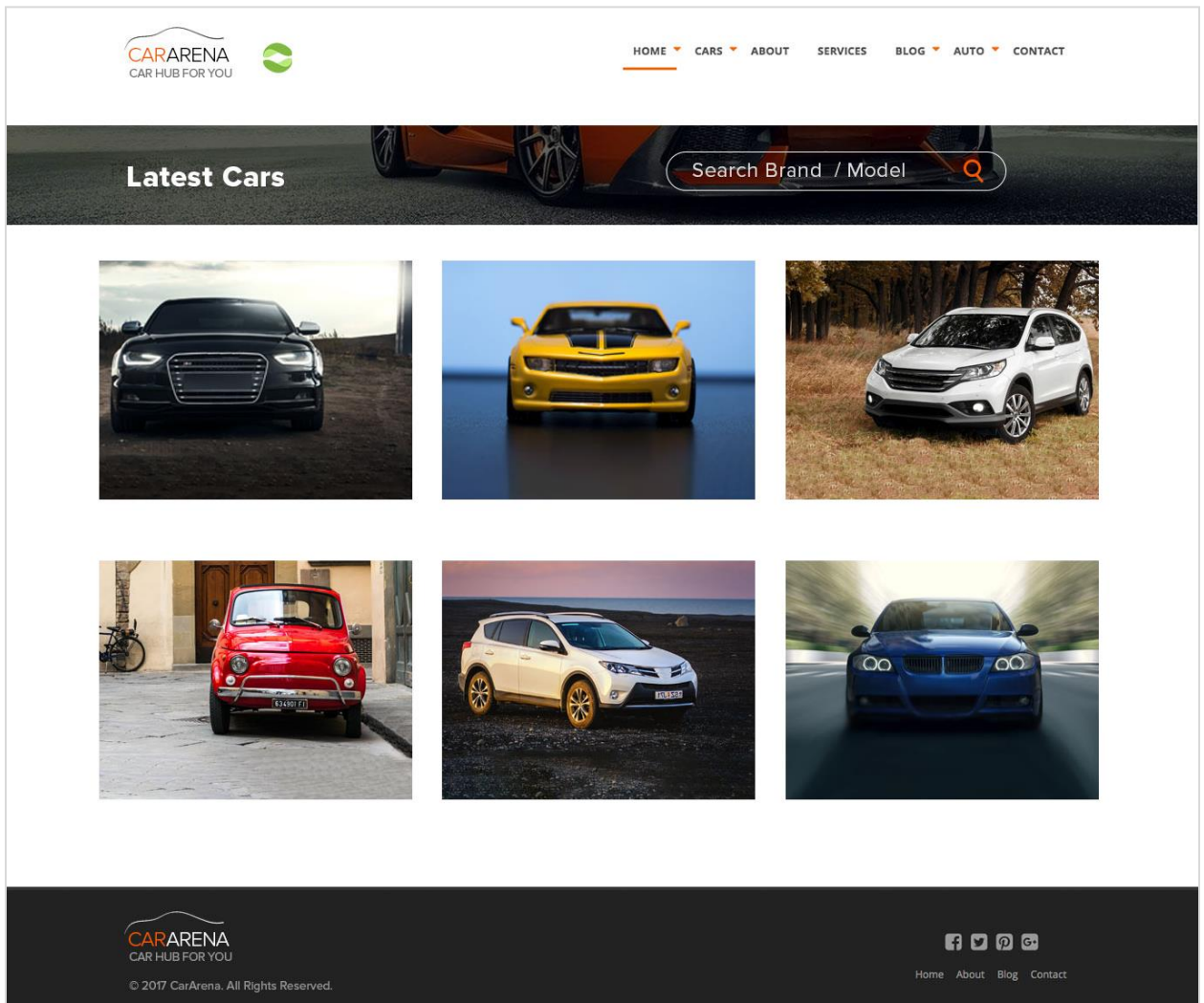
3.2 Find and Finance Your Car



- Click the option by which you wish to apply for the loan.
- If you have already decided on the car make and model, click the option **Apply now** to be navigated to the application form.
- If you wish to search cars on the dealer page, click the **Search Cars and Apply** button. You will be navigated to the dealer page from where you can browse through various makes and models of cars before selecting a specific make and model for which to apply.

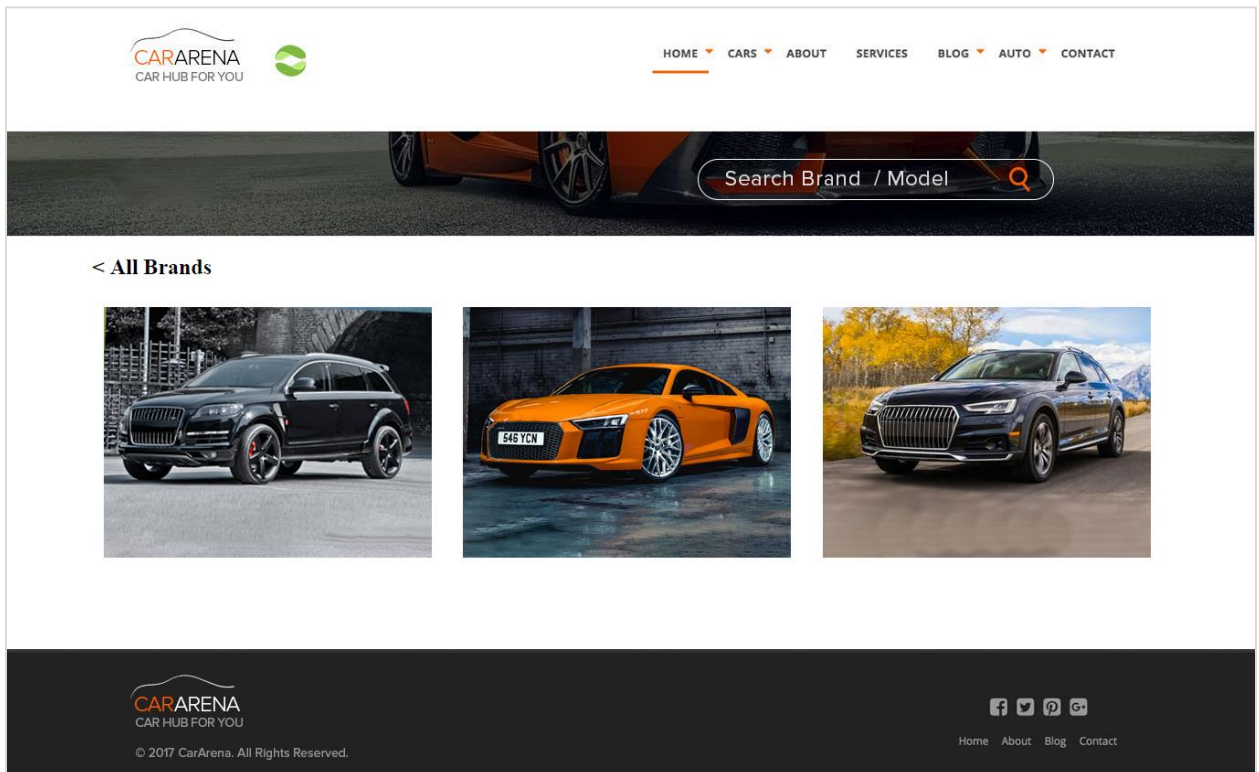
Note: The dealer page is just a reference page and the relevant integrations with the dealer portal will be required as part of implementation activity.

3.3 Dealer Page – Car Brands



- Select the car brand/make of your choice to be navigated to a page with car models of the selected brand.

3.4 Dealer Page - Car Models



- Select the car model of your choice. You will then, be navigated to the page with details of the vehicle i.e. estimated value, down payment required etc.

3.5 Dealer Page - Car and Loan Details

The screenshot shows the CarArena website interface. At the top, there is a navigation menu with links for HOME, CARS, ABOUT, SERVICES, BLOG, AUTO, and CONTACT. Below the navigation is a search bar with the text "Search Brand / Model". The main content area features a dark SUV on the left and an "EMI Calculator" on the right. The calculator displays the following information:

- Estimated Value: \$11,098
- Downpayment (approx.): \$1,109
- Loan Amount (approx.): \$10,500
- Loan Term: 7 Years, 0 Months

Below the calculator, the monthly payment is displayed as **\$880.97/mo**. At the bottom of the calculator section, there is an "Apply Now" button with a checkmark icon. The footer of the page includes the CarArena logo, copyright information "© 2017 CarArena. All Rights Reserved.", and social media icons for Facebook, Twitter, Pinterest, and Google+.

Field Description

Field Name	Description
Estimated Value	Displays the estimated value of the car based on the make and model selected.
Down payment (approx.)	Specify the amount you are able and willing to pay upfront towards the purchase of the car. By default the system displays an approximate amount.
Loan Amount (approx.)	Displays the approximate loan amount based on the difference between the estimated value of the car and the amount you have specified as down payment.
Loan Term	Specify the loan term in years and months.

- Click **Apply Now**. The **Orientation** screen is displayed containing details informing the applicant about the 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.

3.6 Orientation Page

BEFORE WE GO AHEAD..

Vehicle Loans

Apply in 5 minutes or less with our easy and secure application. Get a same-day credit decision.

Before You Begin

Personal Requirements

You must be 18 or over (19 if you're in AL or NE) and either a U.S. citizen or a resident alien (permanent or non-permanent) to apply for a car loan.
You must Authorize the bank and or a credit bureau to investigate the information on the application.

You Will Need

- Social Security Number
- Driver's License, State ID or Military ID for each applicant
- Year, make and model of vehicle
- Estimated value

The car you're purchasing should

- Have fewer than 125,000 miles on it
- Have a clean title (no salvaged, rebuilt or brand-titled cars)

And your car shouldn't be

- Valued Less than \$5000
- More than 10 calendar years old
- Commercial or used for commercial/business purposes
- A grey market car

Already a customer?

It's faster to apply if you are an existing customer because we already have your information

[Login](#)

New to Model bank?

Login with social media

[in](#) [f](#)

Cancel
Continue as Guest

- 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.
OR
Click **Login** if you are a registered user.
OR
Click **Cancel** to abort the auto loan application process.
- The section defined as the first in the workflow configuration screen will be displayed.

3.7 Primary Information

In this section, you will be required to enter information such as first name, last name, date of birth, citizenship and current military status.

All your details are private and secure.

First Name

Middle Name (optional)

Last Name

Suffix (optional)

Date of Birth

Citizenship

Active Duty Armed Forces Member / Dependent

Military Disclosure Federal law provides protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to check one of the options as applicable.

Field Description

Field Name	Description
First Name	Enter your first name.
Middle Name	Enter your middle name. This field is optional.
Last Name	Enter your last name.
Suffix	Select a suffix that is applicable to you. This field is optional.

Field Name	Description
Date of Birth	Specify your date of birth in format MM/DD/YYYY. The system validates your date of birth against your state of residence so as to identify whether you have attained age of majority as per your state specifications.
Citizenship	Select the country in which you hold citizenship.
Citizenship Status	Specify your citizenship status. This will appear only if country of citizenship is other than United States.
Country of Residence	Specify your country of residence. This field will appear only if Country of Citizenship is other than 'United States'.
Active Duty Armed Forces Member / Dependent	Specify your current military status, i.e. if you are an active duty armed forces member or dependent of an active duty armed forces member, 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.
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.



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

3.8 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 be required to enter your mailing address in case your mailing address is different from that of your 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.


 **Contact Information**


Email

Email 

Confirm Email

Phone Number

Phone Type 

Primary Phone Number

Alternate Phone Number

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

Residential Address

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



Street Address


Apartment/Suite Number

City

State

Zip Code
(First 5 digits are required)

Staying Since  Months  Years

Accommodation Type 

Do you pay mortgage?

Monthly Mortgage

Is your mailing address the same as your primary residence above?

Field Description

Field Name	Description
Email	
Email	Enter your Email ID.
Confirm Email	Re-enter your email address in order to confirm the same.
Phone Number	
Phone Type	Select the phone number type that you want to define as primary contact number. The options are: <ul style="list-style-type: none"> • Work Mobile • Personal Mobile • Home Phone • Work Phone
Primary Phone Number	Enter a phone number that is to be considered as primary for contact purposes.
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.
Phone Type	The type of phone number defined as alternate. This field appears if you select Yes in the Add an alternate phone number field.
Phone Number	Phone number corresponding to the selected alternate phone type. This field is displayed if you select Yes in the Add an alternate phone number field.
Residential Address	
Street Address	Enter your street address.
Apartment / Suite Number	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.

Field Name	Description
Staying Since	Select the month and year since which you have been residing at the current address. If you select a duration 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	Select the type of accommodation. The values are: <ul style="list-style-type: none"> • 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 .
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 same as the primary address mentioned 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.

Field Name	Description
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.
<p>The following fields appear only if you have identified the number of years and months in the Staying Since field that falls short of the minimum amount of time required for you to have resided in the current residence.</p>	
Previous Residential Address	
Street Address	Enter street address of your previous residence.
Apartment / Suite No	Enter the apartment or suite number of your previous residence.
City	Enter the name of the city in which you resided previously.
State	The state in which you resided previously. The state that you selected upfront will be displayed here by default and can be changed.
Zip Code	The zip code of your previous residence. You can enter the zip code in format zip+4 in addition to regular format.

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

3.9 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: <ul style="list-style-type: none"> • State ID • Driving License • Matricula Consular Card • Passport
State of Issue	Enter the name of the state in which your identification document has been issued. This field appears if you select Driving License in Type of Identification list.

Field Name	Description
Driver's License Number / Passport Number / ID 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 and Passport Number if you select Passport as an identification type.
Expiration Date	Enter the date on which your identification document will expire. This date can be found printed on your identification document. For certain documents like driving license, expiration date is not applicable.
Issue Date	Enter the date on which the specific ID was issued. This field is enabled if you select Passport from the Type of Identification list.


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

3.10 Employment Information

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



Employment Information



Please specify details of your employment for the past months

Primary Employment

Employment Type	Employed	▼				
Employment Status	Full Time	▼				
Company Name or Employer	mCorp					
Time Employed	January	▼	Months	2012	▼	Years

Continue



Field Description

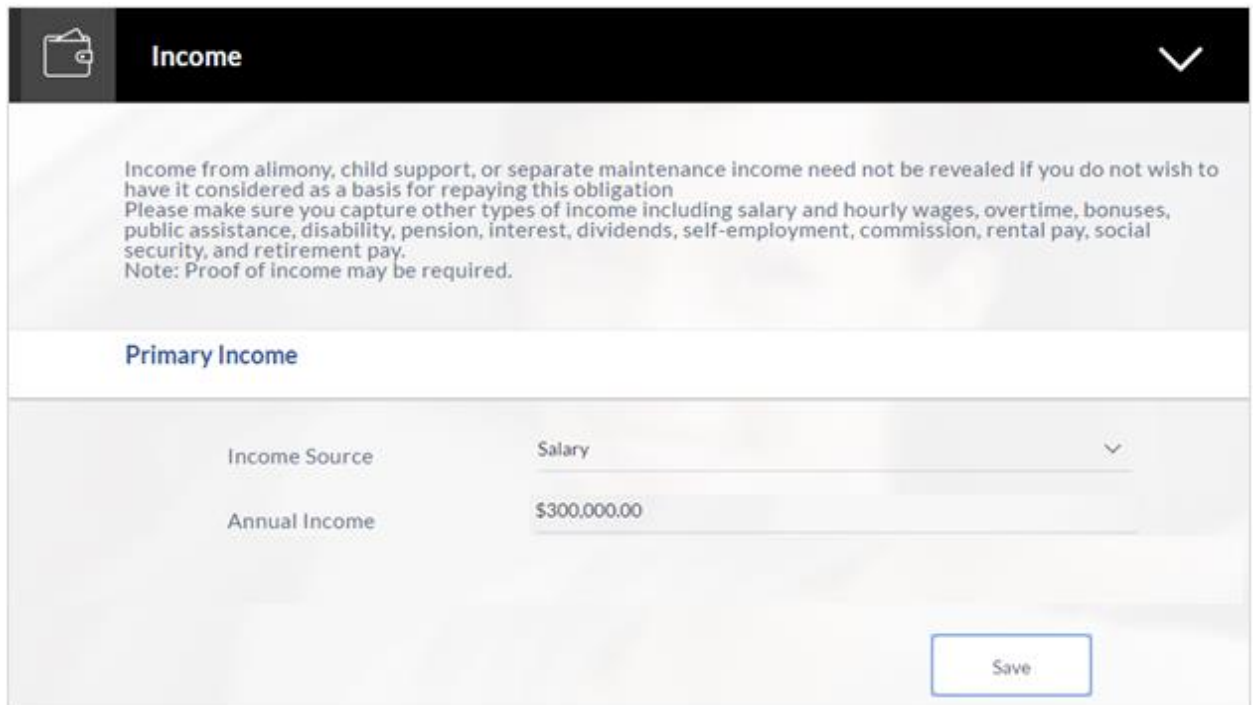
Field Name	Description
Primary Employment	
Employment Type	<p>Select the type of your current primary employment. The employment types could be:</p> <ul style="list-style-type: none"> • Employed • Self Employed • Retired • Unemployed • Student
Employment Status	<p>Select the status of your employment. The options in this field will depend on your selection as employment type.</p> <p>If you have selected the option Employed or Self Employed the options will be:</p> <ul style="list-style-type: none"> • Part Time • Full Time
Company Name or Employer	<p>Specify the name of the company at which you are employed.</p> <p>This field appears if you select Employed or Self Employed from the Employment Type list.</p>
Time Employed	<p>Select the time period i.e. the month and year since when you have been employed with the specified company or employer.</p> <p>This field appears if you select Employed or Self Employed from the Employment Type list.</p>
Previous Employment	
<p>Following fields appear if the employment duration is less than the specified number of years.</p>	
Employment Type	<p>Select the employment type. The types are:</p> <ul style="list-style-type: none"> • Employed • Self Employed • Unemployed • Retired • Student

Field Name	Description
Employment Status	<p>Select the status of your employment. The options in this field will depend on your selection as employment type.</p> <p>If you have selected the option Employed or Self Employed the options will be:</p> <ul style="list-style-type: none">• Part Time• Full Time
Company Name or Employer	<p>Name of the company at which you were employed.</p> <p>This field appears if you select Employed or Self Employed from the Employment Type list.</p>
Time Employed	<p>Select the time period i.e. the month and year since when you had been employed with the specified company or employer.</p>

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

3.11 Income

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



Field Description

Field Name

Description

Primary Income


Income Source

Identify the source of your primary income i.e. the means through which you earn regular income.

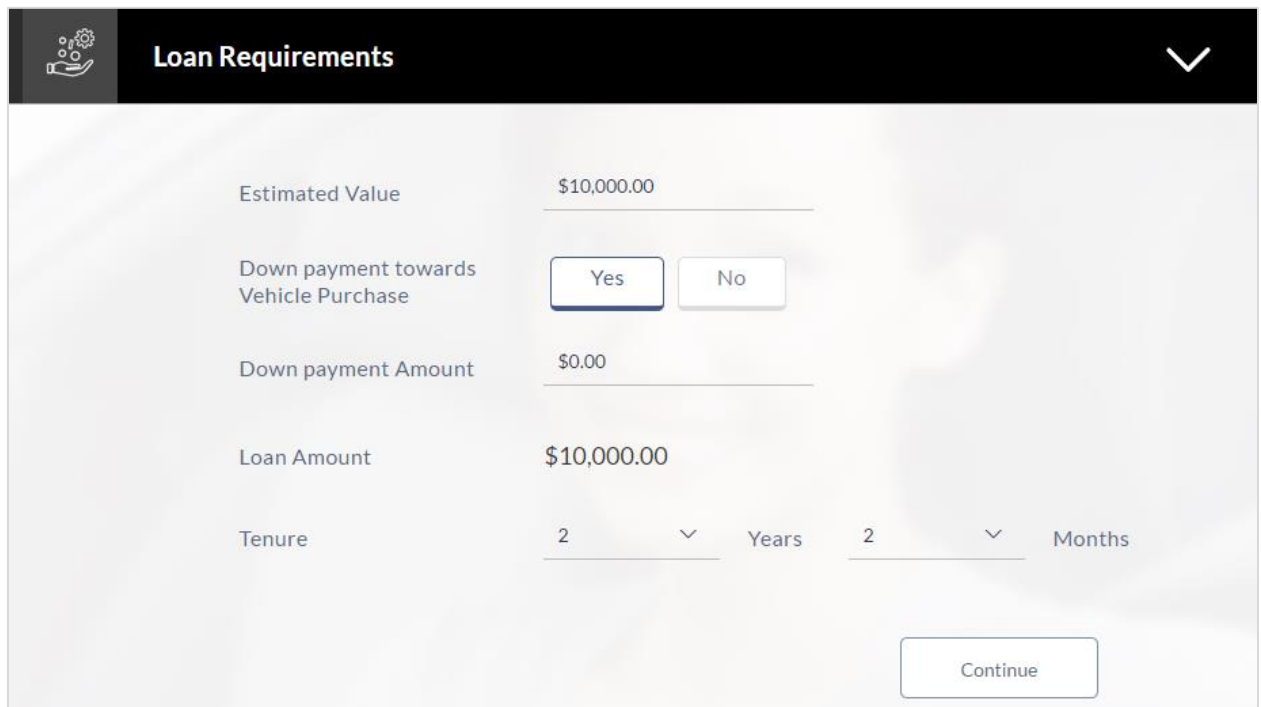
The examples of income source could be:

- Salary
- Rental Income
- Pension
- Social Security
- Investment Income
- Child Support
- Damages for Injury/Disability
- Alimony

Field Name	Description
Annual Income	The gross amount of annual income earned from the particular source.

- Click **Save** to update the income details.
- Click  to add another income record.
OR
Click **Continue** the next section appears.

3.12 Loan Requirements



Field Description

Field Name	Description
Estimated Value	Specify the estimated value of the vehicle. If you have applied from the dealer page by selecting the make and model, then the estimated value of the vehicle as displayed on the dealer page will be defaulted and available for edit.
Down payment towards Vehicle Purchase	Specify whether you are going to make any down payment towards vehicle purchase.

Field Name	Description
Down payment Amount	<p>Specify the amount that you wish to pay as down payment towards purchase of the car. This field appears only if you have selected the option Yes against the field Down payment towards Vehicle Purchase.</p> <p>If you have applied from the dealer page by selecting the make and model, then the down payment value if specified on the dealer page will be defaulted and available for edit.</p>
Loan Amount	<p>The loan amount (in US dollars) that you would need to borrow. This amount will be displayed based on the difference between the estimated value of the vehicle and the down payment amount.</p>
Tenure	<p>The tenure of the loan in terms of years and months.</p>

- Enter the relevant loan requirement details such as estimated value, down payment amount, if you are making down payment, and loan tenure.
- Click **Continue**. The next section is displayed.

3.13 Vehicle information

In the vehicle information section, enter vehicle details such as whether the vehicle is new or used, vehicle identification number, registration state, year of manufacturing, make, model, and mileage of the vehicle in case of used vehicle.

Please specify details of the vehicle you are purchasing

New or Used

Vehicle Identification Number (optional)

Registration State

Year

Make

Model

Field Description

Field Name	Description
New or Used	Specify whether you are planning to purchase a new or used vehicle.
Vehicle Identification Number	Enter the vehicle identification number. The vehicle identification number (VIN) is a 17 character identifier unique to each vehicle. The Vehicle Identification Number can be found on the lower-left corner of the vehicle dashboard or on the instrument panel. This field is optional if the vehicle being purchased is a new vehicle.
Registration State	Select the state in which the vehicle will be registered.

Field Name	Description
Year	Specify the year in which the vehicle was manufactured. If the vehicle being purchased is a used vehicle, there will be an additional validation to ensure that the vehicle is not older than a certain age as defined by the bank. This age in years is displayed against the field name.
Make	Specify the vehicle manufacturer company name.
Model	Specify the vehicle model name. The values in this field will be displayed based on the make selected. If you select Others, then there will be a field enabled to capture the model name.
Mileage	Enter the total distance covered by the vehicle in terms of miles. This field appears only if you have selected Used option in the New or Used field. The maximum mileage for which a loan can be provided will be defined by the bank and will be displayed against the field name.

- Click the Lookup Vehicle option displayed against the Vehicle Identification Number field after you have entered a value to have the system pre-populate the vehicle information.
This option is available only if you have selected option **Used** in the **New or Used** field.
- Vehicle information (year, make, model and mileage) is fetched and displayed in each respective field.
- Click **Continue** to proceed with the loan application process. The **Review and Submit** screen appears.

3.14 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 the various disclosures and notices impacting you and the bank / financial institution. The facility to provide your consent to a disclosure is provided against each disclosure.

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

Loan Requirements

Loan Requirements	
Estimated Value	\$10,000.00
Loan Amount	\$10,000.00
Tenure	3 Year(s)

Primary Information

You are applying for

VEHICLE LOANS

Please review your information before submitting your application.

Primary Information	
Name	John Wilson
Date of Birth	01/01/1990
Citizenship	UNITED STATES
Active Duty Armed Forces Member / Dependent	No

Proof of Identity

Proof of Identity	
Social Security Number	xxx-xx-7573
Type of Identification	Driving License
State of Issue	Illinois
Driver's License Number	A326785

Contact Information

Contact Information	
Email	
Email	johnwilson4@ofss.com
Phone Number	
Primary Phone Number	Work Mobile: (723)984-3289
Residential Address	
Address	Coast Street, A21, Chicago Illinois 43678
Staying Since	01/01/1990
Accommodation Type	I own this home
Monthly Mortgage	\$1,500.00
Is your mailing address the same as your primary residence above?	Yes

Employment Information

Employment Information	
Primary Employment	
Employment Type	Employed
Employment Status	Full Time
Company Name or Employer	mCorp
Time Employed	01/01/2012


Income

Income	
Primary Income	
Income Source	Salary
Annual Income	\$300,000.00

Vehicle Information

Vehicle Information	
Vehicle Information	
New or Used	New
Registration State	Illinois
Year	2017
Make	Brand 1
Model	Model 1

Disclosures and Consents

 Disclosures and Consents

E-SIGN Disclosure

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

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

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

E-SIGN Disclosure

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

Field Description

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

Wireless Policy

Wireless Policy – How we will contact you

We may contact you about your application or also our services and promotions by calling or texting you at any number provided in your application, including your cell phone. You acknowledge that you may be charged by your wireless provider in order to receive text messages.

I agree to receive communications via phone and text.

Field Description

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

Privacy Policy

Privacy Policy

Federal law also requires us to tell you how we collect, share and protect your personal information. Please read the notice carefully in order to understand our privacy policy.

Privacy Policy

I confirm that I have read the above disclosure.

Field Description

Field Name	Description
Privacy Policy	
I confirm that I have read the above disclosure	Select this check box to provide consent about the privacy policy.

Loan Agreement

Loan Agreement

Please review the loan agreement document. This loan agreement contains a binding JURY TRIAL WAIVER AND ABRITRATION CLAUSE.

Select the link to view the loan agreement. You can also print or save copies for your records. Provide consent to the agreement in order to proceed with application submission.

Loan Account Agreement

I confirm that I have read the above disclosure and agree to be bound by the terms of the agreement.

Field Description

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

Additional Disclosures

Equal Credit opportunity Act

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract) or because all or part of the applicant's income derives from any public assistance program or because the applicant has exercised any right under the Consumer Credit Protection Act.

Additional Disclosures


1. All the information I have submitted in the application, is to the best of my knowledge, true and correct.
2. I am the person named in the application.
3. This application and any supporting documents remain the property of the creditor.
4. All loan applications are subject to normal credit qualification and the financial institute is not obligated to approve my application. I authorize the financial institute to obtain a credit report or any other report or account information from credit or information services agencies to help verify my information provided in this application.
5. Credit approval, Annual Percentage Rate (APR) and credit terms are based on the review of each applicant's information and credit report.

I accept all the statements defined above.

Cancel
Save for Later
Submit

Field Description

Field Name	Description
Additional Disclosures	
I accept all the statements defined above	Select this check box to agree with the 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 disclosures click **Submit**. The screen confirming application submission will be displayed which will contain the application reference number, and any additional steps that might need to be undertaken by you or the bank.

3.15 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 options to register (if you are a new customer and have not yet registered with the bank) and to track the application are also provided on this page.

Submitted Application Confirmation

You have applied for

VEHICLE LOANS

Thank you for submitting your application, John.

Application Reference Number : **0000002653**

Status : Your application has been successfully submitted and is being reviewed.

Next Steps

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

[Go to Homepage](#) [Track your Application](#)

- If you are 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.
- Click **Track your Application**. The application dashboard screen is displayed.

3.16 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 a user

1. In the **Email** field, enter the email address.
2. To confirm 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, enter the password in the **Confirm Password** field.

Register User

You are applying for

VEHICLE LOANS

Registration

You need to register first before submitting your application.

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

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

Cancel Application
Return to Application
Submit 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.
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

Verification

A verification code has been sent to your specified email address. Please enter that code below to complete the process

Verification Code

..... 

Did not get the code?

Resend Code

Submit

Cancel

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.

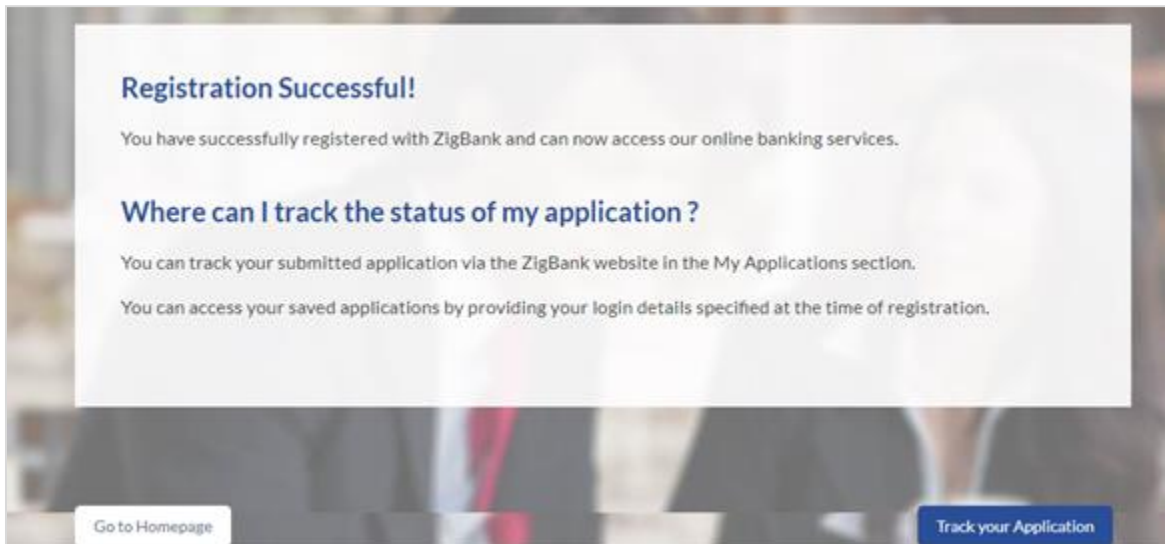
OR

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

OR

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

Register User – 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.

3.17 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

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

You are applying for

VEHICLE LOANS

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

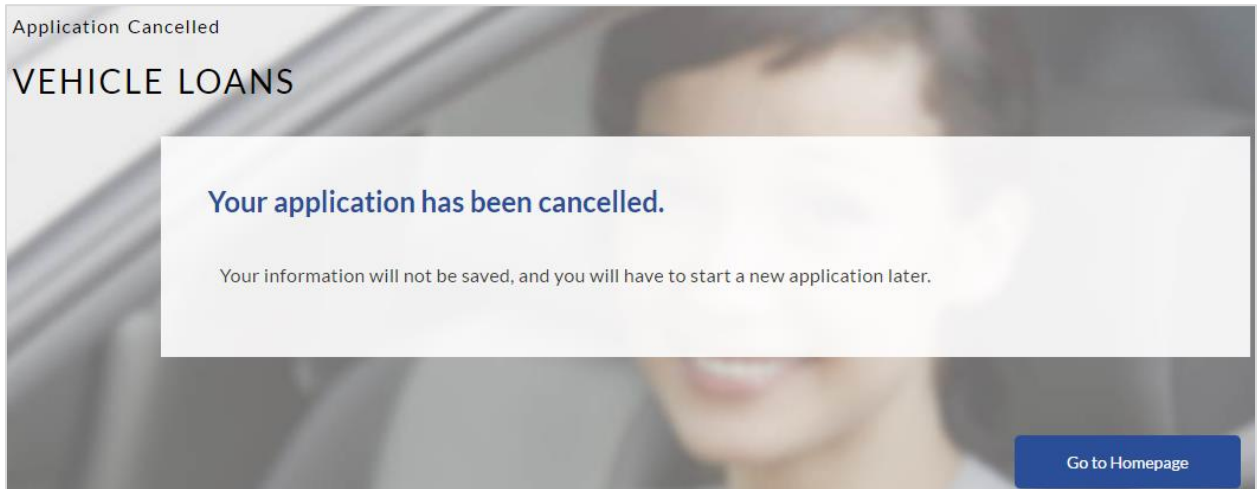
Field Description

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>Enter the reason for which you are cancelling the application in this field.</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 - Confirmation



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

3.18 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 application 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 appears
2. In the **Email** field, enter the email address with which you would like to register.
3. To confirm re-enter the email ID in the **Confirm Email** field.
4. Click **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent 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 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.

You are applying for

VEHICLE LOANS

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

Cancel Application

Return to Application

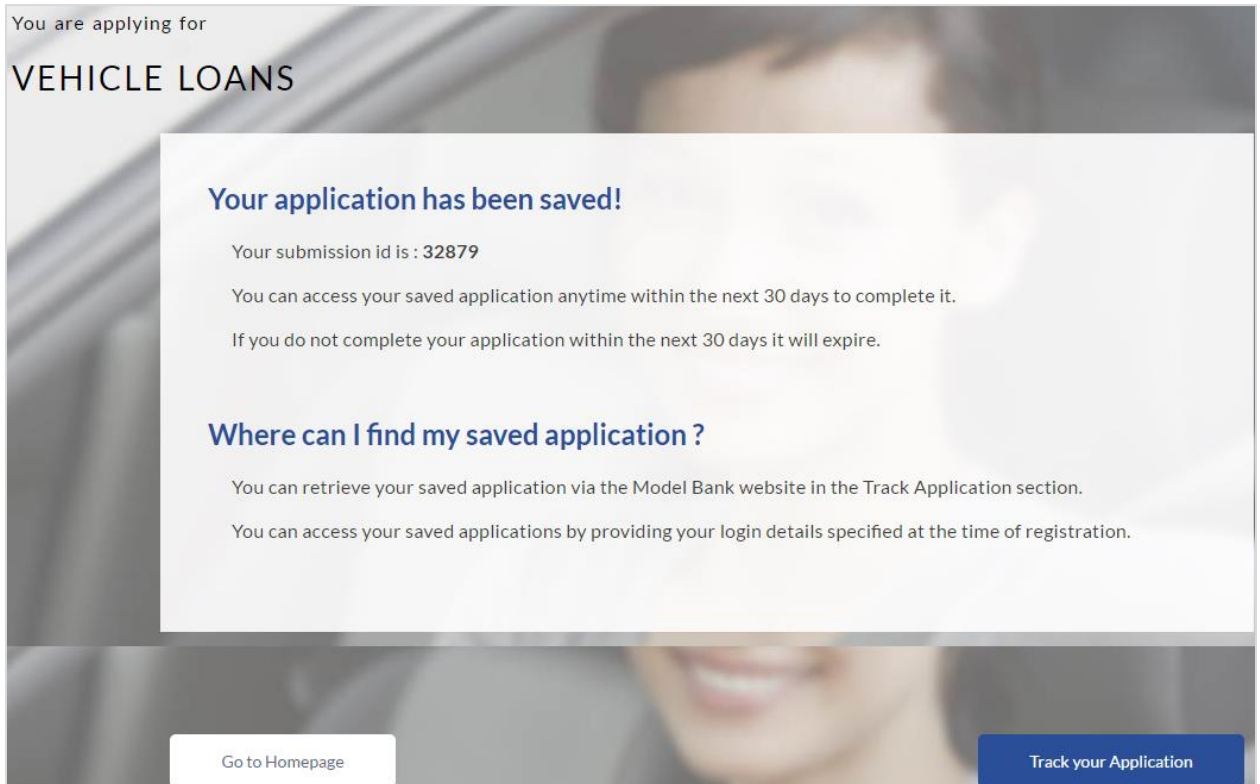
Save Application

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	<p>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.</p> <p>Refer the Verify sub section under section Register User for further information on verification.</p>
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.

Field Name	Description
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.



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

3.19 Existing Customer Application

This section will describe how an existing customer can apply for an auto loan.

If you are an existing customer of the bank, you can select the **Login** option on the **Orientation screen**. 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 specify details pertaining only to the loan and vehicle. These sections are displayed first in the application form followed by the sections in which your information is pre-populated.

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.

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 status, view uploaded documents as well as performing pending tasks such as uploading documents, accept/reject offer letter.
- **View applications in draft:** If you click save for later while filling in an application, the application is saved and will appear 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.

4.1 Submitted Application

The screenshot displays the 'TRACK YOUR APPLICATION' interface. At the top, there are two tabs: 'Submitted' (selected) and 'In Draft'. Below the tabs, the section is titled 'Submitted Applications'. A card displays the following details for an 'Autoloan':

Autoloan		\$10,000.00	
Application Id	0000002714	Status	Approved
Applicant Name	JOHN WILSON		
Submitted On	06/13/2017		

At the bottom of the interface, there is a blue button labeled 'Go to Homepage'.

Field Description

Field Name	Description
Loan Product Name	The name of the product for which the application has been made.
Loan Amount	The loan amount 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.
Applicant Name	The name of the loan applicant.
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.

4.2 Loan Application Details

TRACK YOUR APPLICATION

AutoLoan

Application Id	000002623	Status	Approved
Applicant Name	NEHAL DEEPAK JOSHI JR	Requested Amount	\$2,000.00
Submitted On	06/08/2017	Tenure	2 year(s) 3 month(s)

View

- 📄 Documents ➤
- 📁 Offer ➤

[Return to Tracker](#)

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 bank 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.
Tenure	The tenure of the loan in terms of years and months as defined in the application.

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

4.3 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 / remove a document

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

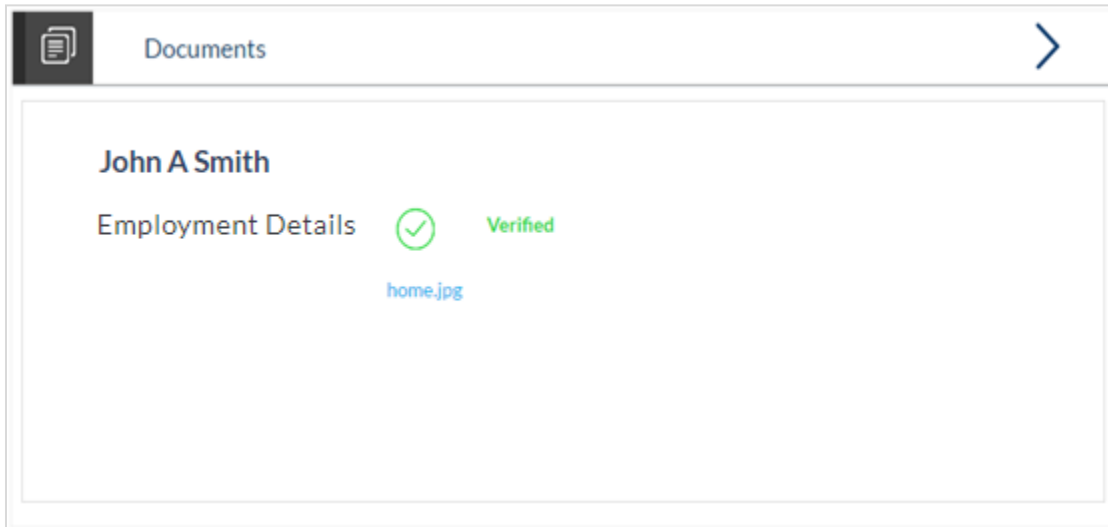
Document Upload

The screenshot shows a user interface for document uploads. At the top, there is a 'Documents' header with a right-pointing arrow. Below this, there are two main sections. The first section is for 'Employment Details', which includes a 'Choose file...' link, the filename 'EmpID.txt', and an 'Upload' button. The second section is for 'Address Details', which includes a 'Choose file...' link and an 'Upload' button.

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.

4.4 View Documents



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

4.5 Accept / Reject Offer

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


To accept / reject an offer:

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

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 appears.
OR
- Click **No** to reject the offer.

FAQs

1. Why do I have to select my state of residence when I select the Auto Loan product on the product showcase?

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

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

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

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

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

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

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

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

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

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

Yes, the following vehicles are not eligible for financing:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

13. I am 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.

14. 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.

15. 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.

16. 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.

[Home](#)