Oracle Banking Digital Experience

Auto Loans Originations User Manual

Release 18.2.0.0.0

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Auto Loans Originations 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 18.2.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

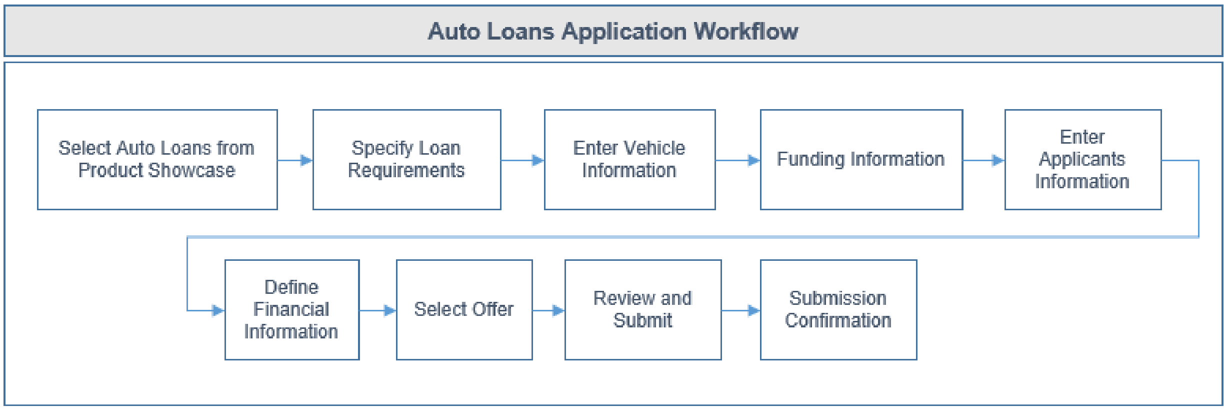
NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✕	Pre integrated Host interface not available.

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle Banking Platform 2.5.0.2
1	Auto Loan Application Submission	✕	✕	✓
2	Auto Loan Application Tracker	✕	✕	✓

3. Auto Loan 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 Loan Workflow



Following are the steps involved as part of application submission:

- **Loan Requirements:** You can specify the amount that you intend to borrow, purpose of the loan, tenure, and co-applicant if there is any.
- **Vehicle Information:** You can provide vehicle information such as, whether the vehicle is used or new, make and model of the vehicle, estimated price of the vehicle, intended owner, and other details. Additionally, if the vehicle being purchased is a used vehicle, you can opt to lookup the vehicle information.
- **Funding Information:** This section displays the vehicle price, requested loan amount, application fees and contribution amount by the applicant towards the loan.
- **Applicant Information:** The applicant information section consists of details such as, basic personal information, identity, contact, and employment information of the applicant.
- **Financial Information:** This section consists of details such as, income, expense, asset, and liability details of the applicant.
- **Offer Selection:** It displays multiple loan offers with an option to select any offer of choice.
- **Review and Submit:** It displays the summary of the loan application. You can verify details submitted as part of the application and modify any details if required.
- **Credit Decision Outcome:** It displays the credit decision, once the loan application is submitted successfully.

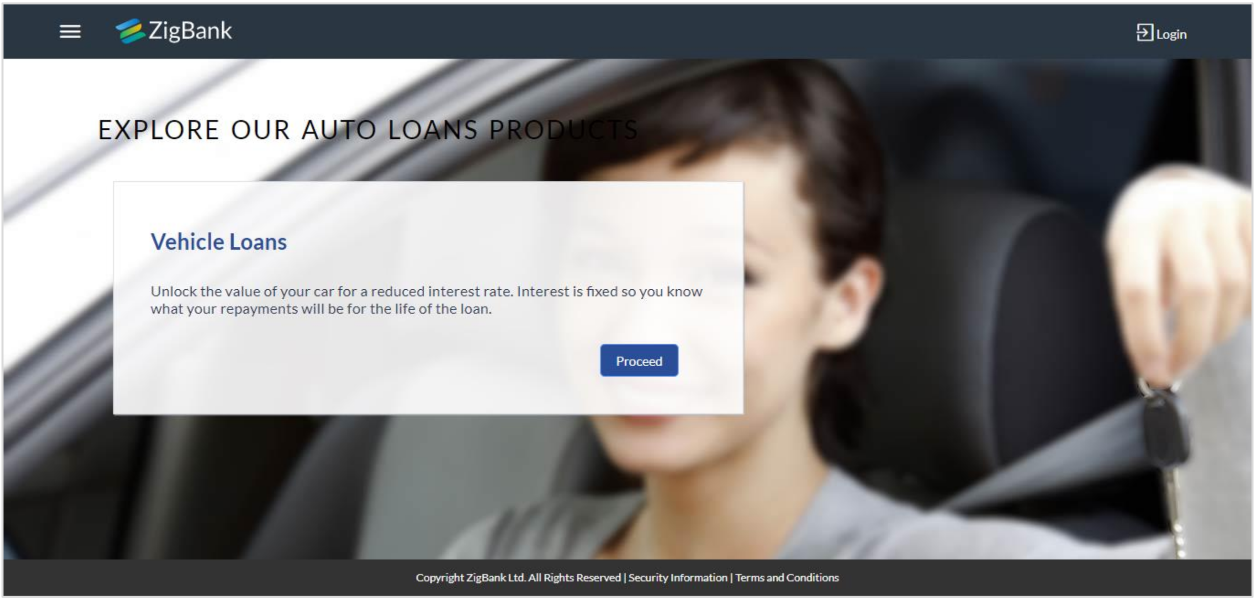
How to reach here:

Dashboard > Auto Loan

To apply for loan:

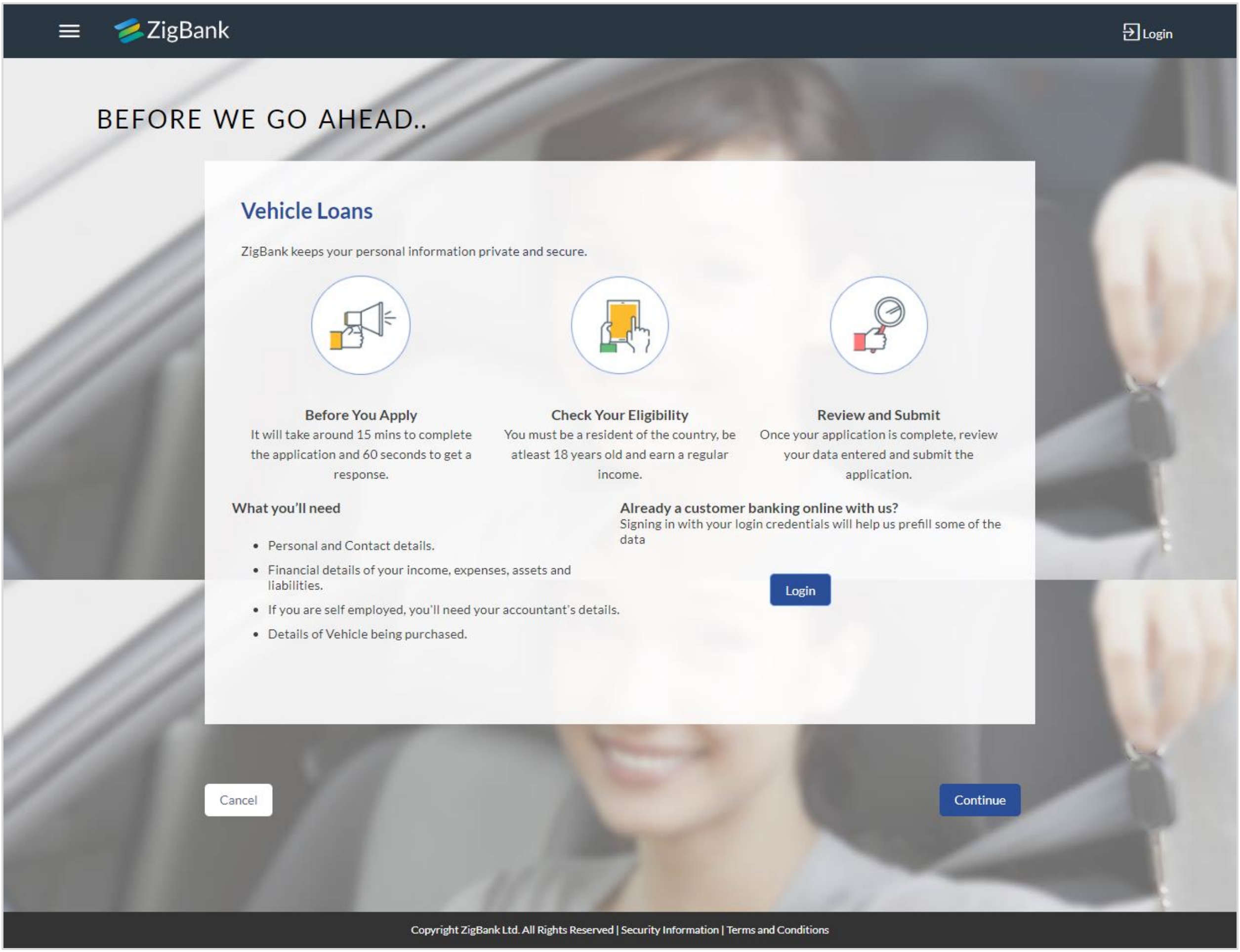
- Select Auto Loans on the product showcase screen
- The product selection screen is displayed

3.1 Product List



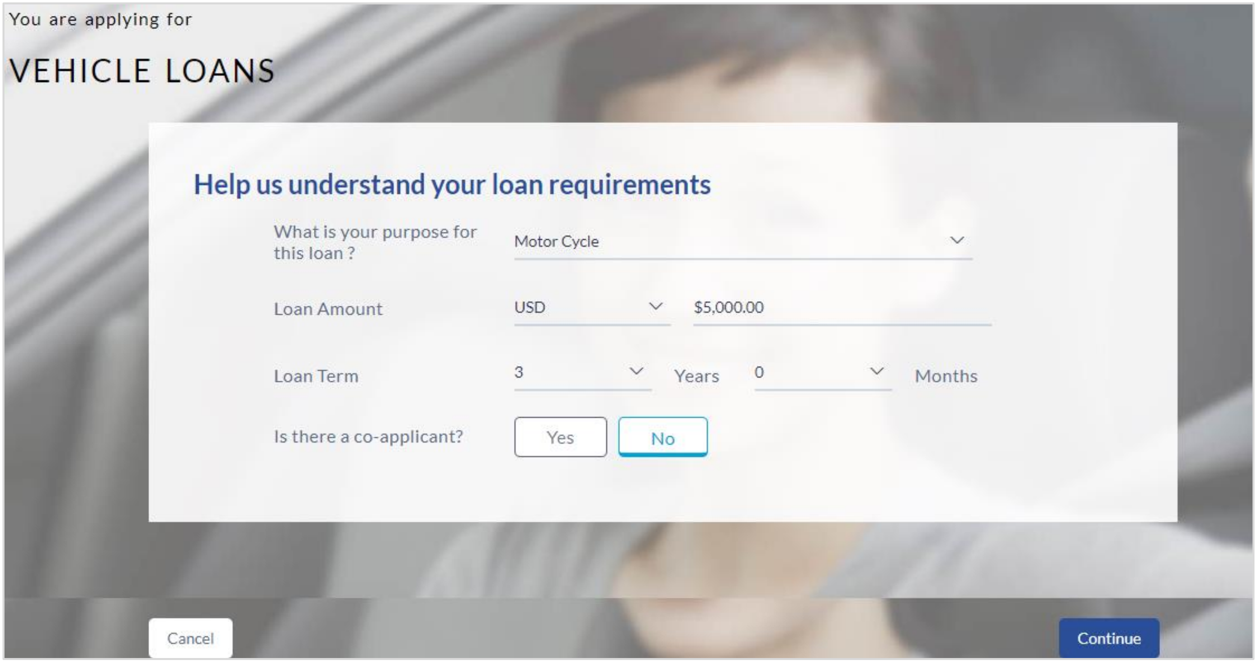
- Click the **Proceed** option available on the desired product card. The **Vehicle Loans Orientation screen** is displayed containing details informing the applicant about the steps involved in the loan application, details required for application and eligibility criteria

3.2 Orientation Page



- Click **Continue**, if you are a new/unregistered user.
  OR
  Click **Login** if you are a registered user. For more information on the application of registered (existing) user, view the **Existing User** section in this document.
  OR
  Click **Cancel** to abort the loan application process. For more information on cancelling an application, view the **Cancel Application** section of this document.
- The loan requirement screen is displayed. Enter the loan requirement details such as loan amount i.e. the amount to be borrowed, loan tenure, and if a co-applicant is to be added to the application.

3.3 Loan Requirements



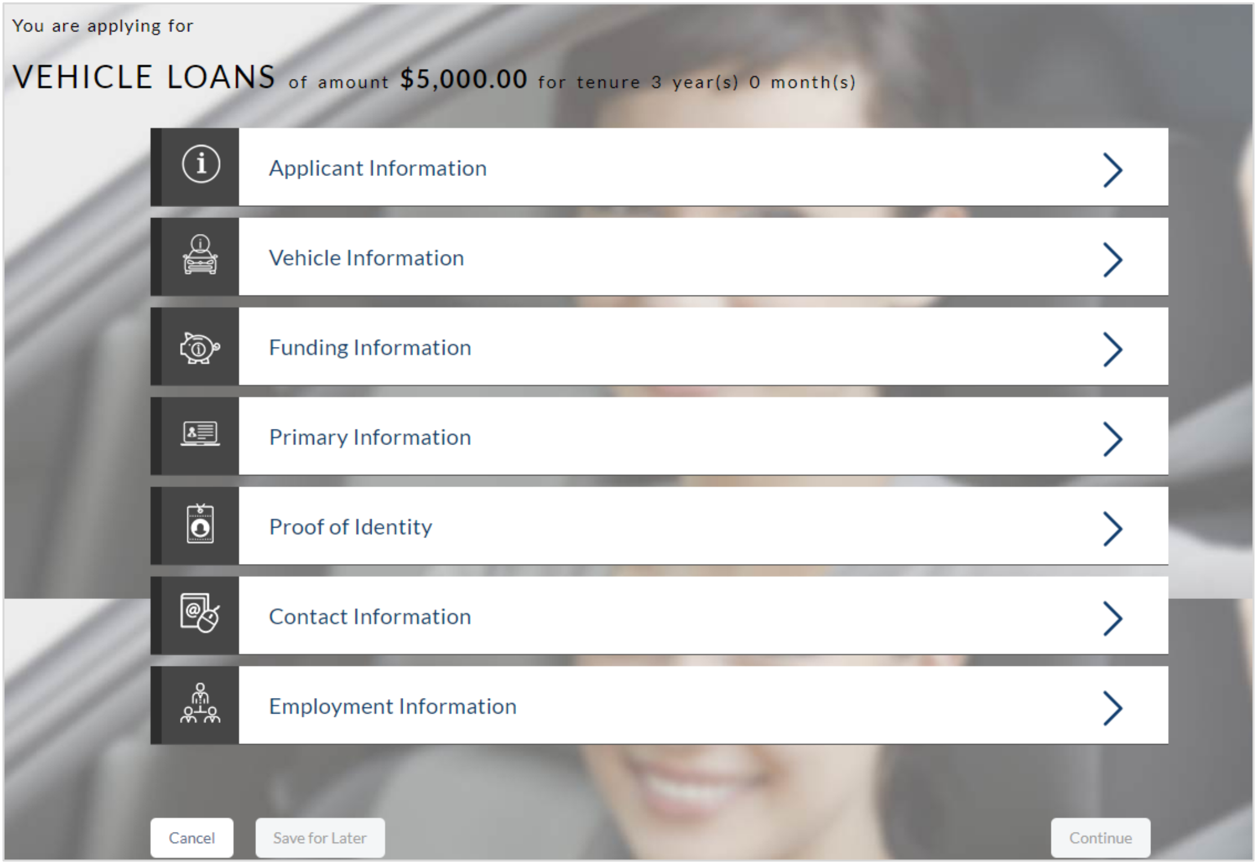
Field Description

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

Field Name	Description
Send Verification Code via	Indicates the channel on which the verification code is to be sent. The options are: • Co-applicants registered email address • Co-applicants registered phone number This field is displayed, if you select **Yes**, in the ‘**Is co-Applicant an existing user?’** field.

- Enter the relevant loan requirement details such as loan purpose, loan tenure, amount and other details.
- If a co-applicant is to be part of the application select option **Yes** in the ‘**Would you like to add a co-applicant?** field.
  OR
  Click **No** if the loan is required for a single applicant.
- If co-applicant is an existing user click ‘**Yes’** in the ‘**Is co-applicant an existing user?’** field.
  OR
  Click **No** if the co-applicant is not an existing user.
- If you have clicked **Yes** in the ‘**Is co-applicant an existing user?’** field, enter the co-applicant customer ID in the **Co-applicant Customer ID** field.
- Once the co-applicants customer ID is entered, it needs to be verified. From the **Send Verification Code via** field, select the desired option through which the verification code is to be sent.
- Click **Verify**. The **Verification** screen is displayed.
- In the **Verification Code** field, enter the verification code and click **Submit**.
- A message stating that the code has been verified is displayed. Click **Continue**.
- The sections comprising of the application form are displayed. If a co-applicant has been added, the respective sections in which the co-applicant’s information is to be captured are enabled

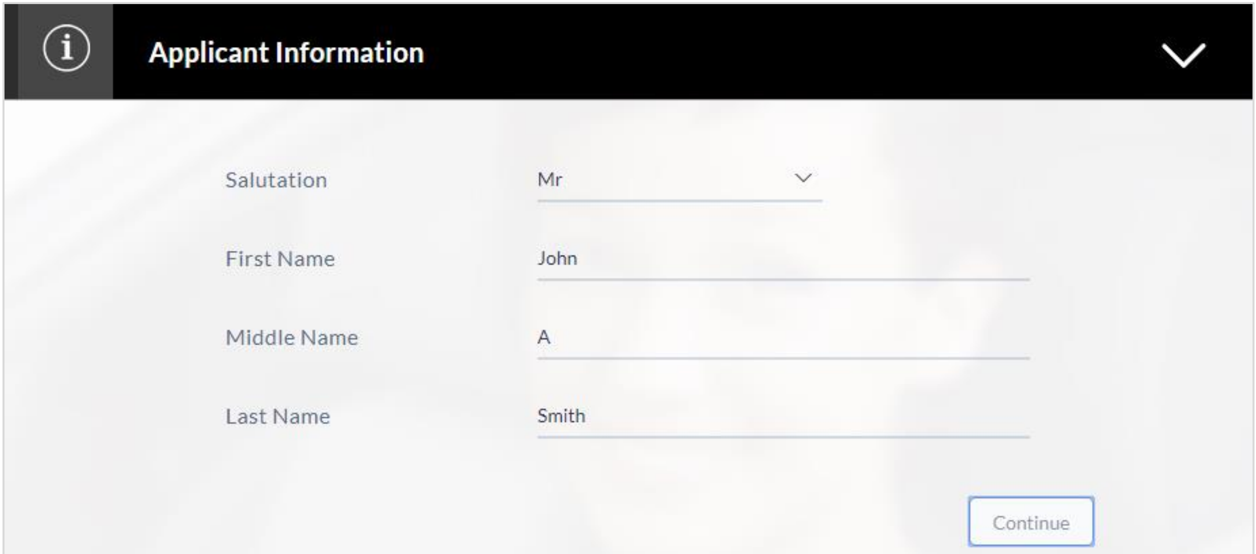
3.4 Applicant Profile Details



- The applicant information section will open for the applicant to enter basic information.

3.5 Applicant Information:

In this section, enter information like salutation, first name, middle name and last name.



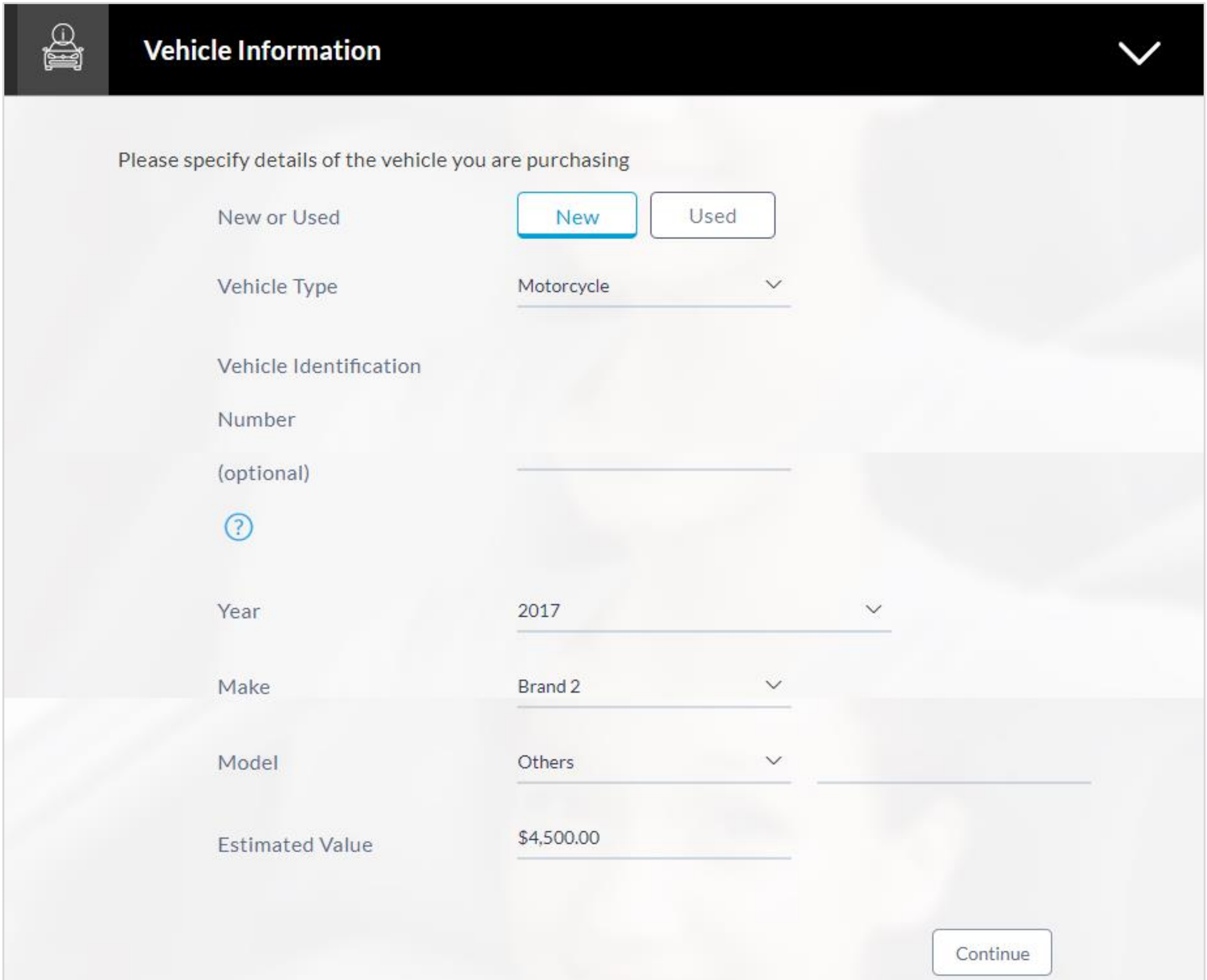
Field Description

Field Name	Description
Salutation	Identify your salutation The options are: • Dr • Mr • Ms • Mrs • Miss
First Name	Enter your first name.
Middle Name	Enter your middle name. This is an optional field.
Last Name	Enter your last name.

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

3.6 Vehicle Information

In the vehicle information section, enter the vehicle details like vehicle type, year, make, model, estimated value, and whether the vehicle is new or used.



Field Description

Field Name	Description
Vehicle Ownership	You are required to identify if the vehicle is to be owned jointly or not. This field will be displayed only if you have added a co-applicant in the Loan Requirements page. The options available for selection are: • Single • Joint

Field Name	Description
Owner	Depending on the option selected in the **Vehicle Ownership** field, this field will either be a dropdown or a read only field. If you have selected option **Single** in the Vehicle Ownership field, this field will be a dropdown which will list down the names of the applicants. You can select either your name or the co-applicant's name to indicate the owner of the vehicle. If you have selected the option **Joint** in the Vehicle Ownership field, this field will be read only which will display the names of both you and your co-applicant, indicating that the vehicle is going to be owned by both.
New or Used	Whether you are planning to purchase new or used vehicle
Vehicle Type	The type of vehicle that you are planning to purchase
Vehicle Identification Number	It is a unique number assigned to each vehicle. This field is optional if the vehicle being purchased is a new vehicle
Year	Specify the year in which the vehicle was manufactured
Make	Select vehicle manufacturer company name. The example of the vehicle make could be: • Brand 1 • Brand 2
Model	Select vehicle model name. The example of the vehicle model could be: • Model 1 • Model 2 The values in this field will be displayed based on the make selected
Estimated Value	Specify the approximate value of the vehicle.
Mileage	Enter the total distance covered by the vehicle in terms of miles. This field is displayed only if you have selected **Used** option in the **New or Used** field.

- 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, estimated value and mileage) is fetched and displayed in each respective field.

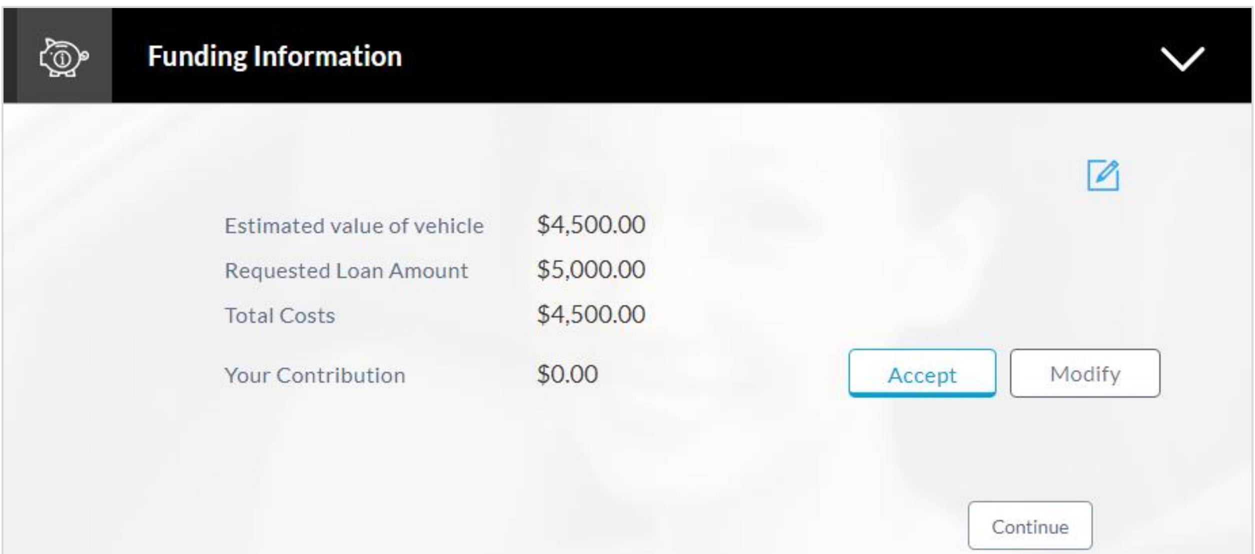
- Modify any information if you wish to.
  OR
  Click **Continue**.
- The **Funding Information** section is displayed.

3.7 Funding Information

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

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

Funding Information



Field Description

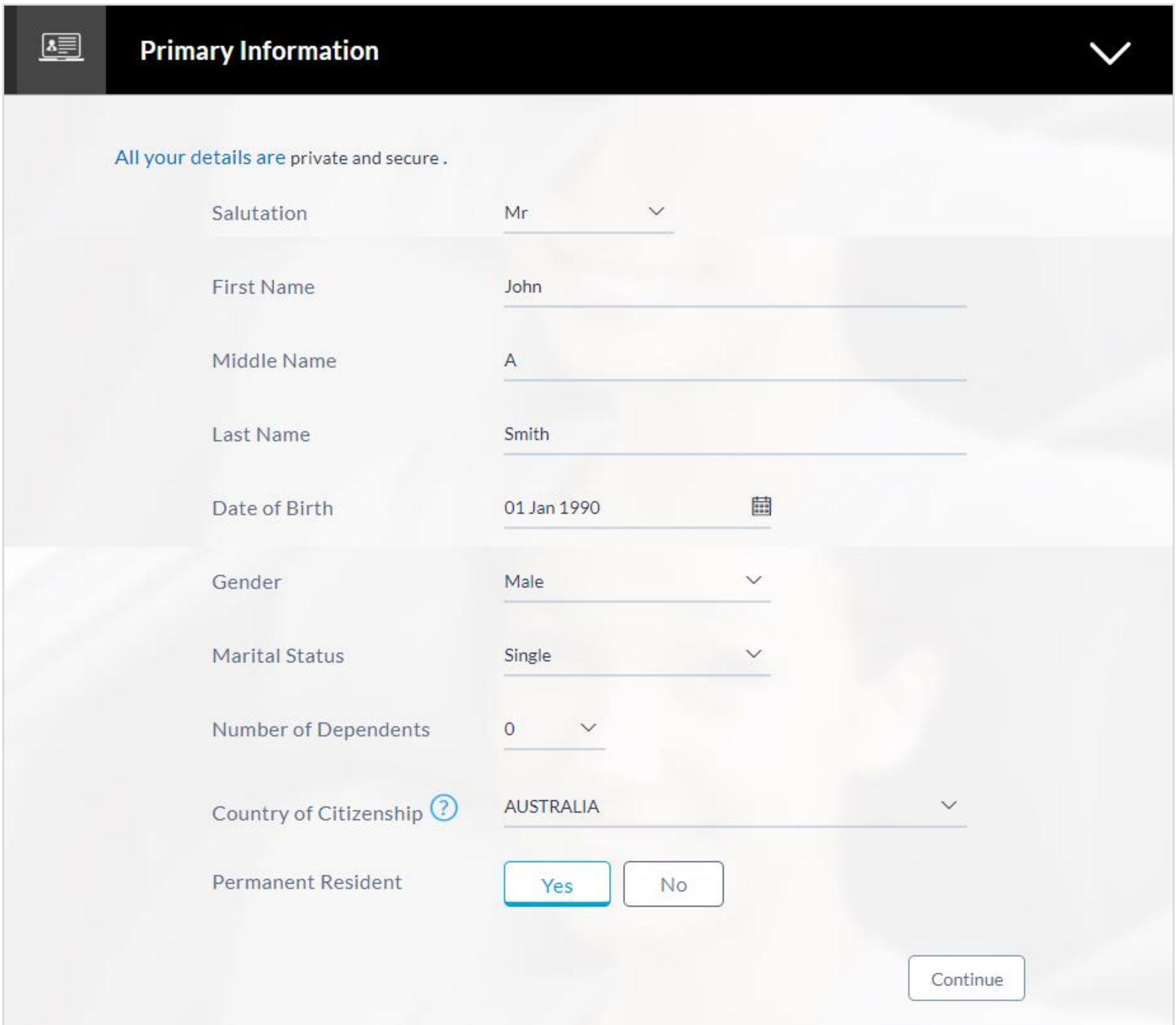
Field Name	Description
Estimated Value of Vehicle	The purchase price of the vehicle as defined by you in the previous section.
Requested Loan Amount	Loan amount requested by you to purchase the vehicle.
Total Cost	Total cost of the loan. i.e. the sum of value of the vehicle and the fees applicable.

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

- Click **Accept** to confirm the contribution amount.
  OR
  Click **Modify** to edit and update the requested loan amount and/or estimated value of the vehicle.
- Click to save the modified loan details.
- Click Continue. The Primary Information section is displayed.

3.8 Primary Information

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



Field Description

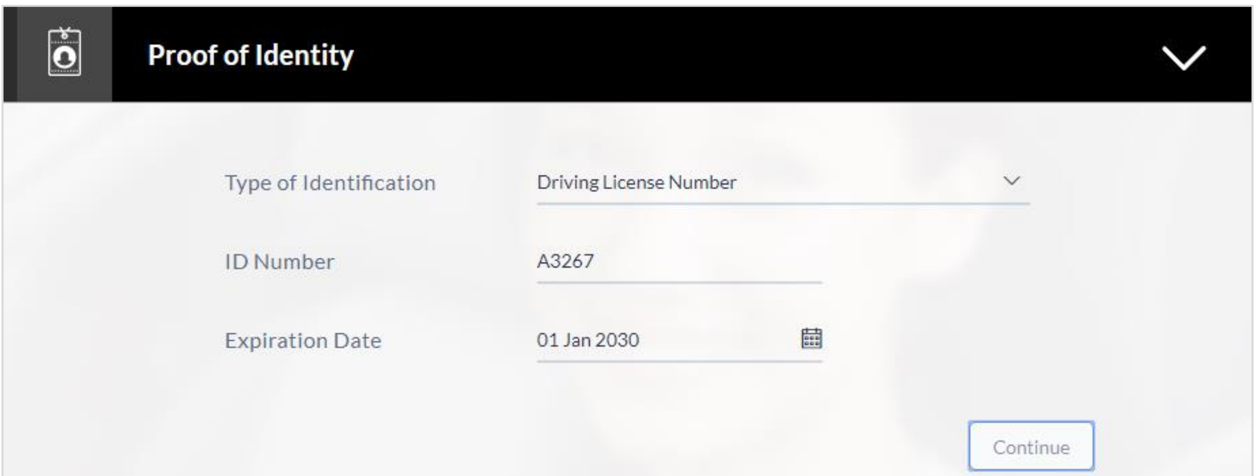
Field Name	Description
Salutation	Identify your salutation. The options are: • Dr • Mr • Miss • Mrs • Ms
First Name	Your first name as entered in the **Applicant Information** section is displayed. You can update this value if you wish to.
Middle Name	Enter your middle name here. If you have already entered your middle name in the **Applicant Information** section, it will be displayed here. You can update this value if you wish to.
Last Name	Your last name as entered in the **Applicant Information** section is displayed. You can update this value if you wish to.
Date of Birth	Enter your date of birth.
Gender	Specify your gender.
Marital Status	Select your marital status from the list. The options are: • Married • Single • Divorced • Separated • Widowed • De Facto • Undisclosed
Number of Dependents	Specify number of people dependent on you.
Country of Citizenship	Select the country of which you are a citizen
Permanent Resident	You are required to identify whether you are a permanent resident.

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

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

3.9 Proof of Identity

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



Field Description

Field Name	Description
Identity	
Type of Identification	The identification document that you want to provide as proof of identity. The identification type could be: • Passport • Driving License • National Identification no. • Tax ID Individual etc.
ID Number	Enter Identification number corresponding to the identification type.

Field Name	Description
Expiration Date	Enter the date on which your identification document will expire. This date can be found printed on your identification document. The system will validate if the expiration date has passed or if it is a valid date i.e. not one that is too ahead in the future (the number of years will be defined by the bank) and will display an appropriate error message. In this case, you can either modify the expiration date or select a different ID to submit as proof of identity, one that has a valid expiration date.

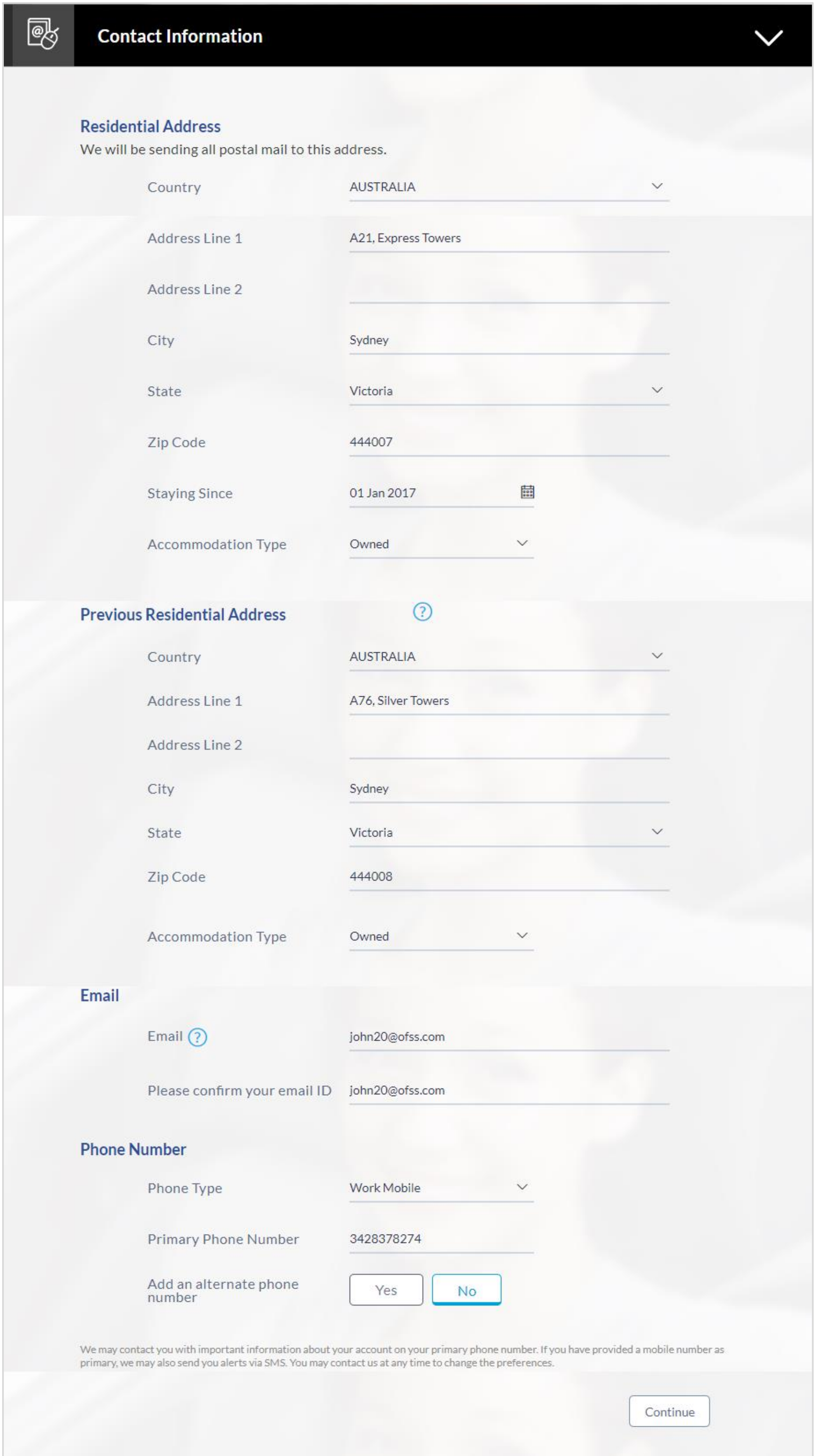
- Click **Continue** to save the identification information.
- The **Contact Information** section is displayed.

3.10 Contact Information

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

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

(Current Residential and Previous Residential Address)


Contact Information
Residential Address
We will be sending all postal mail to this address.
Country
AUSTRALIA
Address Line 1
A21, Express Towers
Address Line 2
City
Sydney
State
Victoria
Zip Code
444007
Staying Since
01 Jan 2017
Accommodation Type
Owned
Previous Residential Address
Country
AUSTRALIA
Address Line 1
A76, Silver Towers
Address Line 2
City
Sydney
State
Victoria
Zip Code
444008
Accommodation Type
Owned
Email
Email
john20@ofss.com
Please confirm your email ID
john20@ofss.com
Phone Number
Phone Type
Work Mobile
Primary Phone Number
3428378274
Add an alternate phone number
Yes
No
We may contact you with important information about your account on your primary phone number. If you have provided a mobile number as primary, we may also send you alerts via SMS. You may contact us at any time to change the preferences.
Continue

Field Description

Field Name	Description
Residential Address	
Country	Enter the country name in which you reside.
Address 1-2	Enter your Address details.
City	Enter the name of the city in which you reside.
State	Select the state from the list.
Zip Code	Enter your Zip code.
Staying Since	Date since which you have been residing at the current address. If you identify a date that is less than the minimum amount of time required for you to have resided in the current residence, the system will display fields in which you can specify your previous residence address.
Accommodation Type	The type of accommodation in which you reside. The accommodation types are: • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Previous Residential Address	
Country	Select the country where you resided previously.
Address Line 1-2	Enter address details of your previous residence.
City	The city in which you resided previously.
State	The state in which you resided previously.
Zip Code	Enter the zip code where you resided previously.

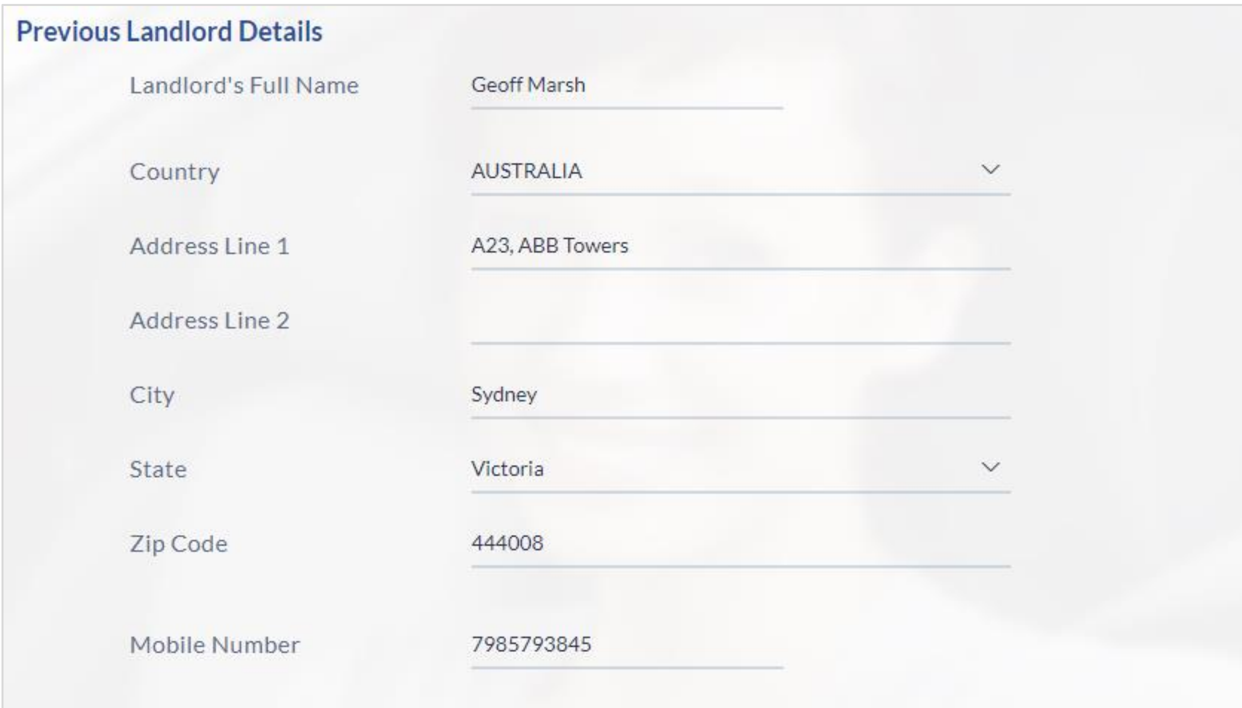
Field Name	Description
Accommodation Type	The type of accommodation in which you resided previously. The accommodation types are: • Company Provided • Inherited • Leased • Owned • Parental • Rented • Others
Email	
Email	Enter your email address.
Please confirm your email ID	Re-enter your email ID to confirm the same.
Phone Number	
Phone Type	Select the phone number type that you want to define as primary contact number. The options are: • Personal Mobile • Work Mobile • Home Phone • Work Phone
Primary Phone Number	Enter your phone number corresponding to the selected phone type.
Add an alternate phone number	You can select **Yes** if you want to add an alternate phone number. It is not mandatory to add an alternate phone number.
Phone Type	Type of phone number that is being added as an alternate number. The options are: • Personal Mobile • Work Mobile • Home Phone • Work Phone This field is displayed if you select **Yes** in the **Add an alternate phone number** field.

Field Name	Description
Alternate Phone Number	Alternate phone other than primary phone number. Phone number corresponding to the selected alternate phone type.

3.11 Landlord Information

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

Contact Information (Landlord Details)



Field Description

Field Name	Description
Landlord's Full Name	Specify full name of the landlord.
Country	Specify country name where the landlord resides.
Address Line 1-2	Specify address details of the landlord.
City	Specify the city name where the landlord resides
State	Specify the state name where the landlord resides

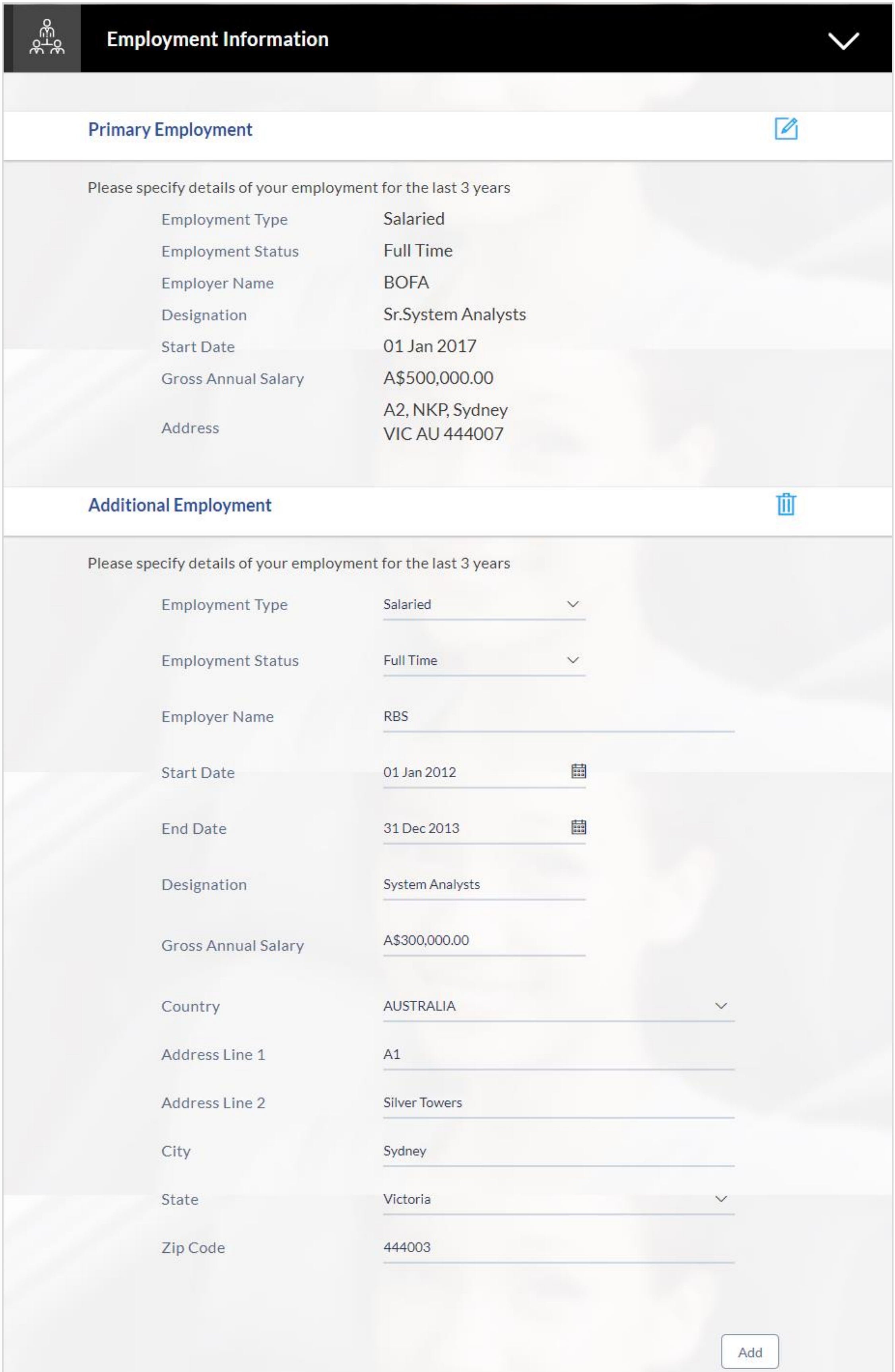
Field Name	Description
Zip Code	Specify the zip code where the landlord resides.
Mobile Number	Specify the mobile no. of the landlord

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

3.12 Employment Information

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

Home


Employment Information
Primary Employment
Please specify details of your employment for the last 3 years
Employment Type
Salaried
Employment Status
Full Time
Employer Name
BOFA
Designation
Sr.System Analysts
Start Date
01 Jan 2017
Gross Annual Salary
A$500,000.00
Address
A2, NKP, Sydney
VIC AU 444007
Additional Employment
Please specify details of your employment for the last 3 years
Employment Type
Salaried
Employment Status
Full Time
Employer Name
RBS
Start Date
01 Jan 2012
End Date
31 Dec 2013
Designation
System Analysts
Gross Annual Salary
A$300,000.00
Country
AUSTRALIA
Address Line 1
A1
Address Line 2
Silver Towers
City
Sydney
State
Victoria
Zip Code
444003
Add

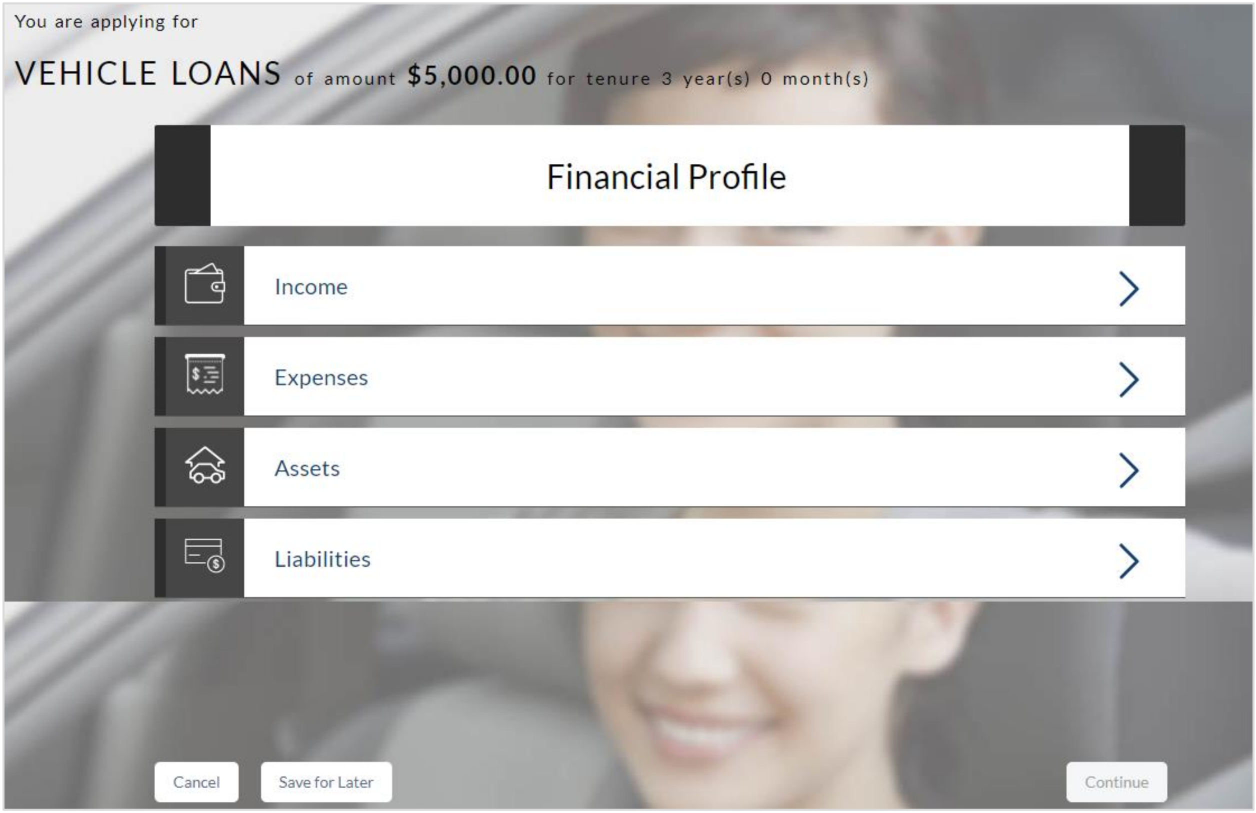
Field Description

Field Name	Description
Employment Type	The type of your current primary employment The types are: • Salaried • Self Employed • Others If employment type selected is Others, then there will be a set of options listed for selection like Home duties, Student, Unemployed etc.
Employment Status	The status of your employment. The options in this field will depend on your selection as employment type. The options are: • Part Time • Full Time
Employer Name	The name of the company or firm in which you are employed.
Start Date	Enter the date on which you started at current employment
Designation	Enter your designation with the current employer.
Gross Annual Salary	Enter your gross annual salary with the current employer.
Country	Select the country in which you are currently employed.
Address Line 1-2	Enter your employer’s address.
City	Enter the city in which you are currently employed.
State	Select the state name where you are currently employed.
Zip Code	Specify the zip code of the location where you are currently employed.

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

  The **Financial Profile** screen is displayed with **Income**, **Expense**, **Asset**, and **Liability** sections.

3.13 Financial Profile



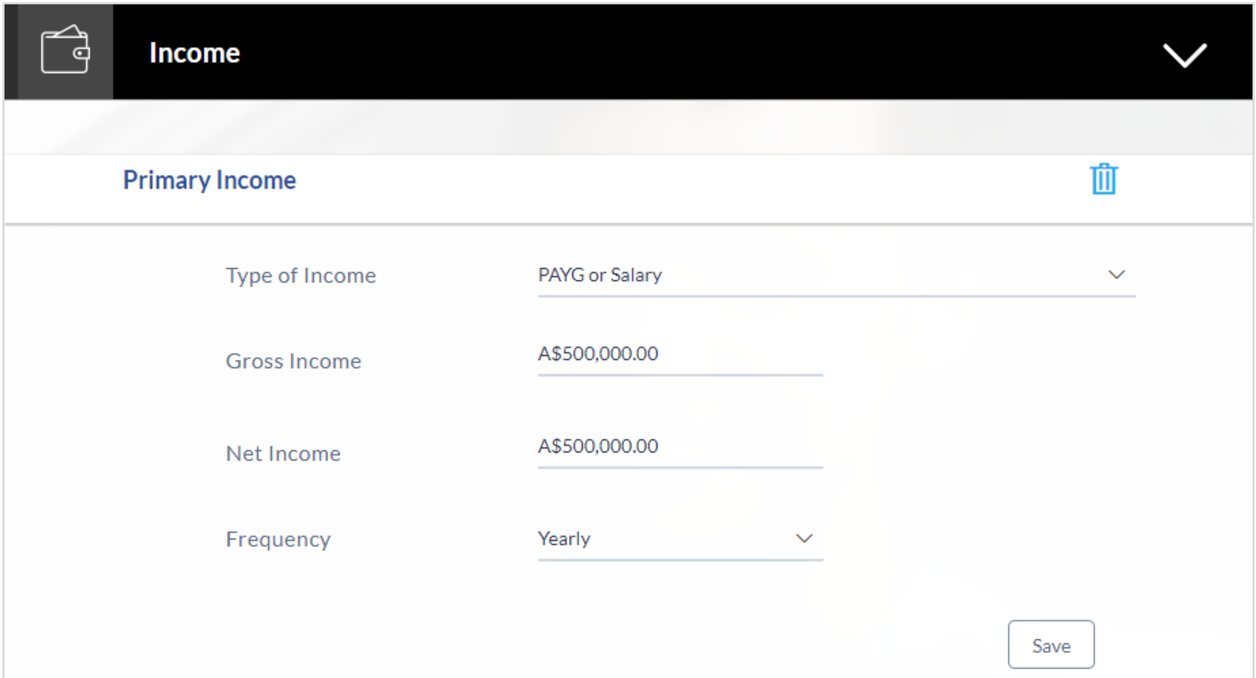
- Enter the appropriate details in the relevant sections.

3.13.1 Income Information

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

You can add multiple records of income up to a defined limit. Click the ⊕ icon to add additional income records and the 🗑 icon against a specific record to delete it.

Income Information



Field Description

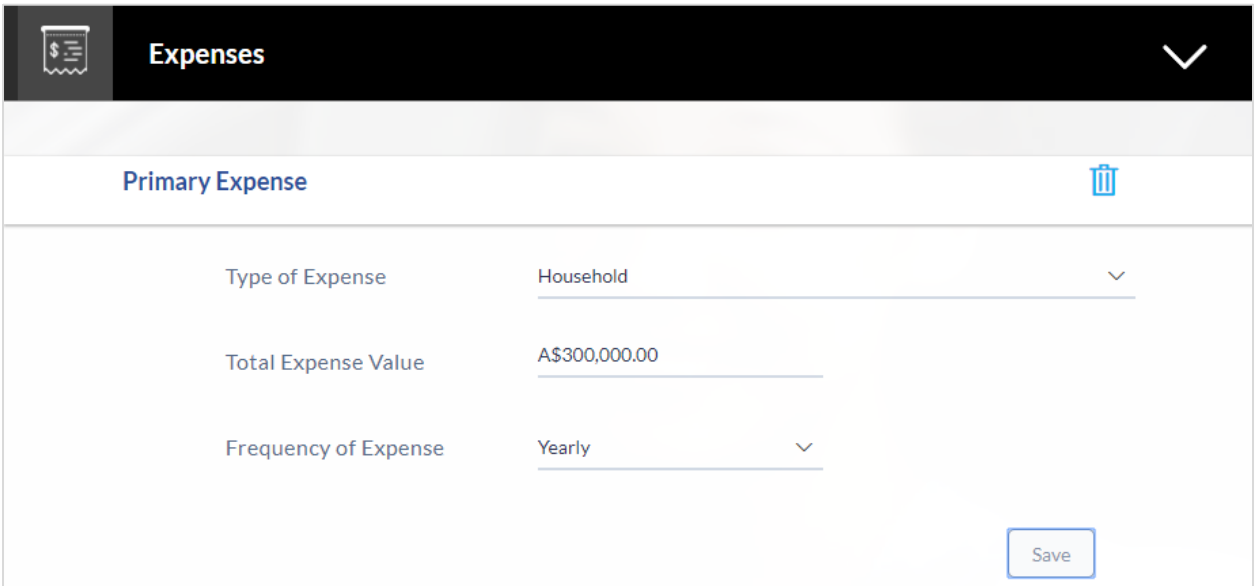
Field Name	Description
Primary Income	
Income Type	The source of your primary income. Examples of source of income can be rental income, salary, etc.
Gross Income	Gross amount of income earned.
Net Income	Net amount of income. The net income field will be defaulted with the gross income amount entered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

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

  OR
- Click ⊕ to add another income record.

3.13.2 Expense Information

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



Field Description

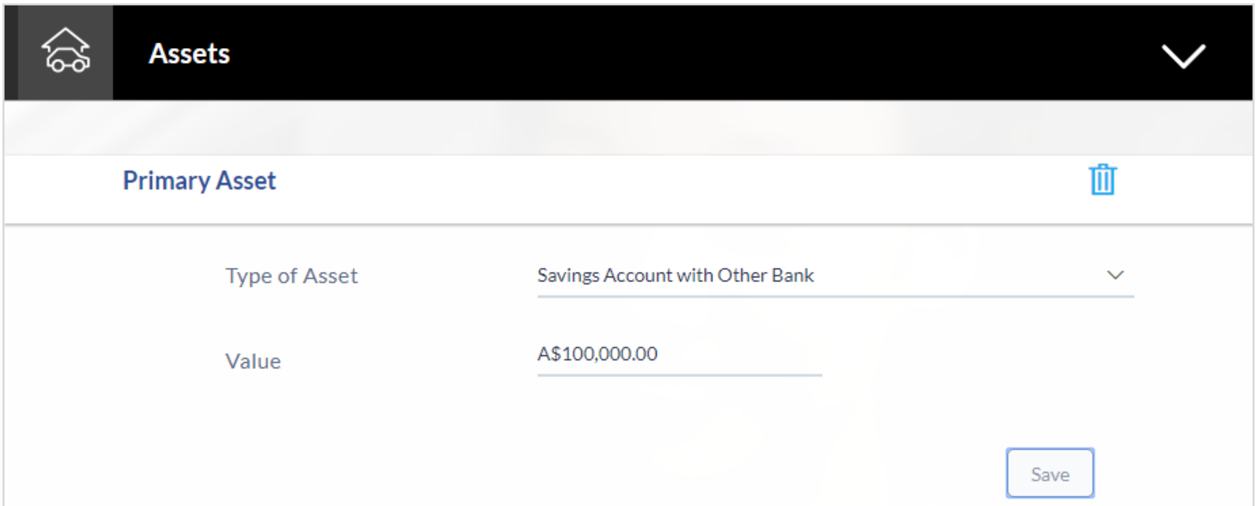
Field Name	Description
Primary Expense	
Type of Expense	The type of expense. Example - household, school fees, etc.
Total Expense Value	The total value of expenditure against the specific type identified.
Frequency of Expense	The frequency at which you incur the specific expense. By default the value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

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

  OR
- Click to add another expense record.

3.13.3 Asset Information:

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



Field Description

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

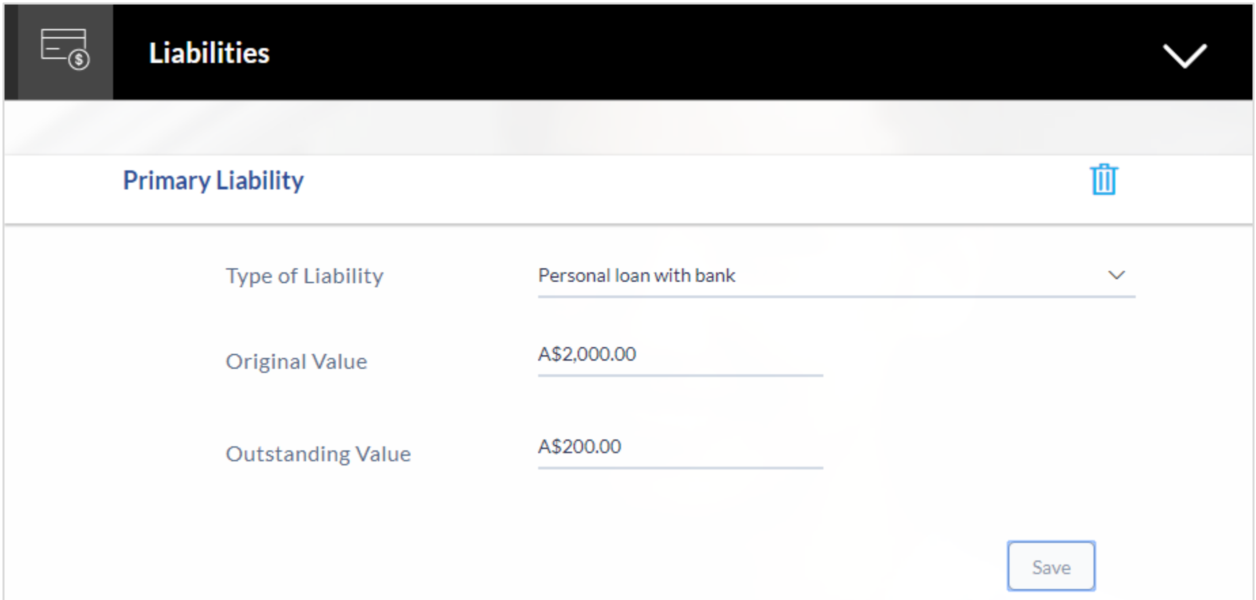
- Click **Save**.
- Click **Continue** to proceed with the liability details section.

  OR
- Click to add another asset record.

3.13.4 Liability Information

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.



Field Description

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

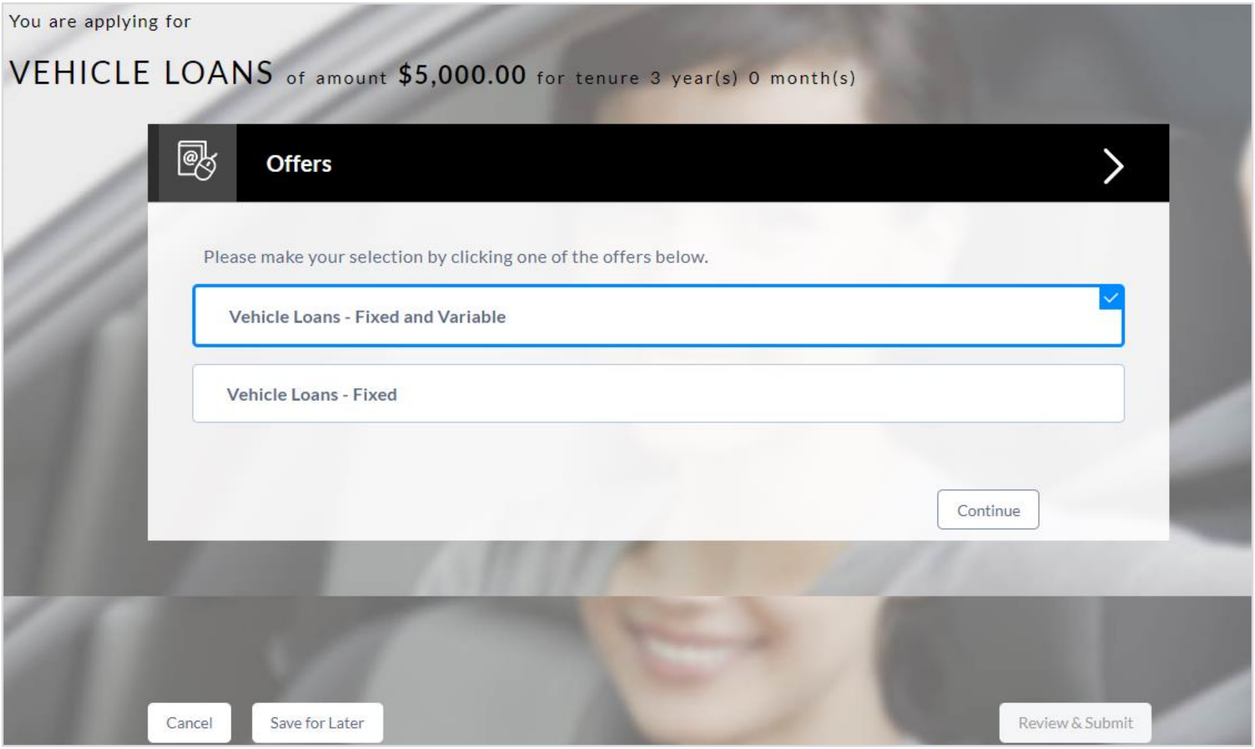
- Click **Save**.
- Click **Continue** to proceed with the loan application process.

  OR

  Click to add another liability record.
- Once the asset, liability, income, and expense details are entered click **Continue**.

3.14 Offers

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

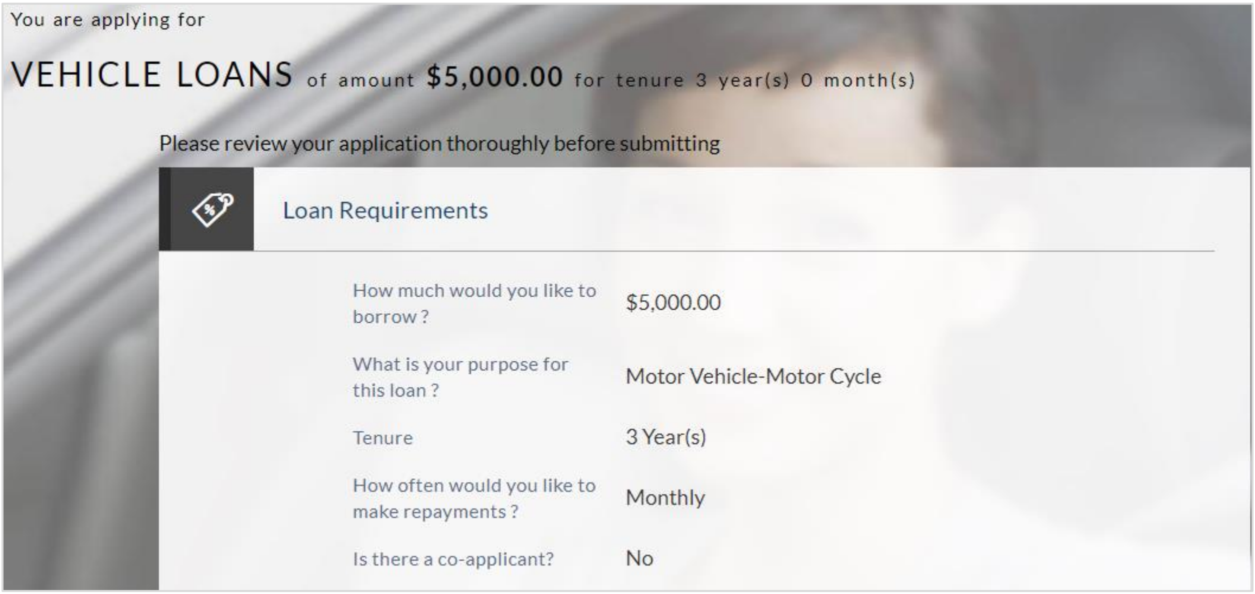


- Select a suitable offer.
- Click **Continue**
- Click **Review and Submit**. The review screen is displayed

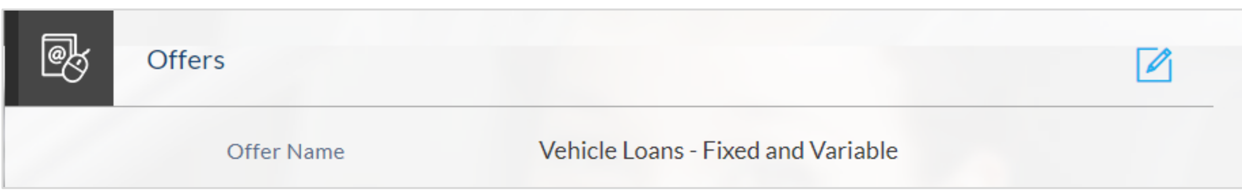
3.15 Review and Submit

It will display all the information you have entered in the application. You can verify that all the information provided by you is correct and make any changes if required

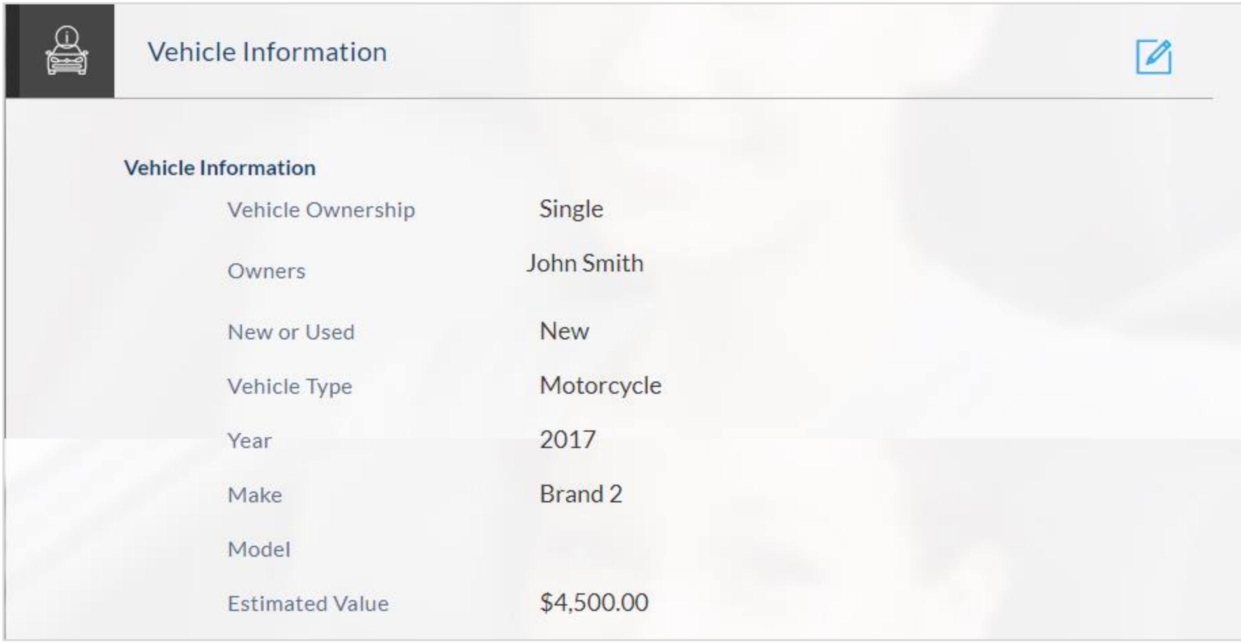
Loan Requirements



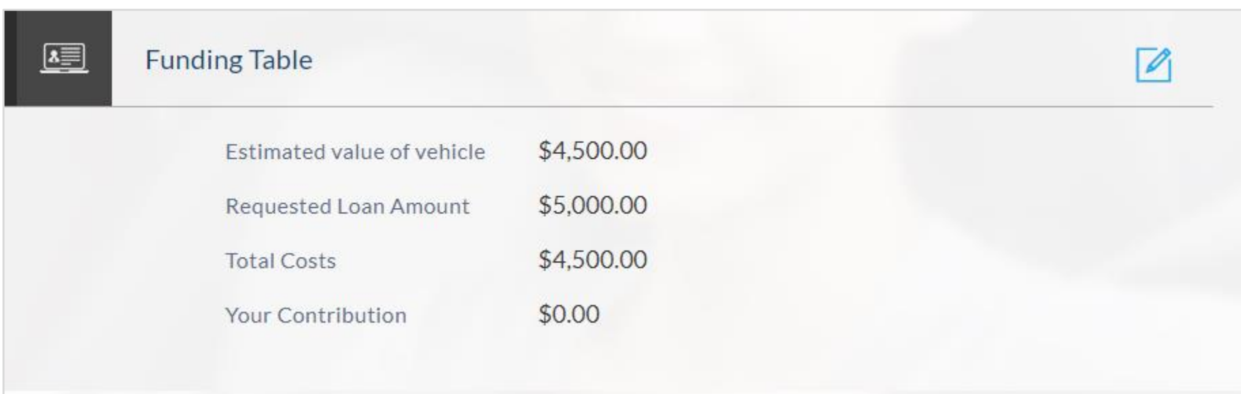
Offers



Vehicle Information

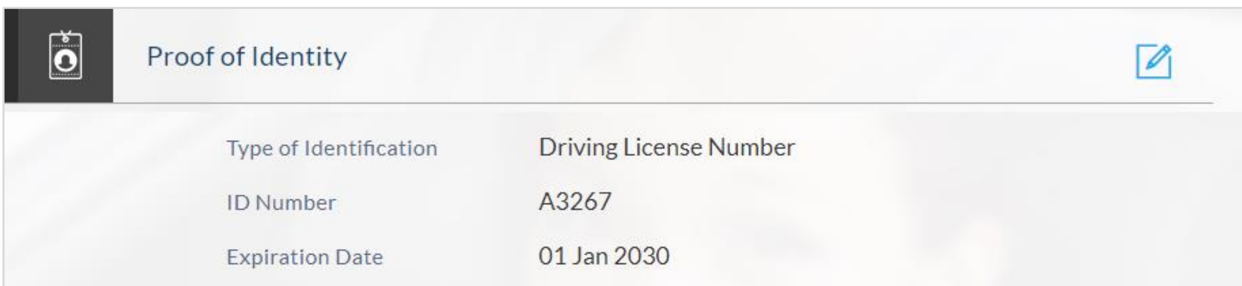


Funding Table

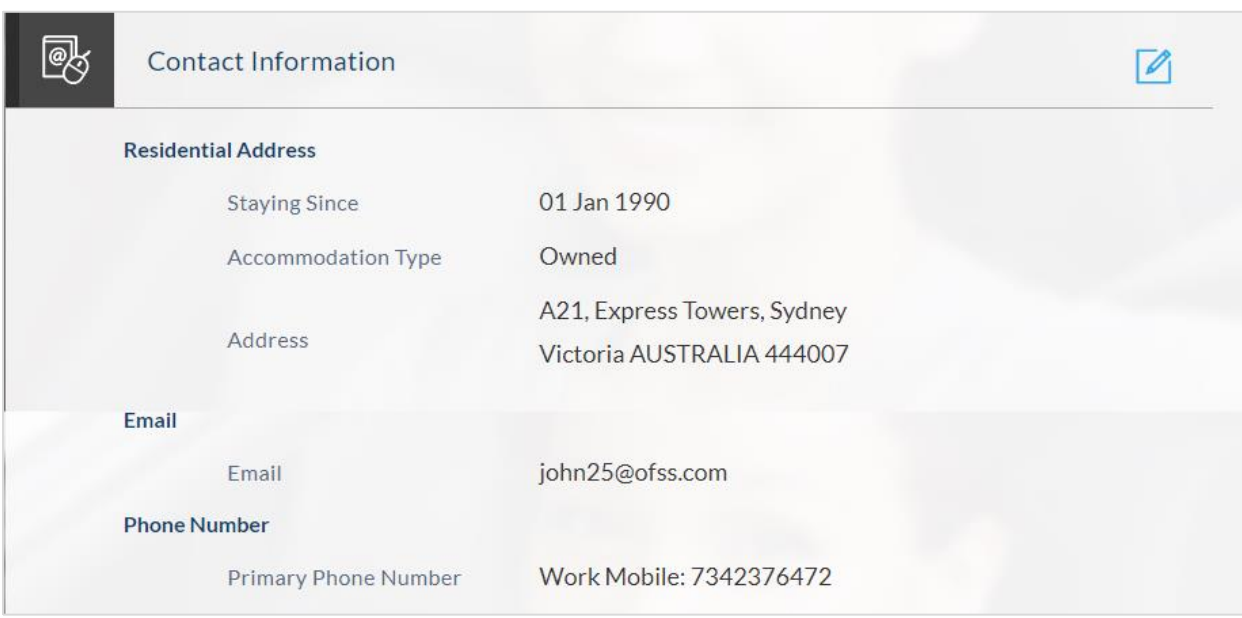


Primary Information

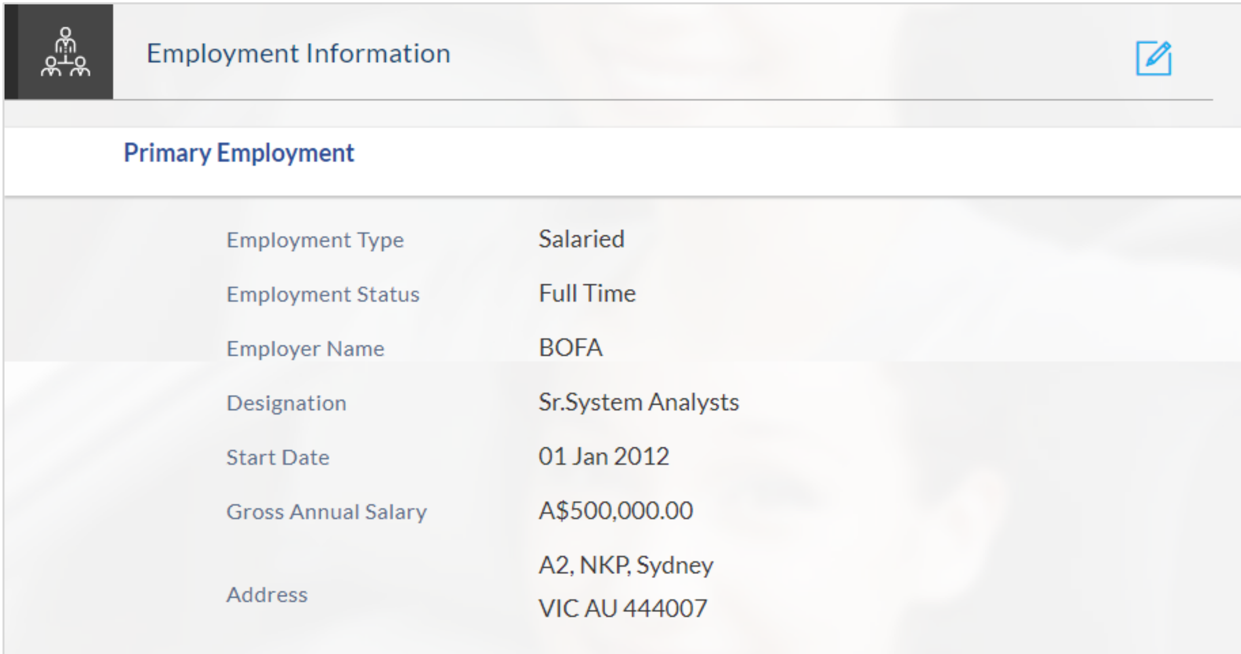
Proof of Identity



Contact Information

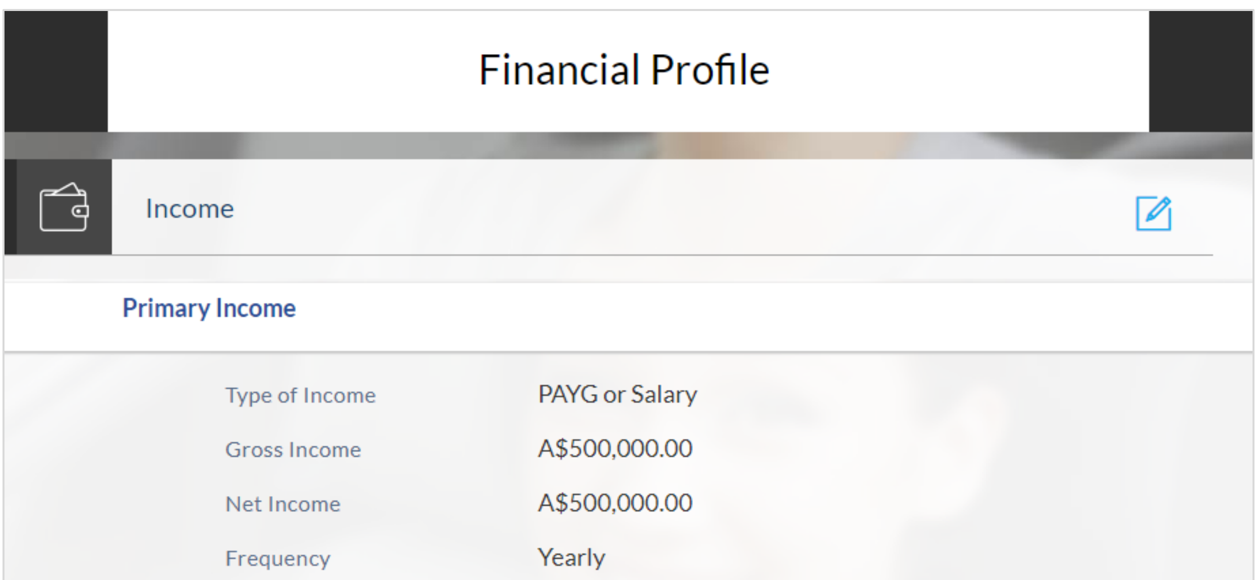


Employment Information

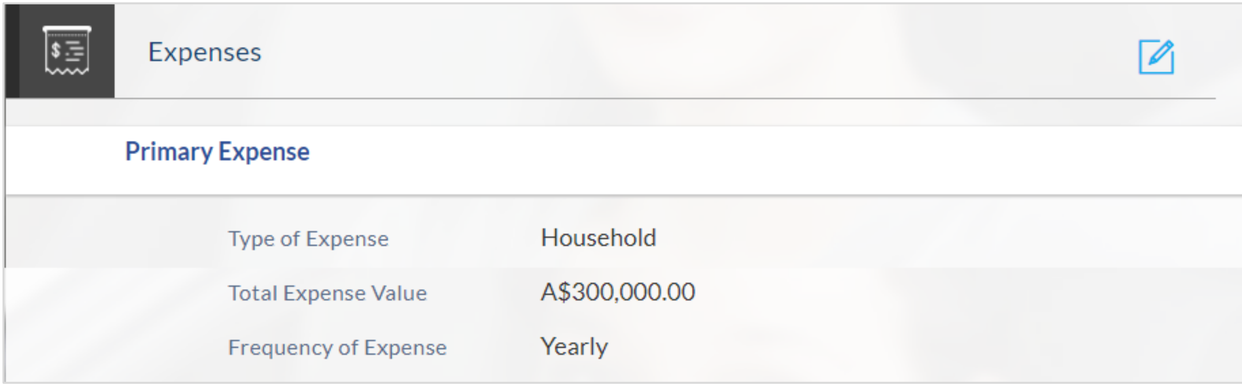


Financial Details

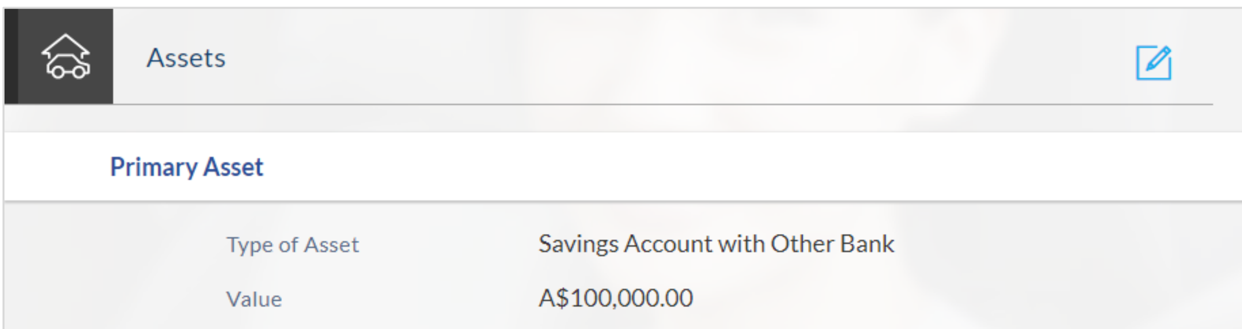
Income



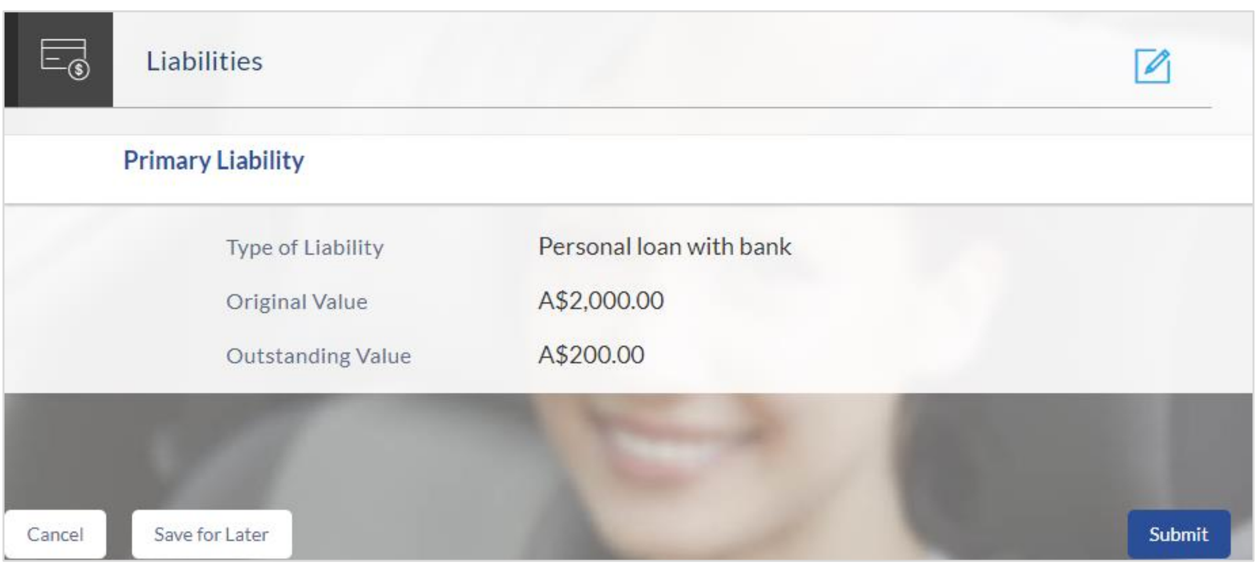
Expenses



Assets



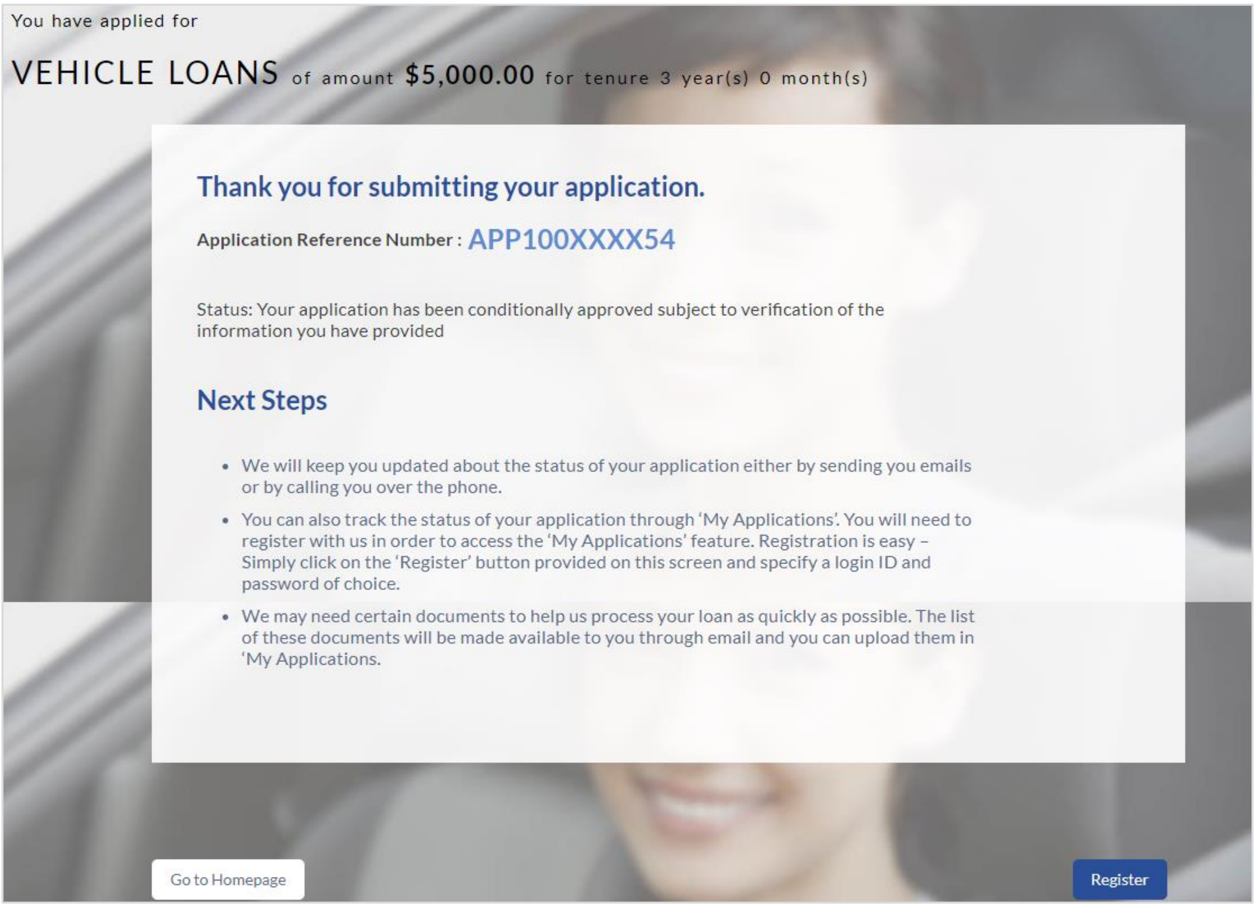
Liabilities



- Click against any section if you wish to edit any information that is part of that section.
- Once you have verified all the information click **Submit**. The screen confirming application submission will be displayed which will contain the application reference number, decision outcome and any additional steps that might need to be undertaken by you or the bank

3.16 Submitted Application Confirmation

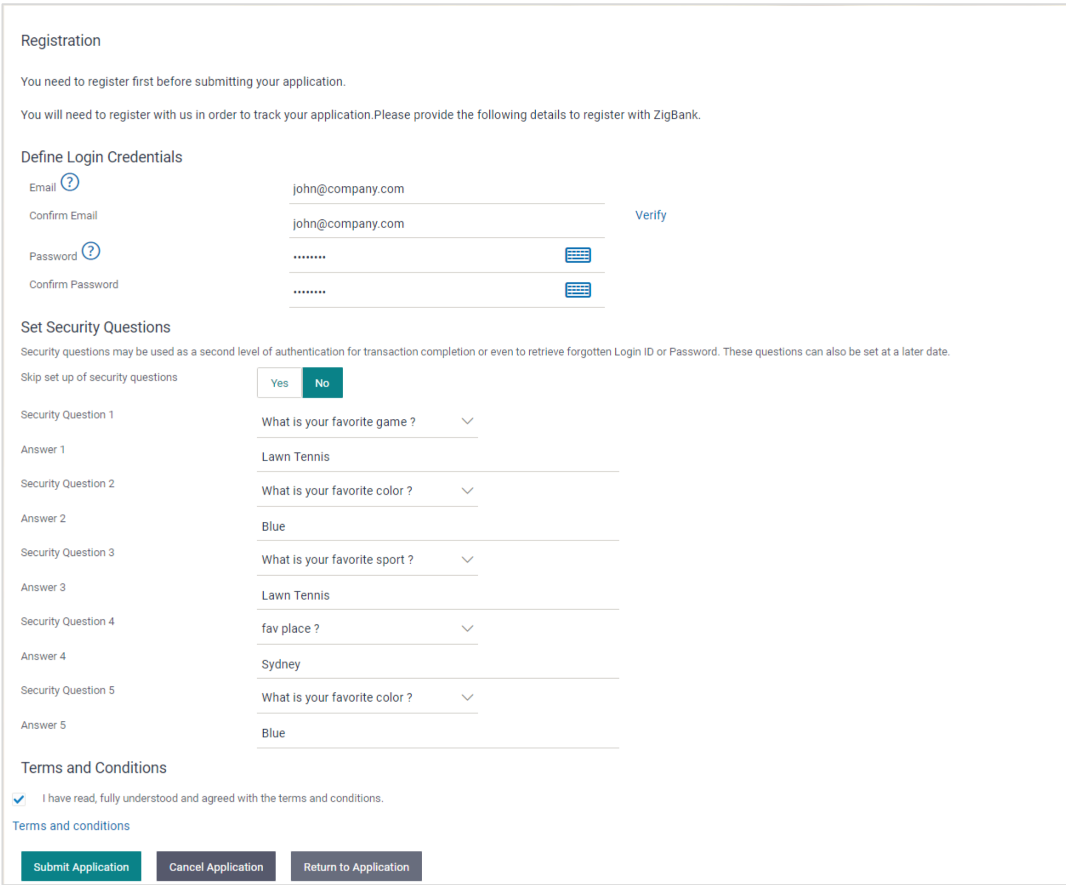
The confirmation page is displayed once you have submitted your application. This page displays the current status of the application along with details of any further steps that might be required to be taken. The application reference number, by which you can track the status of your application, is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



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

3.17 Register User

Register User



Field Description

Field Name	Description
Define Login Credentials	
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.

Field Name	Description
Confirm Password	To confirm the password re-enter the password entered in the **Password** field.
Set Security Questions	
Skip set up of security questions?	Through this option, you can opt to skip setting up security questions at the time or registration. The options are: • Yes • No By default the option **No** will be selected and the security question and answer fields will be displayed. If you select the option **Yes**, identifying that you wish to skip set up of security questions, the security question and answer fields will be disabled and hidden.
Security Question	Select a question to be assigned as a security question. 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.
Answer	Specify an answer for the selected security question. 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.
Terms and Conditions	
I have read, fully understood and agreed with the terms and conditions	Select this checkbox to acknowledge agreement to the terms and conditions of registration for online banking access.
Terms and Conditions Link	Click this link to view the terms and conditions.

To register:

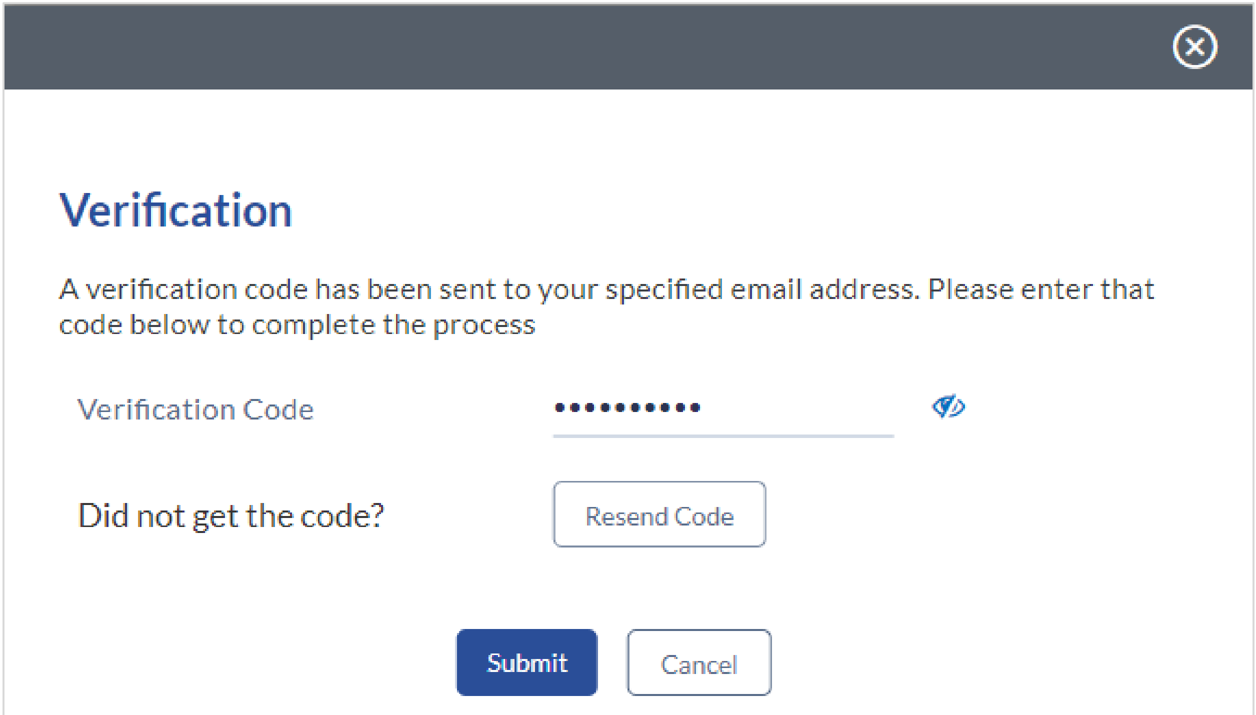
- In the **Email** field, enter the email address.
- To confirm enter the email ID in the **Confirm Email** field.
- Click the **Verify** link to verify the entered email address.
    a. In the **Verification Code** field, enter the verification code sent on the defined email ID.

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



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

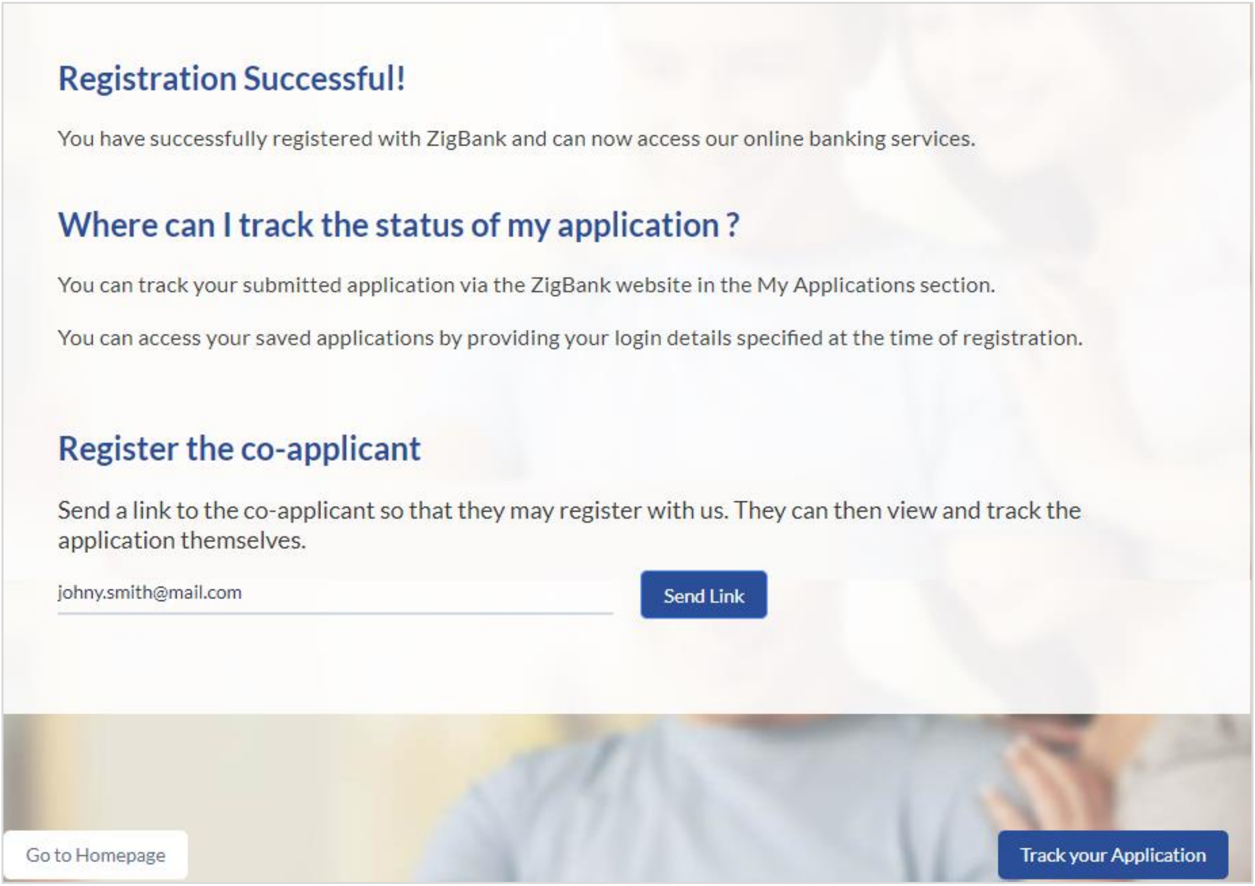
- Click **Submit** to submit the verification code. On successful verification, a message stating that verification has been completed successfully will be displayed.

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

  OR

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

Register Applicant - Confirmation



Field Description

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

- Click **Send Link** to send the registration link to the co-applicant.

  OR

- Click **Track your Application** to navigate to the application tracker and view the application status.

  OR

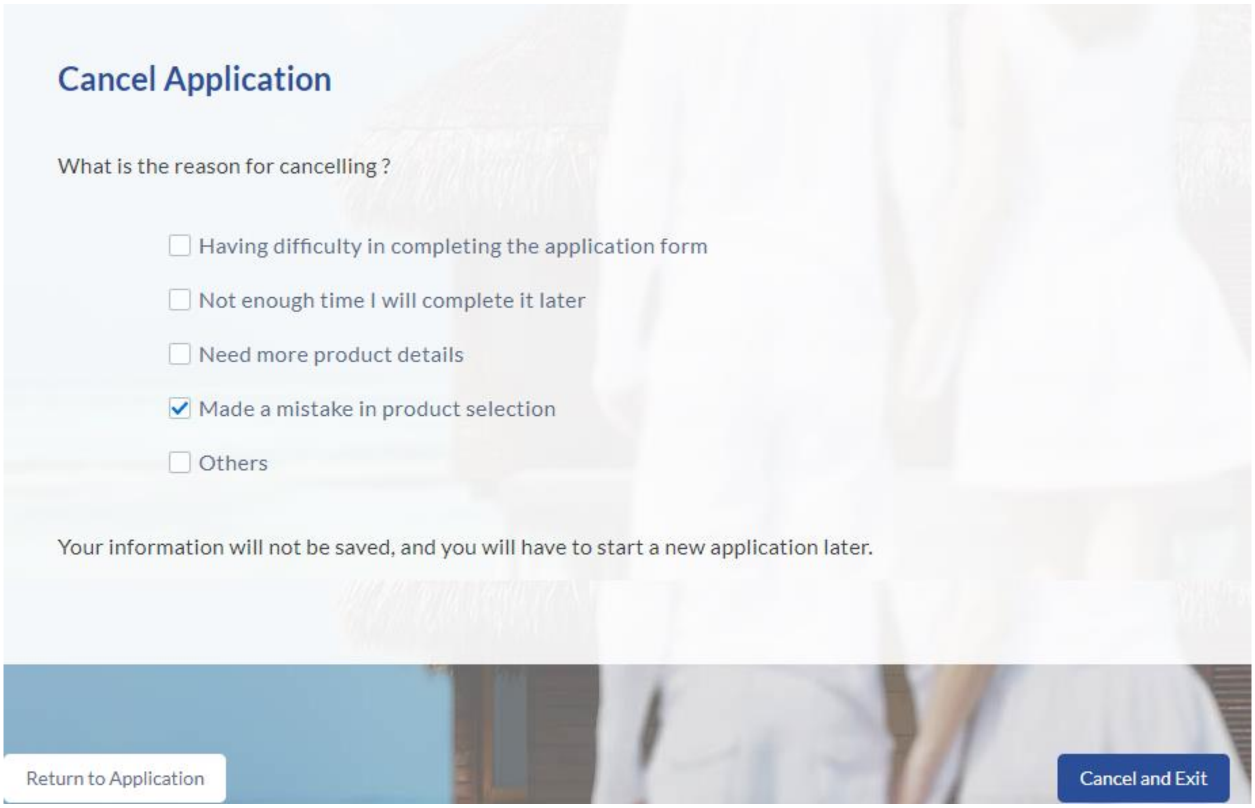
- Click **Go to Homepage** to navigate to the product showcase.

3.18 Cancel an Application

The option to cancel 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.

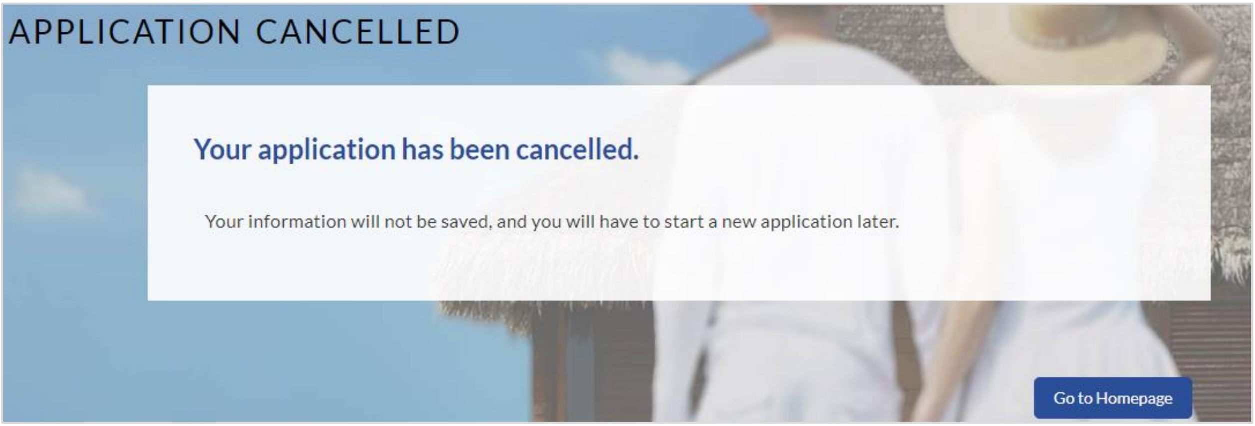


Field Description

Field Name	Description
Reason for Cancelling	Indicate the reason for which you are cancelling the application. This is an optional step. The cancellation reason could be: • Difficulty in completing the form • Insufficient time • Need more product details • Incorrect product selection • Others
Please Specify	This field is displayed if you have selected the option **Others** as **Reason for Cancelling**. Specify the reason for which you are cancelling the application.

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

Application Cancelled



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

3.19 Save for Later

There are two scenarios in this case

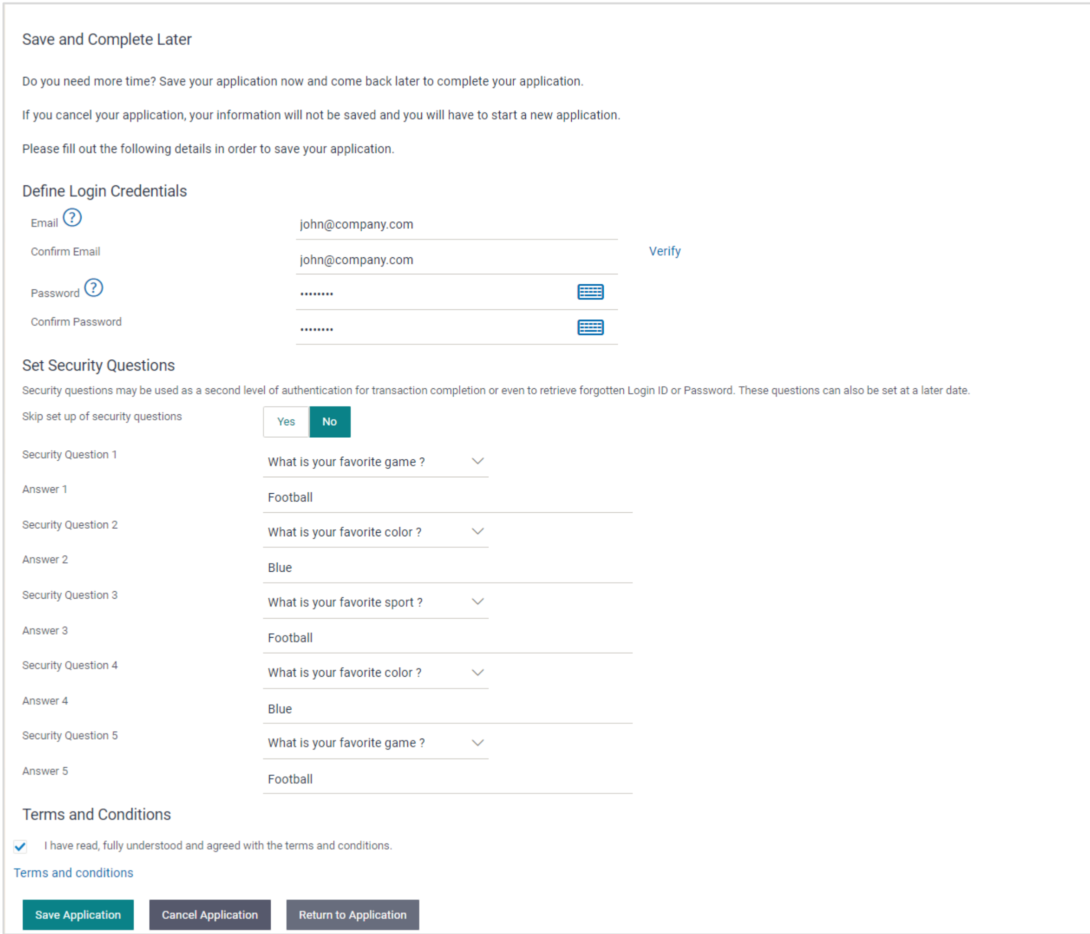
- If the applicant is a registered user and he/she is already logged in then the applicant will get a confirmation page indicating submission saved successfully.
- If the applicant is a new user i.e. who is not registered for channel access, then he/she will be required to register while saving the application. 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.

Save and Complete Later



Field Description

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

Field Name	Description
Confirm Password	To confirm the password re-enter the password entered in the **Password** field.
Set Security Questions	
Skip set up of security questions?	Through this option, you can opt to skip setting up security questions at the time or registration. The options are: • Yes • No By default the option **No** will be selected and the security question and answer fields will be displayed. If you select the option **Yes**, identifying that you wish to skip set up of security questions, the security question and answer fields will be disabled and hidden.
Security Question	Select a question to be assigned as a security question. 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.
Answer	Specify an answer for the selected security question. 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.
Terms and Conditions	
I have read, fully understood and agreed with the terms and conditions	Select this checkbox to acknowledge agreement to the terms and conditions of registration for online banking access.
Terms and Conditions Link	Click this link to view the terms and conditions.

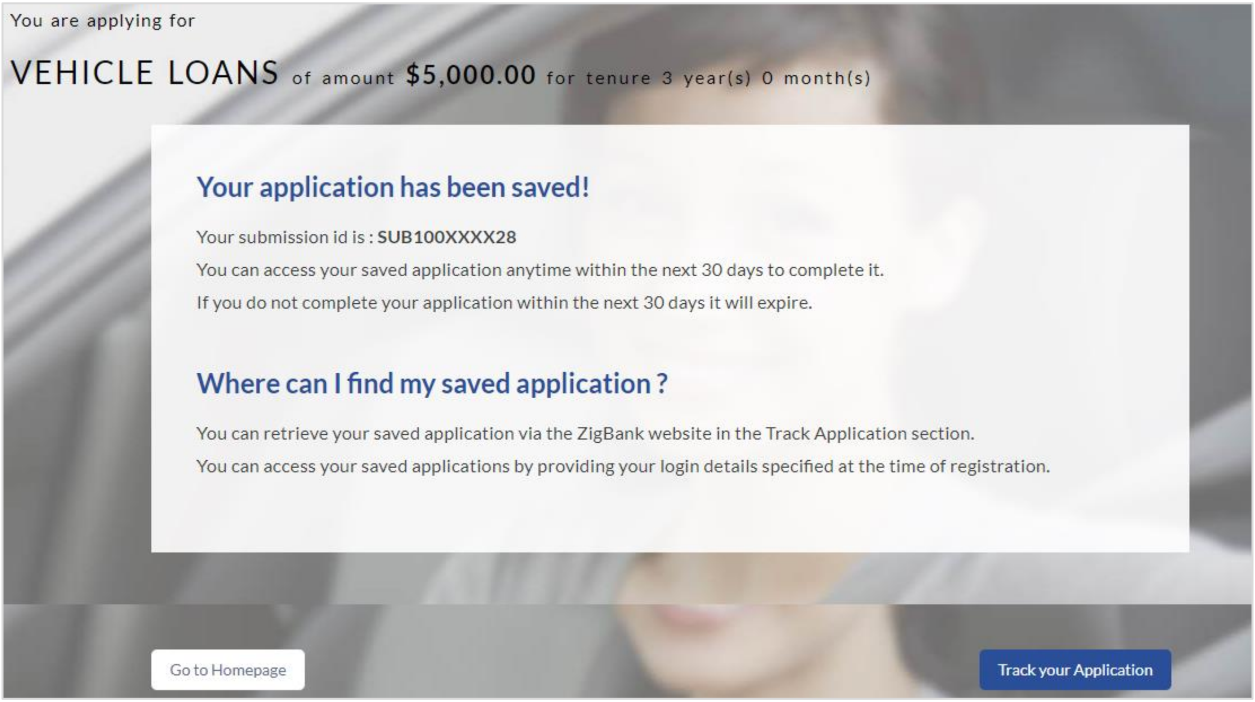
The following steps are applicable for cases wherein the applicant is not a registered user:

- 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 to the application screen.

Saved Application



Field Description

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

- Click **Send Link** to send registration link to the co-applicant.
  OR
  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.

3.20 Existing User

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

Home

4. Application Tracker

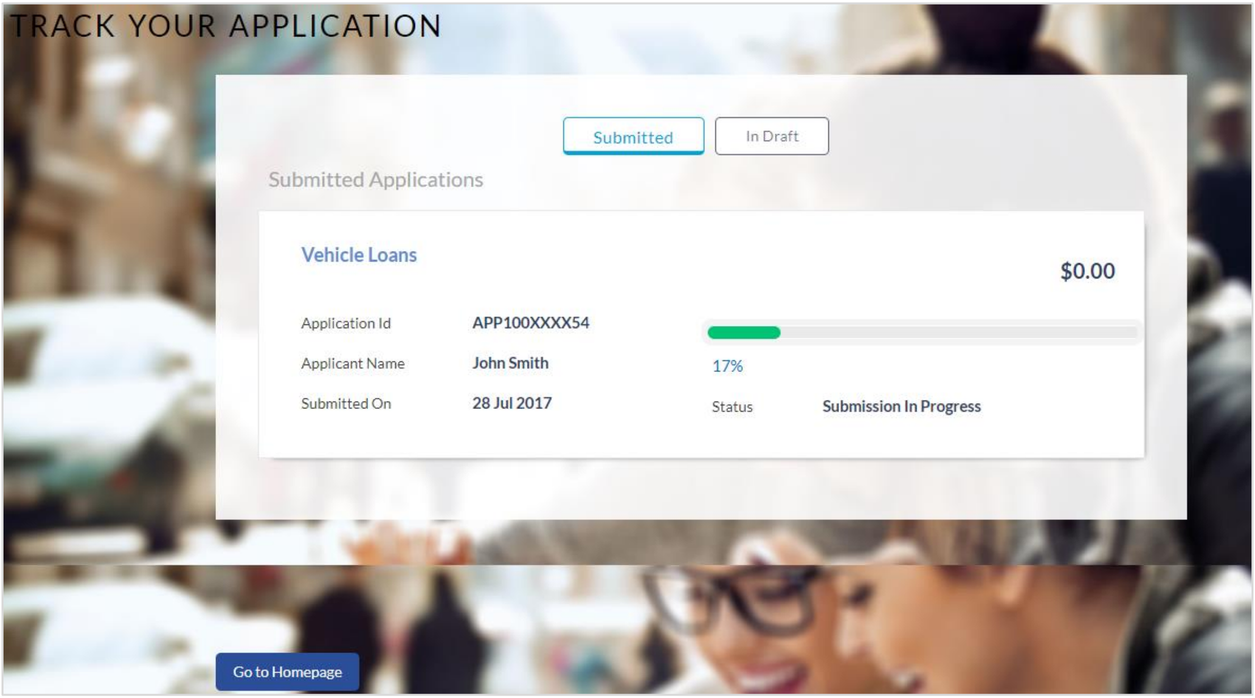
The Application Tracker enables you to view the progress of submitted applications and also to retrieve and complete applications that have been saved. Through the application tracker you can perform the following actions:

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

To track an application:

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

4.1 Submitted Application

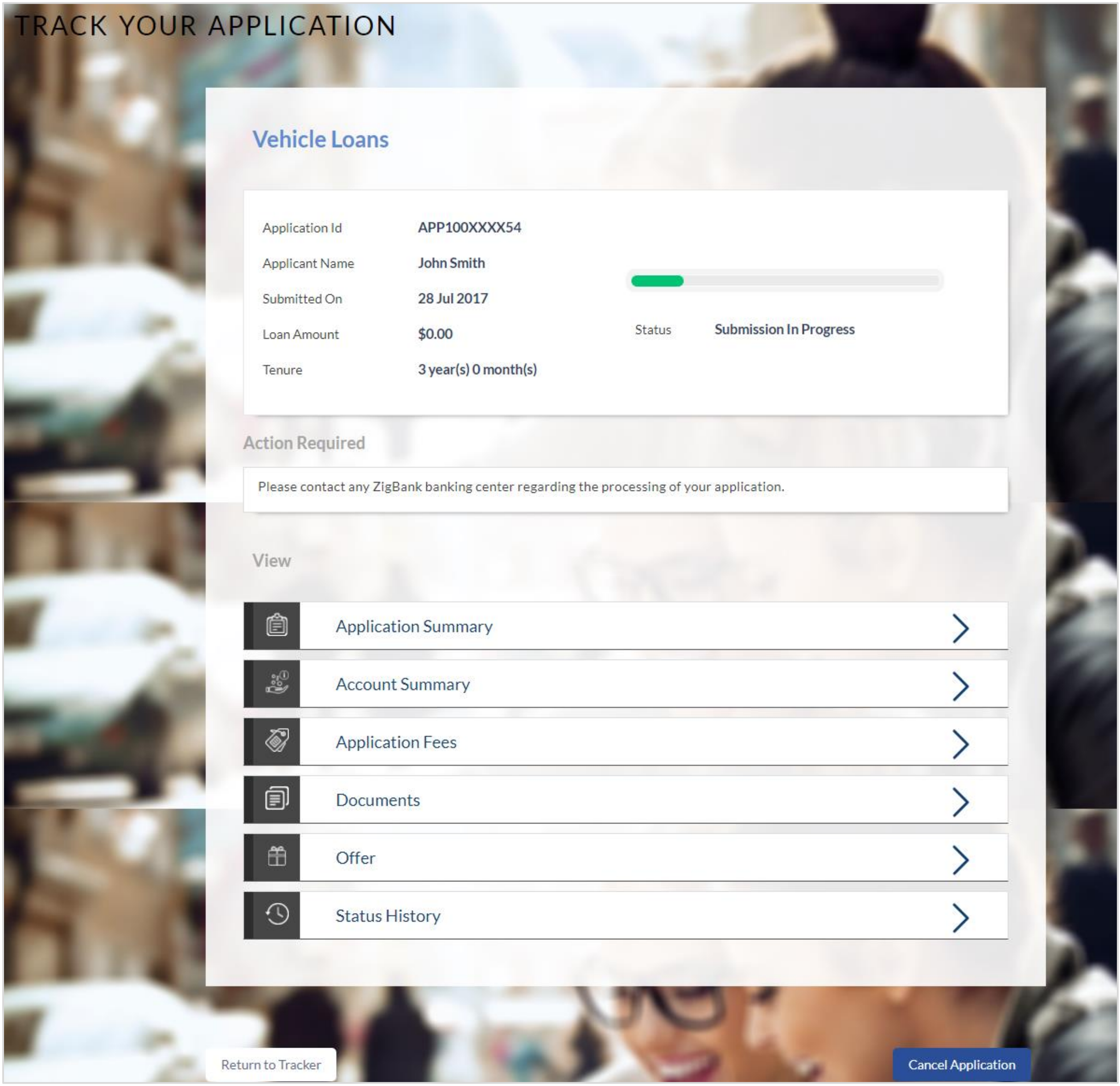


Field Description

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

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

4.2 Loan Application Details



Field Description

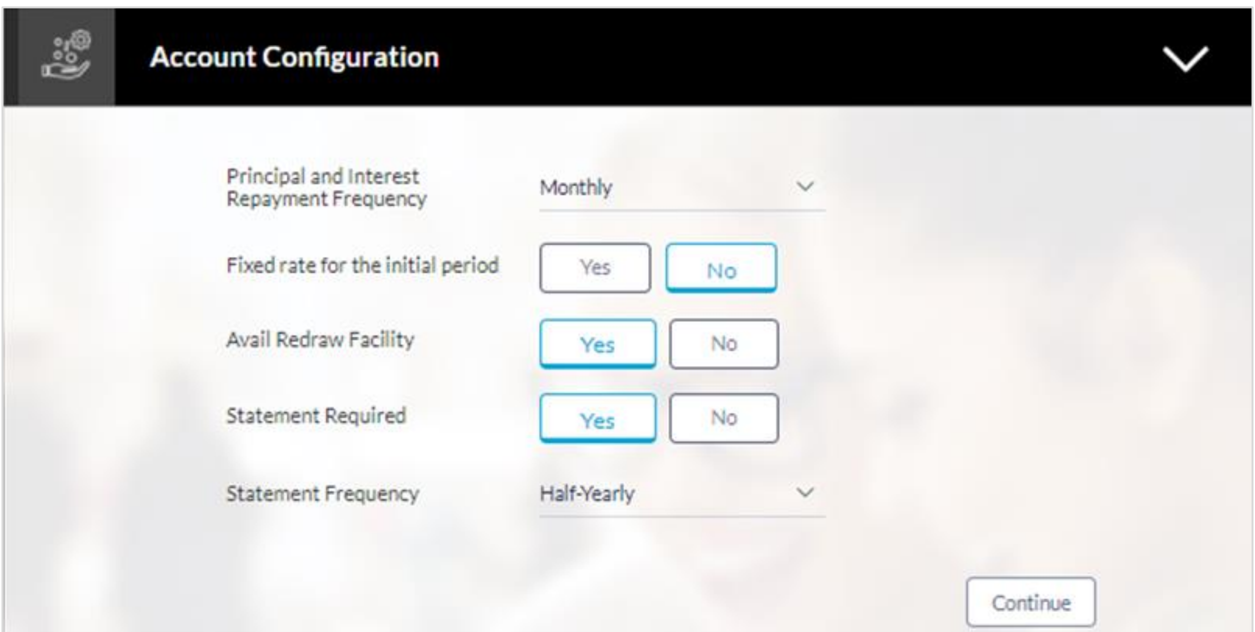
Field Name	Description
Loan Offer Name	The name of the offer for which the application has been made.
Application ID	The application reference number as generated by the bank at the time the application was submitted.
Progress Bar	The current status of the application will be displayed graphically with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

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

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

4.3 Account Configuration

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



Field Description

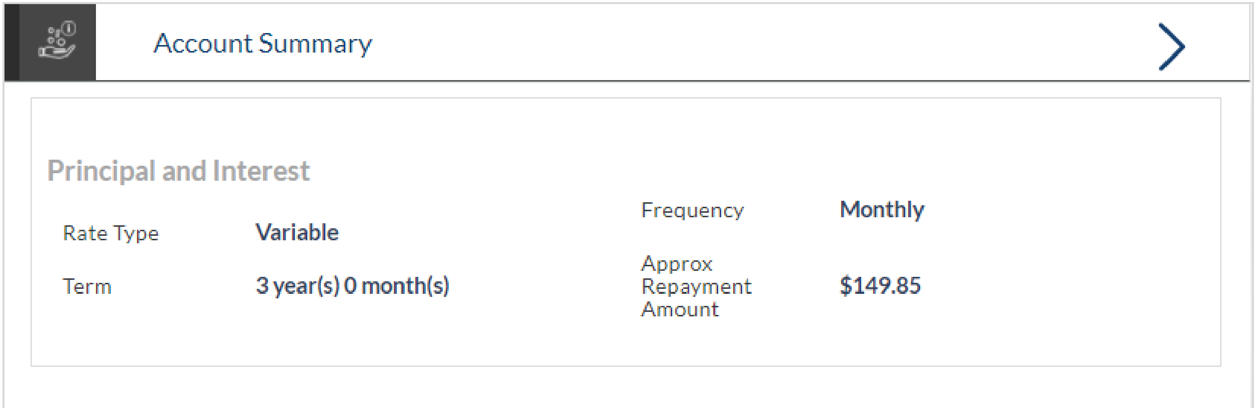
Field Name	Description
Pay only interest for the initial period	You can identify if you wish to pay only interest during the initial period of the loan by selecting the option **Yes** in this field.

Field Name	Description
Interest Only Term	If you have identified that you want to pay only interest during the initial period of the loan, you will then have to identify the period for which you would like to only pay interest. You can identify this period in terms of years and months. This field is displayed if you select option **Yes** in the **Pay only interest for the initial period** field.
Principal and Interest Repayment Frequency	You can specify the frequency at which you would like to repay the principal and interest to the bank. The frequency could be: • Monthly • Quarterly • Half Yearly • Annually • Daily
Fixed rate for the initial period	You can identify whether or not you would like to be charged a fixed rate of interest on the loan for the initial period.
Fixed Rate Term	If you have identified that you would like to be charged a fixed rate of interest for the initial period, you will then be required to identify the period for which you would wish to be charged the fixed rate. You can identify this period in terms of years and months. This field is displayed if you select option **Yes** in the **Fixed rate for the initial period** field.
Avail Redraw Facility	You can identify whether or not you would like to avail of a redraw facility on the loan.
Statement Required	You can identify whether you want to receive the loan statement.
Statement Frequency	If you have stated that you wish to receive the loan statement, you will be required to specify the frequency at which to receive the statement. This field is displayed if you select option **Yes** in the **Statement Required** field.

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

4.4 Account Summary

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

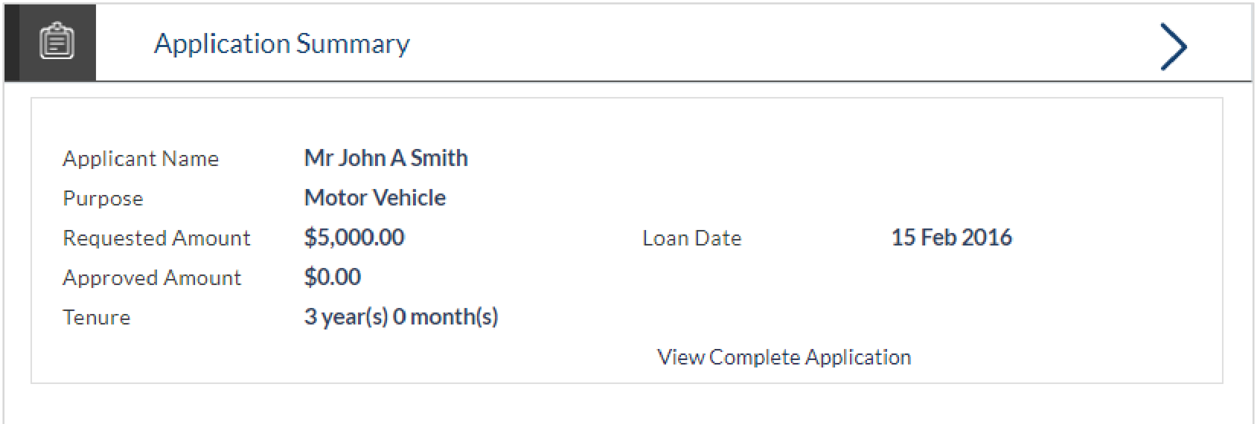


Field Description

Field Name	Description
Account Summary	
Rate Type	Indicates the rate type of the loan, it could be fixed or variable or both.
Frequency	The principal and interest repayment frequency: The frequency could be: • Monthly • Quarterly • Half Yearly • Annually • Daily
Term	The loan term.
Approximate Repayment Amount	The approximate amount that has to be repaid towards the loan.

- Click **Continue**. The **Application Summary** screen is displayed

4.5 Application Summary



Field Description

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

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

4.6 Application Fees

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

Field Description

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

4.7 Status History

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

Field Description

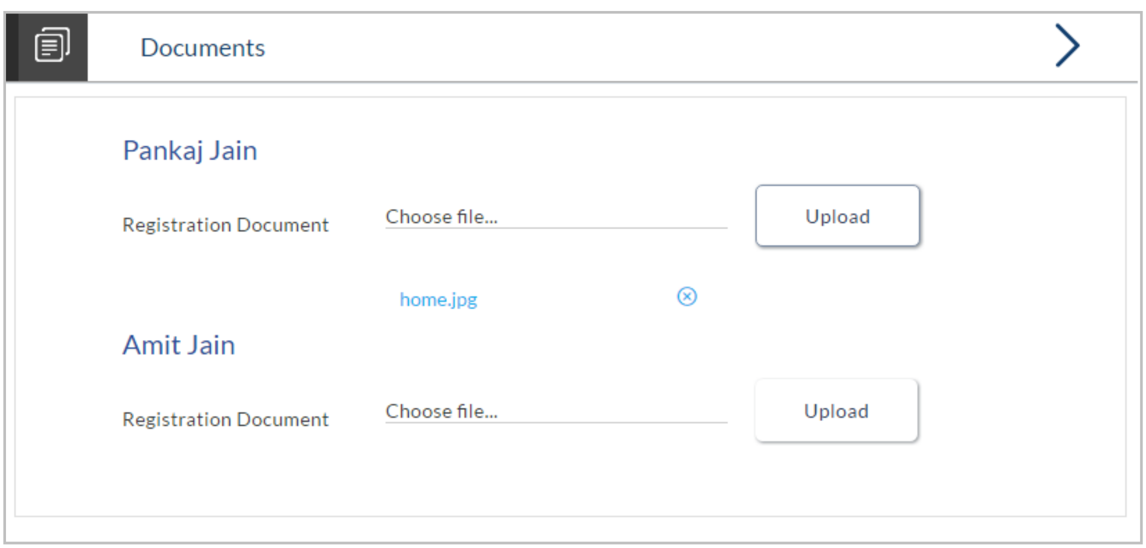
Field Name	Description
Status History	
State	The status of the application.
Remarks	Displays the remarks, if any.
Acted By	The User ID of the person that updated the status of the application.
Updated On	The date on which the specific status was updated.

4.8 Document Upload

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

To upload / delete a document:

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



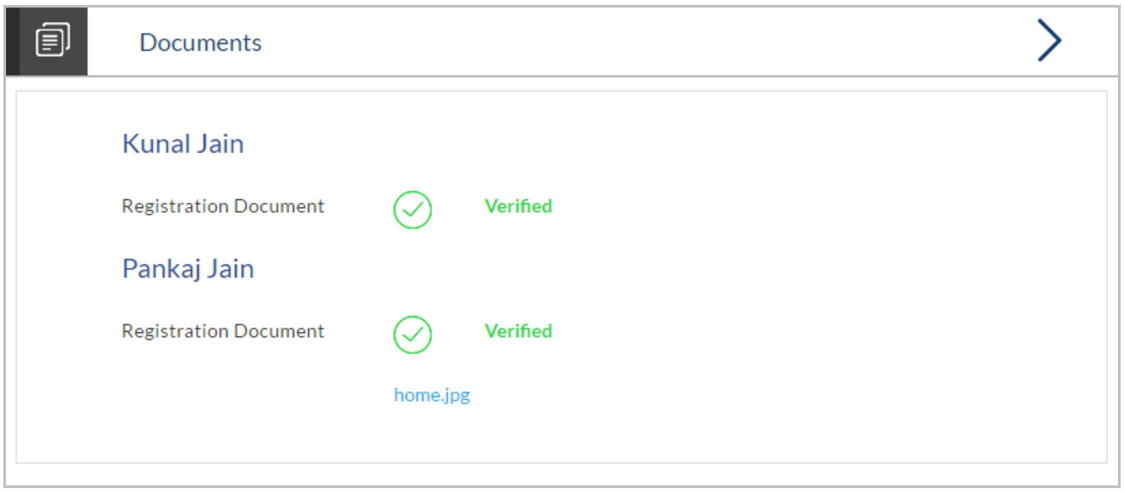
Note: Click the icon against a document to delete the uploaded document.

Field Description

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

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

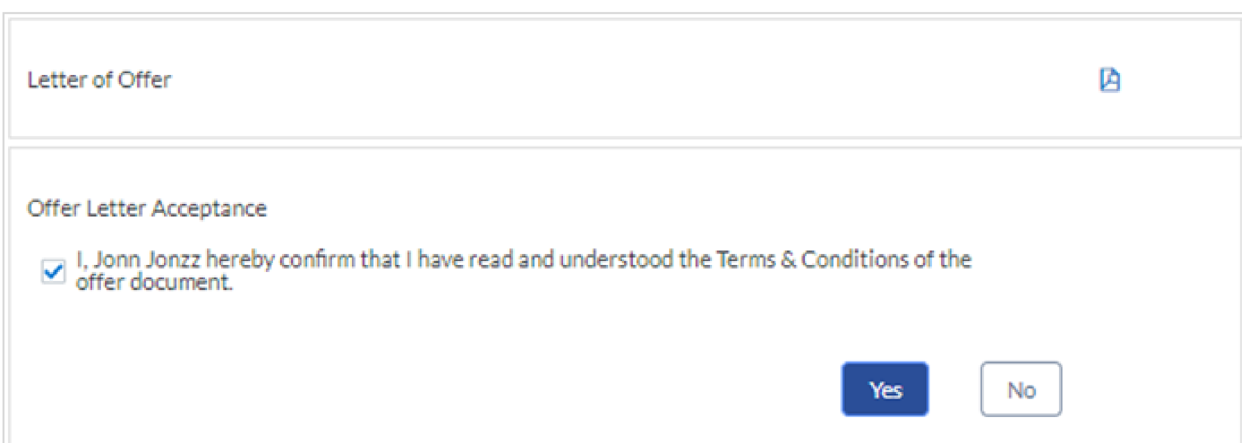
View Document



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

4.9 Accept / Reject Offer

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



Field Description

Field Name	Description
Offer Letter	Displays the generated offer letter.
Offer Letter Acceptance	In order to accept the loan offer, you will be required to accept the terms and conditions of the loan. Select the check boxes to accept the specific terms and conditions defined.
Accept/Reject Offer	Select the appropriate option in order to accept or reject the offer. In order to accept the offer, select the Yes button. In order to reject the offer, select the No button.

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

4.10 Cancel Application

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

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

FAQs

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

   No. If you do not agree with the contribution amount displayed in the funding information then edit the requested loan amount or estimated vehicle price or both. You can click the **Modify** button to change the loan amount and/or estimated vehicle price. Once you modify the required information click Save to update the amount the system displays the updated contribution amount.

2. **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.

3. **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.

4. **Does the Co-Applicant also need to login for the system to populate the information if he/she is an existing channel user?**

   No. The co-applicant's customer ID needs to be entered by the primary applicant if he/she is an existing user. A verification code will be sent to the co-applicants email ID and/or mobile number. Once the verification process is successful, the co-applicant's details will be populated.

5. **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.

6. **My co-applicant and I live in the same house, do I need to enter address details again while defining co-applicant information?**

   No. There is an option in the co-applicant contact information section to default the primary applicant's address in that of the co-applicant's residential address fields.

7. **The application requires me to define certain financial details that are not applicable to me. How do I proceed?**

   In case a financial parameter such as an expense as mortgage is not applicable to you, you can mention the value '0' against that specific financial parameter and proceed with the application.

8. **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.

9. **Is it mandatory to change the default configuration for an account as part of application tracker?**

   No. You can simply view and confirm the account configuration. This facility has been provided so that you can edit any parameter or facility of the account that you wish to change.

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

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

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

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

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