

# **Oracle Banking Digital Experience**

**Auto Loan Originations with UBS User Manual  
Release 18.2.0.0.0**

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**ORACLE®**

Auto Loan Originations UBS User Manual  
June 2018

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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 18.2.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✕	Pre integrated Host interface not available.

<b>Sr No.</b>	<b>Transaction Name / Function Name</b>	<b>Oracle FLEXCUBE Core Banking 11.7.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 14.0.0.0.0</b>	<b>Oracle Banking Platform 2.5.0.2.0</b>
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.

Following are the steps involved in the application submission:

- **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, apart from Document Upload, Review and Submit and Confirmation, 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 such as your name, date of birth, nationality, etc.
- **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 Permanent Residence. You can also identify your mailing address if it is different from that of your permanent residence address, in this section.
- **Proof of Identity:** In this section, you are required to specify information pertaining to your proof of identity specific to your passport comprising of your passport number, date of issue and expiration date.
- **Employment Information:** In this section, identify your current employment type along with the name of your company or employer if you are employed in any form including if you are employed on a part time basis or are self employed.
- **Income:** This section of the application form captures your income details. You are required to specify the source of income along with the amount and frequency at which you earn the specific income. You can add multiple records of income in this section.
- **Expenses:** In this section, identify all the expenses that you incur on a regular basis along with the amount and frequency at which each expense is incurred. You can add multiple records of expenses.
- **Assets:** Identify all the assets you currently hold, in this section. You can add multiple records of assets and are required to specify the value of each asset that you own against the type of asset.
- **Liabilities:** In this section, specify information pertaining to all the debts that you are currently servicing. You can add multiple records of liabilities and are required to specify information pertaining to the total amount of each liability, the balance due as well as the frequency in which you repay your debt towards the specific liability.
- **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.
- **Document Upload:** You might be required to provide documents supporting various proofs i.e. proof of identity, address proof, etc. that you have defined as part of the application. This

feature enables you to upload documents supporting these proofs. You can upload multiple documents against a document type.

- **Offers:** This section displays multiple loan offers with an option to select any offer of choice.
- **Review and Submit:** This section displays the summary of the loan application. You can verify details submitted as part of the application can and modify any if required.
- **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.

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**Note:** The process type used for integration with UBS is BPMN.

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**How to reach here:**

*Dashboard > Auto Loan*

**To apply for an auto loan:**

- Select **Auto Loans** on the product showcase screen.
- The **Orientation** page is displayed.




## 3.1 Orientation Page


Before We Go Ahead..

### Vehicle Loans


Your personal information is safe at Zigbank. [Click to view our Privacy Policy.](#)



**Tell us about yourself**  
We will ask for your basic personal, employment and financial information.



**Design your Loan**  
Specify your loan requirements such as the required amount and tenure.



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

**What you'll need**

- Your Personal and Contact details.
- Your Current Employment details.
- Financial details including your Income, Expenses, Assets and Liabilities.

**Already a customer banking online with us?**  
Signing in with your login credentials will help us prefill some of the data


**New to ZigBank?**  
Login with social media

[Login](#)


[Continue as guest](#) [Cancel](#)

- 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 loan application process.
- The section defined as the first in the workflow configuration screen will be displayed.

## 3.2 Loan Requirements



### Loan Requirements



Estimated Value

£10,000.00

Down payment towards Vehicle Purchase

Yes

No

Down payment Amount

£1,000.00

How much would you like to borrow?

£9,000.00

Loan Term

Years 2

Months 5

Continue

### Field Description

Field Name	Description
<b>Estimated Value</b>	<p>Specify the estimated value of the vehicle.</p> <p>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</p>
<b>Down payment towards Vehicle Purchase</b>	<p>Specify whether you are going to make any down payment towards vehicle purchase.</p>
<b>Down payment Amount</b>	<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 <b>Yes</b> against the field <b>Down payment towards Vehicle Purchase</b>.</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>
<b>How much would you like to borrow?</b>	<p>The loan amount 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>
<b>Loan Term</b>	<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 term.
- Click **Continue**. The next section is displayed.

### 3.3 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.

The screenshot shows a mobile application interface for 'Vehicle Information'. At the top, there is a dark header bar with a car icon on the left, the title 'Vehicle Information' in the center, and a checkmark icon on the right. Below the header, the main content area has a light gray background. It starts with the instruction 'Please specify details of the vehicle you are purchasing'. The first section is 'New or Used', featuring two buttons: 'New' (highlighted with a blue border) and 'Used'. The next section is 'Vehicle Identification', which includes a label 'Number' followed by '(optional)' and a blue question mark icon. Below this is a text input field. The 'Year' section shows a dropdown menu currently set to '2017'. The 'Make' section shows a dropdown menu currently set to 'Brand 1'. The 'Model' section shows a dropdown menu currently set to 'Model 1'. At the bottom right of the form is a 'Continue' button.



#### Field Description

Field Name	Description
<b>New or Used</b>	Specify whether you are planning to purchase a new or used vehicle.
<b>Vehicle Identification Number</b>	Enter the vehicle identification number. This field is optional if the vehicle being purchased is a new vehicle.
<b>Year</b>	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.
<b>Make</b>	Specify the vehicle manufacturer company name.







Field Name	Description
<b>Model</b>	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.

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

## 3.4 Primary Information

 **Primary Information** 

Your personal information is safe at Zigbank. [Click to view our Privacy Policy.](#)

Salutation	Mr 
First Name	John
Middle Name (optional)	A
Last Name	Smith
Date of Birth	17 Nov 1990 
Gender	Male 
Marital Status	Single 
Dependents	0
Nationality 	AUSTRALIA 
Permanent Resident	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>

Continue


### Field Description

Field Name	Description
<b>Salutation</b>	Select the salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
<b>First Name</b>	Enter your first name.
<b>Middle Name (Optional)</b>	Enter your middle name. This field is optional.
<b>Last Name</b>	Enter your last name.


Field Name	Description
<b>Date of Birth</b>	Specify your date of birth in MM/DD/YYYY format. The system validates your date of birth so as to identify whether you have attained age of majority.
<b>Gender</b>	Select your gender. The options are: <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> <li>• Other</li> <li>• Prefer not to disclose</li> </ul>
<b>Marital Status</b>	Specify your marital status. The options are: <ul style="list-style-type: none"> <li>• Married</li> <li>• Remarried</li> <li>• Divorced</li> <li>• Separated</li> <li>• Single</li> <li>• Spouse Expired</li> </ul>
<b>Dependents</b>	Specify the number of people dependent on you.
<b>Nationality</b>	Select your country of nationality.
<b>Permanent Resident</b>	Specify whether you are a permanent resident in the country in which you are applying for the account.
<ul style="list-style-type: none"> <li>• Click <b>Continue</b>. The next section is displayed.</li> </ul>	

## 3.5 Contact Information


In the contact information section enter contact details encompassing your email address, phone numbers and permanent residential address. You may be required to enter your mailing address in case your mailing address is different from that of your residential address.



### Contact Information



#### Email

Email john@ofss.com

Please confirm your email IDjohn@ofss.com

#### Phone Number

Phone TypePersonal Mobile

Phone Number13234234452

Add an additional phone number?

Yes

No

#### Permanent Residence

CountryAUSTRALIA

Address Line 1A21, ABB Towers

Address Line 2 (optional)

CitySydney

Zip Code444001

Accommodation TypeSelf Owned

Is your mailing address the same as above?

Yes

No

Continue



## Field Description



Field Name	Description
<b>Email</b>	
<b>Email</b>	Enter your email address.
<b>Please confirm your email ID</b>	Re-enter your email address to confirm the same.
<b>Phone Number</b>	
<b>Phone Type</b>	Select the phone number type that you want to define. The options are: <ul style="list-style-type: none"><li>• Personal Mobile</li><li>• Personal Landline</li><li>• Work Landline</li></ul>
<b>Phone Number</b>	Enter your phone number corresponding to the selected phone type.
<b>Add an additional phone number?</b>	You can select <b>Yes</b> if you want to add an additional phone number. It is not mandatory to add an additional phone number.
<b>Phone Type</b>	Type of phone number that is being added. The options available will be all the phone types other than the one selected in the previous phone type field. This field is displayed if you select <b>Yes</b> in the <b>Add an additional phone number</b> field.
<b>Phone Number</b>	Enter the phone number corresponding to the selected phone type. This field is displayed if you select <b>Yes</b> in the <b>Add an additional phone number</b> field.
<b>Permanent Residence</b>	
<b>Country</b>	Enter the name of the country in which you reside on a permanent basis.
<b>Address Line 1-2</b>	Enter your Address details.
<b>City</b>	Enter the name of the city in which you reside on a permanent basis.
<b>Zip Code</b>	Enter the zip code of your permanent residence.

Field Name	Description
<b>Accommodation Type</b>	<p>The type of accommodation in which you reside on a permanent basis.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> <li>• Self Owned</li> <li>• Company Provided</li> <li>• Other</li> </ul>
<b>Is your mailing address the same as above?</b>	<p>Specify whether your mailing address is same as that of your permanent address. If you select option <b>No</b>, you will be required to enter your mailing address.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Mailing Address</b>	
These fields appear if you select option <b>No</b> against the <b>Is your mailing address the same as above?</b> field.	
<b>Country</b>	Select the country of your mailing address.
<b>Address Line 1-2</b>	Enter details of your mailing address.
<b>City</b>	Enter the name of the city of mailing address.
<b>Zip Code</b>	Enter the zip code of your mailing address.

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

## 3.6 Proof of Identity


In this section specify details of your passport that can serve as proof of identity. The details include your passport number, the date of issue and expiration date.

**Proof of Identity**


Passport Number

xxxxx8293

Date of Issue

20 Nov 2016

Expiration Date

20 Nov 2030

Continue

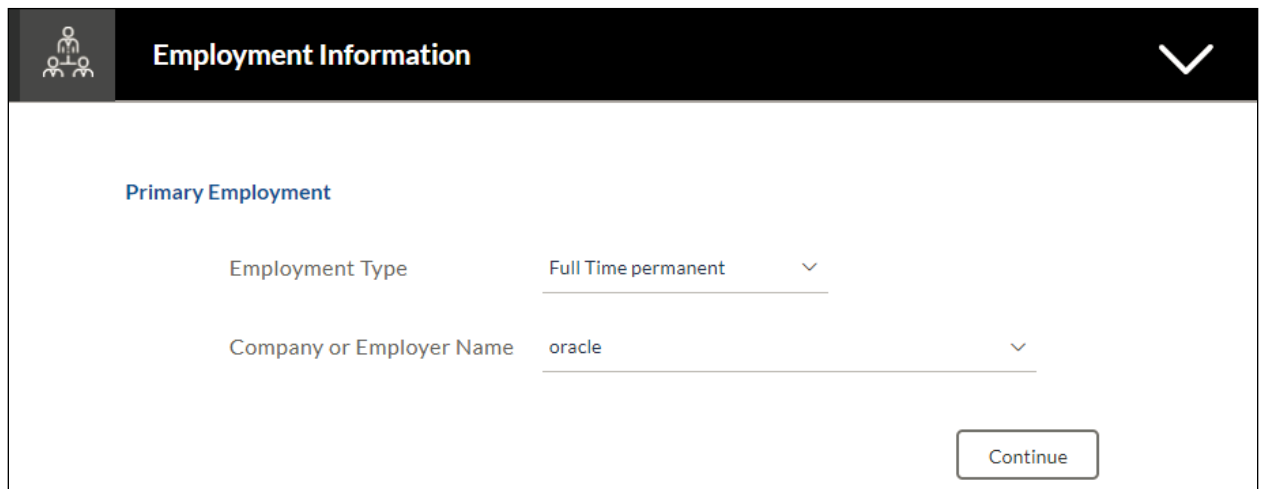
### Field Description

Field Name	Description
<b>Passport Number</b>	Enter your passport number.
<b>Issue Date</b>	Enter the date on which your passport is issued. This date can be found printed on your passport.
<b>Expiration Date</b>	Enter the date on which your passport will expire. This date can be found printed on your passport.

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

## 3.7 Employment Information

In this section enter details of your current employment.



**Employment Information**

Primary Employment

Employment Type Full Time permanent

Company or Employer Name oracle



Continue



### Field Description


Field Name	Description
<b>Employment Type</b>	Select the type of your current primary employment. The types are: <ul style="list-style-type: none"><li>• Full Time Permanent</li><li>• Full Time Temporary</li><li>• Part Time</li><li>• Self Employed</li><li>• Retired Pensioned</li><li>• Retired Non Pensioned</li><li>• Unemployed</li><li>• Other</li></ul>
<b>Company or Employer Name</b>	Select the name of the company or firm at which you are employed. This field is displayed if you have selected <b>Full Time Permanent</b> , <b>Full Time Temporary</b> , <b>Employed</b> , <b>Part Time</b> or <b>Self Employed</b> from the <b>Employment Type</b> list.

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


## 3.8 Income

In this section enter details of all income that you want 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.

 **Income** 

**Primary Income** 


Source of Income	Salary
Frequency	Monthly
Income	£5,000.00

**Add another Income** 



Continue



### Field Description

Field Name	Description
<b>Source of Income</b>	Identify the source of your primary income i.e. the means through which you earn regular income. Examples of source of income can be rental income, salary, etc.
<b>Frequency</b>	The frequency at which you earn the particular income
<b>Income</b>	The amount of 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.

## 3.9 Expenses


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

 **Expenses** 

Identify the expenses you incur on a regular basis such as the amount you spend towards food, transport, education and other expenditure.

**Primary Expense** 


Expense	Household
Frequency	Monthly
Amount	£3,000.00

Add another Expense 

Continue



### Field Description

Field Name	Description
<b>Primary Expense</b>	
<b>Expense</b>	The type of expense.
<b>Frequency</b>	The frequency at which you incur the specific expense.
<b>Amount</b>	The total value of expenditure against the specific type identified.



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

[Home](#)


### 3.10 Assets

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


#### Assets

 **Assets** 

Identify your share of all the assets you hold.

**Primary Asset** 


Type of Asset	Land
Value	£25,000.00

Add another Asset 



Continue



#### Field Description

Field Name	Description
<b>Primary Assets</b>	
<b>Type of Asset</b>	The type of asset owned by you.
<b>Value</b>	The market value of the asset.


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

## 3.11 Liabilities


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

**Liabilities**

Identify all your debts that you are currently servicing.

**Primary Liability**


Liability	Loan
Total Amount	£1,000.00
Balance Due	£200.00
Repayment Frequency	Monthly

Add another Liability

Continue

### Field Description


Field Name	Description
<b>Primary Liability</b>	
<b>Liability</b>	Select the type of liability you want to define.
<b>Total Amount</b>	Identify the original value of the liability.
<b>Balance Due</b>	Enter the current outstanding value of the liability.
<b>Repayment Frequency</b>	Enter the frequency at which you repay the liability.

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




## 3.12 Offers


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



### Offers

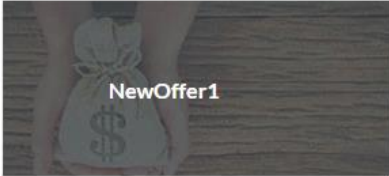


Please make your selection by clicking one of the offers below.



NewOffer

Interest Rate : 3%




NewOffer1

Interest Rate : 2%


Continue

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

### 3.13 Document Upload

Through this screen you can upload documents serving as various proofs which are required for the processing of your application. You can navigate to this screen by selecting the provided  icon on the application.

**To upload a document:**

- Click on the  icon.
- Click on the **Attach Document** link provided against a document type in order to upload the supporting document.

#### Document Upload

You Are Applying For Vehicle Loans


### Upload Documents

Upload documents to support the following proofs.[Click here to view instructions.](#)  
Please note - Certain documents are required by the bank to process your application. You will not be able to submit the application unless you have uploaded the required documents.

FATCA

---

AADHAR

Document	Remarks	Action
<a href="#">AadharDetails.txt</a>		

Save and Continue

Cancel Application

Return to Application

#### Field Description

Field Name	Description
<b>Attach Document</b>	On selecting this link, the browse option is opened, by which you can select the required file to upload.

- Click **Save and Continue** to upload the attached documents and to continue with the application process.



### 3.14 Review and Submit

This page displays all the information you have entered in the application. You can verify that all the information provided by you is correct and make any changes if required.



#### Loan Requirements

You Are Applying For Vehicle Loans



Please review your information before submitting your application.

	Loan Requirements	
Estimated Value	£10,000.00	
Down payment Amount	£1,000.00	
How much would you like to borrow ?	£9,000.00	
Loan Term	2 Year(s) 2 Month(s)	



#### Vehicle Information

	Vehicle Information	
New or Used	New	
Year	2017	
Make	Brand 1	
Model	Model 1	



#### Primary Information

	Primary Information	
Name	Mr John A Smith	
Date of Birth	17 Nov 1990	
Gender	Male	
Marital Status	Single	
Number of Dependents	0	
Nationality	AUSTRALIA	

## Contact Information

	Contact Information	
<b>Email</b>		
Email	john@ofss.com	
<b>Phone Number</b>		
Primary Phone Number	Personal Mobile: 1-8301830182	
<b>Permanent residence</b>		
Accommodation Type	Self Owned	
Address	A21, ABB Towers, Sydney AU 444001	

## Proof of Identity

	Proof of Identity	
Type of Identification	Passport	
ID Number	xxxxxxxx8329	
Date of Issue	20 Nov 2014	
Expiration Date	20 Nov 2030	



## Employment Information

	Employment Information	
<b>Primary Employment</b>		
Employment Type	Full Time permanent	



## Income

	Income	
<b>Primary Income</b>		
Source of Income	Salary	
Frequency	Monthly	
Income	£5,000.00	



## Expenses

	Expenses	
<b>Primary Expense</b>		
Expense	Household	
Frequency	Monthly	
Amount	£3,000.00	

## Assets

	Assets	
<b>Primary Asset</b>		
Type of Asset	Land	
Value	£25,000.00	

## Liabilities



 **Liabilities** 

---

**Primary Liability**

Liability	Loan
Total Amount	£1,000.00
Balance Due	£200.00
Repayment Frequency	Monthly



## Offer

 **Offers** 

---

Selected Offer	NewOffer
----------------	----------

## Documents

 **Documents** 


---


FATCA

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AADHAR

[AaadharDetails.txt](#)



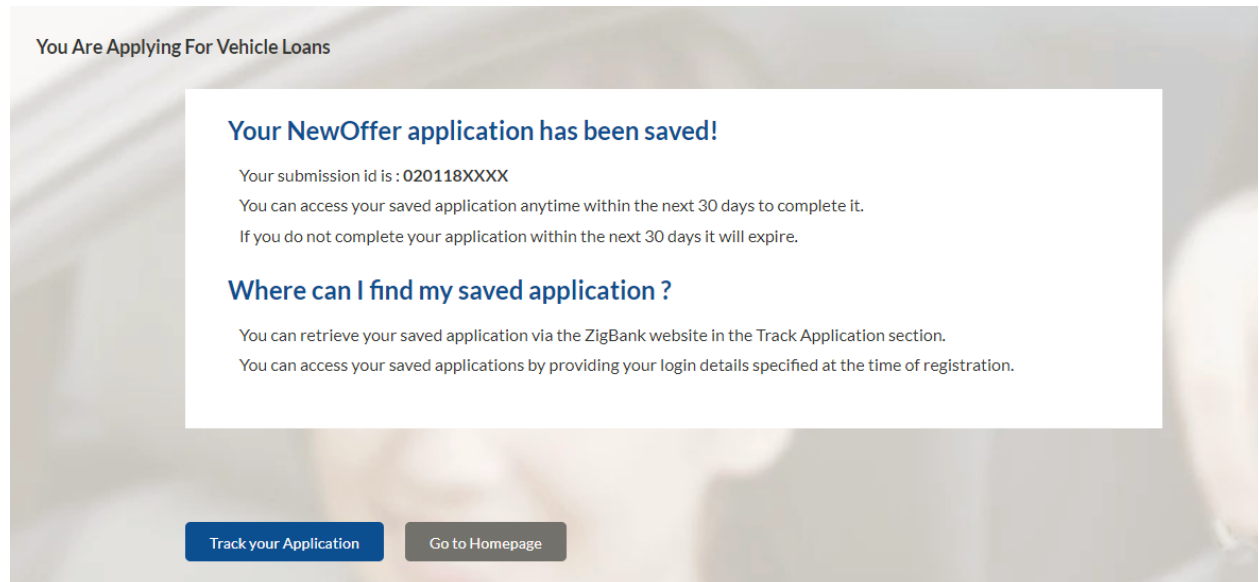
- Click  against any section if you wish to edit any information that is part of that section.
- Once the details are edited click **Continue**.
- Once you have verified all the information and have provided consent to all the disclosures click **Submit**. The screen confirming application submission will be displayed which will contain the application reference number and any additional steps that might need to be undertaken by you or the financial institution.

**Note:** The process type used for integration with UBS is BPMN.

### 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.

Additionally, the option to track the application is also provided on this page. If as per the configuration, registration is not mandatory, 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.

## 3.16 Register User


### Register User

#### 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 ZigBank.

#### Define Login Credentials


Email 


john@company.com

Confirm Email


john@company.com

Verify

Password 

..... 

Confirm Password

..... 

#### Set Security Questions


Security questions may be used as a second level of authentication for transaction completion or even to retrieve forgotten Login ID or Password. These questions can also be set at a later date.

Skip set up of security questions

Yes

No


Security Question 1

What is your favorite game ? 

Answer 1

Lawn Tennis


Security Question 2

What is your favorite color ? 

Answer 2

Blue


Security Question 3

What is your favorite sport ? 

Answer 3

Lawn Tennis


Security Question 4

fav place ? 

Answer 4

Sydney

Security Question 5

What is your favorite color ? 

Answer 5

Blue

#### Terms and Conditions

☒ I have read, fully understood and agreed with the terms and conditions.

[Terms and conditions](#)

Submit Application

Cancel Application

Return to Application

### Field Description

Field Name	Description
<b>Define Login Credentials</b>	
<b>Email</b>	Enter the email ID with which you would like to register.
<b>Confirm Email</b>	To confirm the email ID, re-enter the email ID entered in the <b>Email</b> field.
<b>Verify</b>	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.



Field Name	Description
<b>Password</b>	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.
<b>Confirm Password</b>	To confirm the password re-enter the password entered in the <b>Password</b> field.
<b>Set Security Questions</b>	
<b>Skip set up of security questions?</b>	<p>Through this option, you can opt to skip setting up security questions at the time of registration.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> <p>By default the option <b>No</b> will be selected and the security question and answer fields will be displayed. If you select the option <b>Yes</b>, identifying that you wish to skip set up of security questions, the security question and answer fields will be disabled and hidden.</p>
<b>Security Question</b>	<p>Select a question to be assigned as a security question.</p> <p>The security questions will be numbered, e.g. Security Question 1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator.</p>
<b>Answer</b>	<p>Specify an answer for the selected security question.</p> <p>The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.</p>
<b>Terms and Conditions</b>	
<b>I have read, fully understood and agreed with the terms and conditions</b>	Select this checkbox to acknowledge agreement to the terms and conditions of registration for online banking access.
<b>Terms and Conditions Link</b>	Click this link to view the terms and conditions.

#### To register:


- In the **Email** field, enter the email address.
- To confirm enter the email ID in the **Confirm Email** field.

- Click the **Verify** link to verify the entered email address.
  - a. In the **Verification Code** field, enter the verification code sent on the defined email ID.
  - b. Click **Resend Code**, if the code is not received.
  - c. Click **Submit**. The successful email verification message is displayed.
- In the **Password** field, enter the password required for login.
- To confirm enter the password in the **Confirm Password** field.
- From the security questions list, select a question to be added in your security question set.
- In the answer field, enter an answer for the selected security question.
- If you do not want to set security questions currently, select the option **Yes** against the **Skip set up of security questions** field.
- Click the **Terms and Conditions** link to view the terms and conditions.
- Select the Terms and Conditions check box to acknowledge agreement to the terms and conditions.
- Click **Register/Submit Application** to register. The button to register will be termed **Register** if registration is non mandatory and the user has navigated to the registration screen from the confirm screen. If registration is mandatory, this screen will be displayed once the user has filled out the application form and is proceeding to submit it, hence the button will be **Submit Application**.  
Or  
Click **Cancel Application** to cancel the application.  
Or  
Click **Return to Application**.

#### 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
<b>Verification Code</b>	Enter the security code sent to the email ID you have defined in the registration screen.

- Click **Submit** to submit the verification code. On successful verification, a message stating that verification has been completed successfully will be displayed.

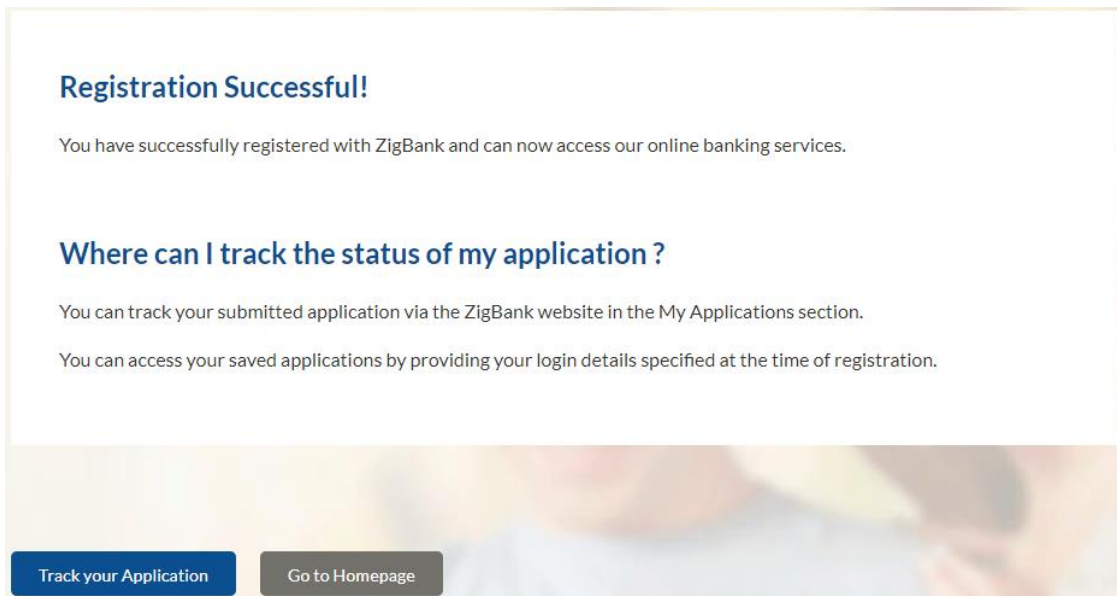
OR

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

OR

Click **Cancel** to cancel the verification.

### 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.

### Cancel Application

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.

[Cancel and Exit](#) [Return to Application](#)

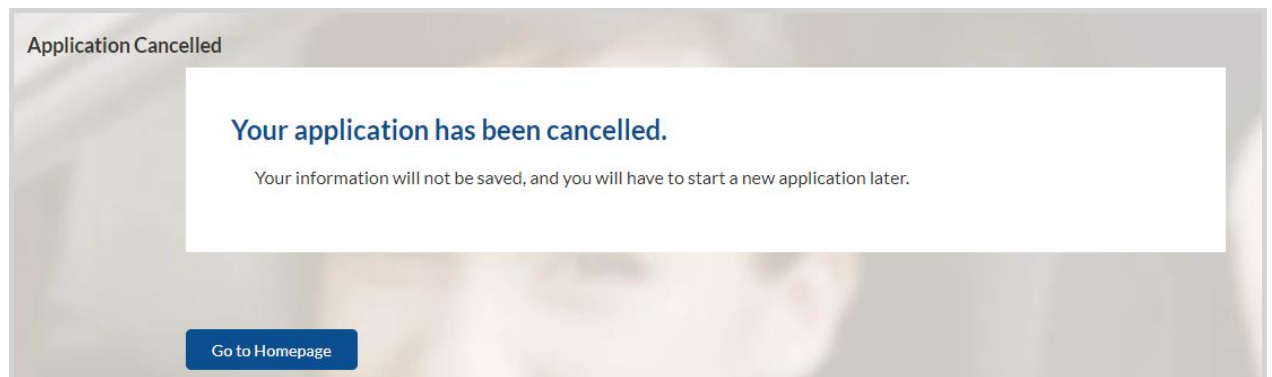
### Field Description

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"><li>• Having difficulty in completing the application form</li><li>• Not enough time I will complete it later</li><li>• Need more product details</li><li>• Made a mistake in product selection</li><li>• Others</li></ul>

Field Name	Description
<b>Please Specify</b>	<p>This field is displayed if you have selected the option <b>Others</b> as <b>Reason for Cancelling</b>.</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



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

## 3.18 Save for Later

The following scenarios are applicable for save for later.

- If the applicant is a registered user and he/she is already logged in then the applicant will be displayed 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:

- Click **Save for Later**. The **Save and Complete Later** screen is displayed.

### Save and Complete Later



#### 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.

Please fill out the following details in order to save your application.

##### Define Login Credentials

Email 	<input type="text" value="john@company.com"/>	<a href="#">Verify</a>
Confirm Email	<input type="text" value="john@company.com"/>	
Password 	<input type="password" value="....."/>	
Confirm Password	<input type="password" value="....."/>	

##### Set Security Questions

Security questions may be used as a second level of authentication for transaction completion or even to retrieve forgotten Login ID or Password. These questions can also be set at a later date.

Skip set up of security questions

Security Question 1	<input type="text" value="What is your favorite game ?"/>
Answer 1	<input type="text" value="Football"/>
Security Question 2	<input type="text" value="What is your favorite color ?"/>
Answer 2	<input type="text" value="Blue"/>
Security Question 3	<input type="text" value="What is your favorite sport ?"/>
Answer 3	<input type="text" value="Football"/>
Security Question 4	<input type="text" value="What is your favorite color ?"/>
Answer 4	<input type="text" value="Blue"/>
Security Question 5	<input type="text" value="What is your favorite game ?"/>
Answer 5	<input type="text" value="Football"/>

##### Terms and Conditions

☒ I have read, fully understood and agreed with the terms and conditions.

[Terms and conditions](#)

## Field Description

Field Name	Description
<b>Email</b>	Enter the email ID with which you would like to register
<b>Confirm Email</b>	To confirm the email ID re-enter the email ID entered in the <b>Email</b> field.
<b>Verify</b>	<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 <b>Verify</b> sub section under section <b>Register User</b> for further information on verification.</p>
<b>Password</b>	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.
<b>Confirm Password</b>	To confirm the password re-enter the password entered in the <b>Password</b> field.
<b>Set Security Questions</b>	
<b>Skip set up of security questions?</b>	<p>Through this option, you can opt to skip setting up security questions at the time of registration.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul> <p>By default the option <b>No</b> will be selected and the security question and answer fields will be displayed. If you select the option <b>Yes</b>, identifying that you wish to skip set up of security questions, the security question and answer fields will be disabled and hidden.</p>
<b>Security Question</b>	<p>Select a question to be assigned as a security question.</p> <p>The security questions will be numbered, e.g. Security Question 1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator.</p>
<b>Answer</b>	<p>Specify an answer for the selected security question.</p> <p>The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.</p>

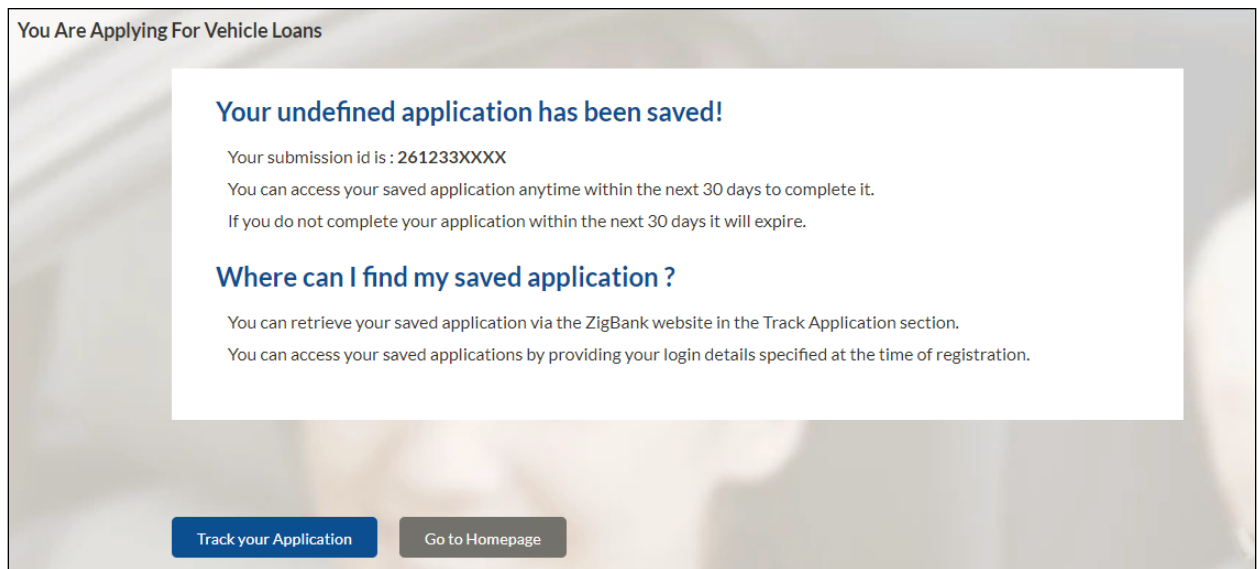
Field Name	Description
<b>Terms and Conditions</b>	
<b>I have read, fully understood and agreed with the terms and conditions</b>	Select this checkbox to acknowledge agreement to the terms and conditions of registration for online banking access.
<b>Terms and Conditions Link</b>	Click this link to view the terms and conditions.

The following steps are applicable for cases wherein the applicant is not a registered user:

- In the **Email** field, enter the email address.
- To confirm enter the email ID in the **Confirm Email** field.
- Click the **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**. A message stating that the email ID has been verified successfully is displayed.
- In the **Password** field, enter the password required for login.
- To confirm enter the password in the **Confirm Password** field.
- From the security questions list, select a question to be added in your security question set.
- In the answer field, enter an answer for the selected security question.
- If you do not want to set security questions currently, select the option **Yes** against the **Skip set up of security questions** field.
- Click the **Terms and Conditions** link to view the terms and conditions.
- Select the **Terms and Conditions** check box to acknowledge agreement to the terms and conditions.
- Click **Save Application**.  
OR  
Click **Cancel Application** to cancel the application.  
OR  
Click **Return to Application** to navigate back to the application screen.



## Save and Complete Later



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

### 3.19 Existing User

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

[Home](#)

## 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:

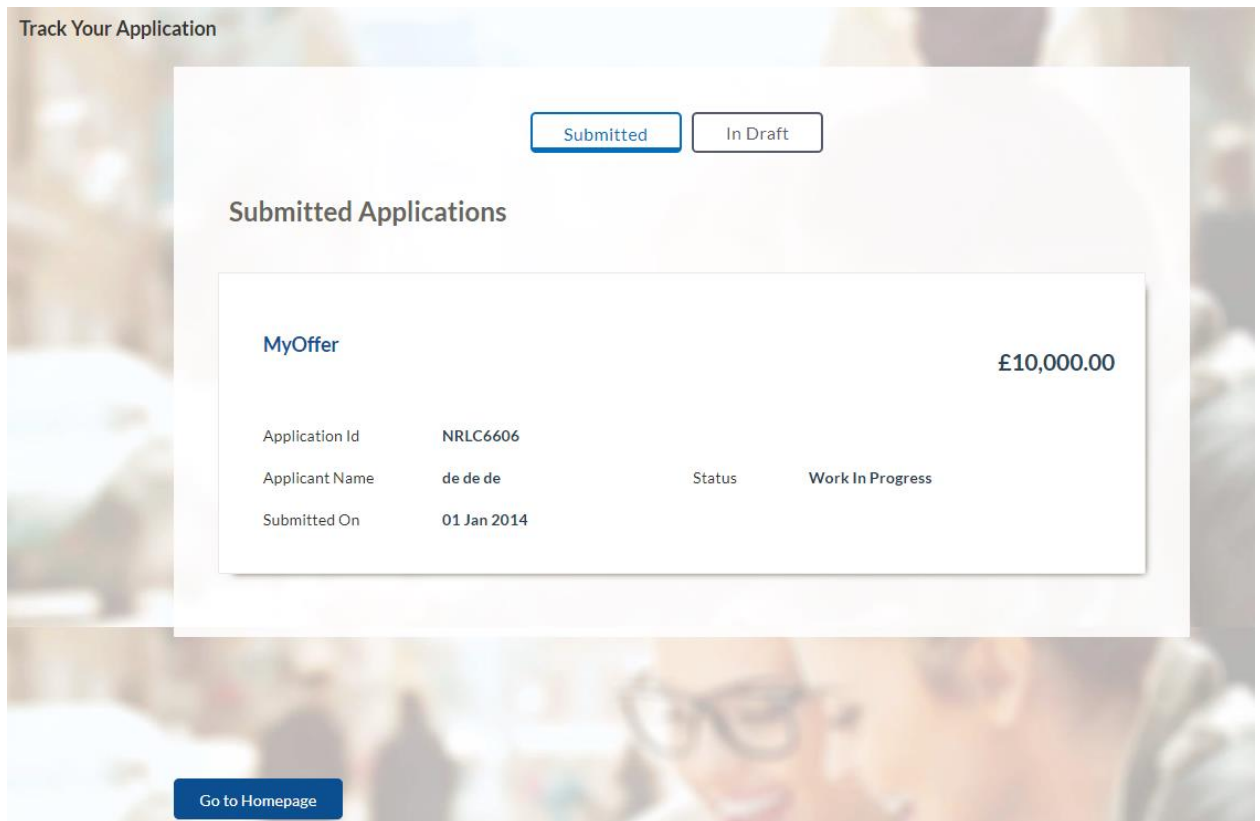
- **View submitted application:** The application tracker enables you to view details of submitted application which includes viewing account summary and uploaded documents.
- **View application in draft:** While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the 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:

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

## 4.1 Submitted Application – Auto Loan

The following details are displayed on an auto loan application card under the Submitted tab of the application tracker page. On clicking on a specific card, the details page of that card appears. However, once an application has been completely processed, the card will no longer be clickable.



### Field Description

Field Name	Description
<b>Loan Offer Name</b>	The name of the offer for which the application has been made.
<b>Loan Amount</b>	The loan amount for which the application has been made.
<b>Application ID</b>	The application reference number as generated by the bank at the time the application was submitted.
<b>Applicant Name</b>	The name of the applicant is displayed here.
<b>Submitted On</b>	The date on which the application was submitted.
<b>Status</b>	The current status of the application.

Field Name	Description
<b>Loan Account Number</b>	<p>The loan account number, once generated, is displayed here.</p> <p>This account number is only displayed once the application is successfully processed to completion.</p>
<ul style="list-style-type: none"> <li>• Select the application card.</li> <li>• The Application Details screen is displayed with options to view additional details of the application and pending tasks, if any</li> </ul>	


## 4.2 Auto Loan Application Tracker Details


Track Your Application

**MyOffer**

Application Id	NRLC6606	Status	Work In Progress
Applicant Name	de de de	Requested Amount	£10,000.00
Submitted On	01 Jan 2014		

View

 Documents >

 Account Summary >

Return to Tracker

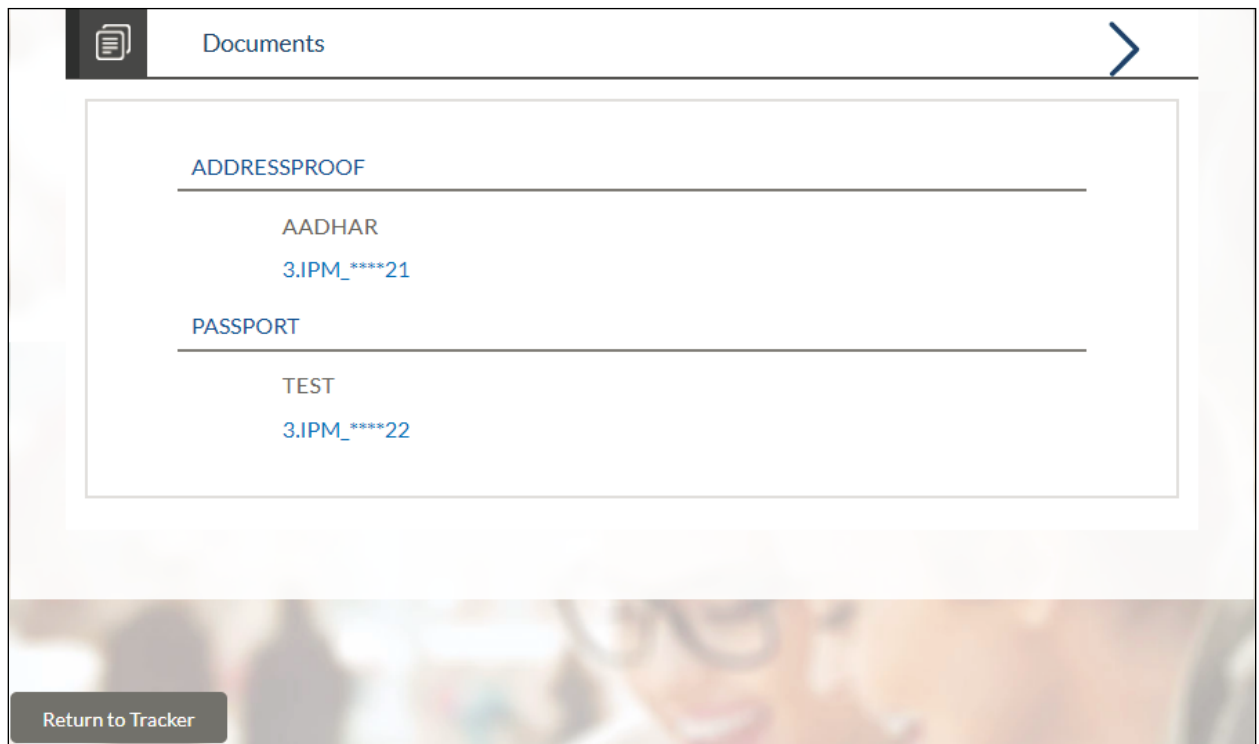
### Field Description

Field Name	Description
<b>Offer Name</b>	The name of the offer for which the application has been made.
<b>Application ID</b>	The application reference number as generated by the bank at the time the application was submitted.
<b>Applicant Name</b>	The name of the applicant be displayed here.
<b>Submitted On</b>	The date on which the application was submitted.
<b>Status</b>	The current status of the application.
<b>Requested Amount</b>	The requested loan amount.

- Click on Documents to view documents that have been uploaded in the application form.
- OR
- Click on Account Summary to view a summary of the loan account.

## 4.3 Documents

This section displays the documents that are uploaded in the application form.





The screenshot shows a user interface for the 'Documents' section. At the top, there is a header bar with a document icon on the left, the title 'Documents' in the center, and a right-pointing arrow on the right. Below the header, the content area is divided into two sections. The first section is titled 'ADDRESSPROOF' and contains the text 'AADHAR' followed by a blue link '3.IPM\_\*\*\*\*21'. The second section is titled 'PASSPORT' and contains the text 'TEST' followed by a blue link '3.IPM\_\*\*\*\*22'. At the bottom left of the interface, there is a button labeled 'Return to Tracker'.

### Field Description

Field Name	Description
Document Category	All the categories under which documents have been uploaded are listed on the screen below which the document type and link of each uploaded document are displayed.
Document Type	The document type against which the documents have been uploaded are listed below each document category to which they belong.
Document	The names of the uploaded documents as well as the links by which you can view and download each document are displayed.

## 4.4 Account Summary

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

 **Account Summary** 

Frequency	Monthly	Term	3 year(s) 3 month(s)
		Rate Type	Fixed

### Field Description

Field Name	Description
Frequency	<p>The principal and interest repayment frequency.</p> <p>The frequency could be:</p> <ul style="list-style-type: none"><li>• Monthly</li><li>• Quarterly</li><li>• Half Yearly</li><li>• Annually</li><li>• Daily</li></ul>
Term	<p>The loan term.</p>
Rate Type	<p>Indicates the loan rate type, the example of rate type could be Fixed or Variable.</p>

## **FAQs**

### **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.

### **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.

[Home](#)