

Oracle Banking Digital Experience

**FCUBS Originations Unsecured Personal Loan User
Manual
Release 18.3.0.0.0**

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ORACLE®

FCUBS Originations Unsecured Personal Loan User Manual
December 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 18.3.0.0.0, 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 14.0.0.0.0	Oracle FLEXCUBE Universal Banking 14.1.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0*	Oracle Banking Platform 2.5.0.2.0
1	Unsecured Personal Loans Application Submission	×	✓	✓	✓	×

* Oracle Banking Digital Experience 18.3.0.1.0 (patch set 1) is integrated with Oracle FLEXCUBE Universal Banking 14.2.0.0.0

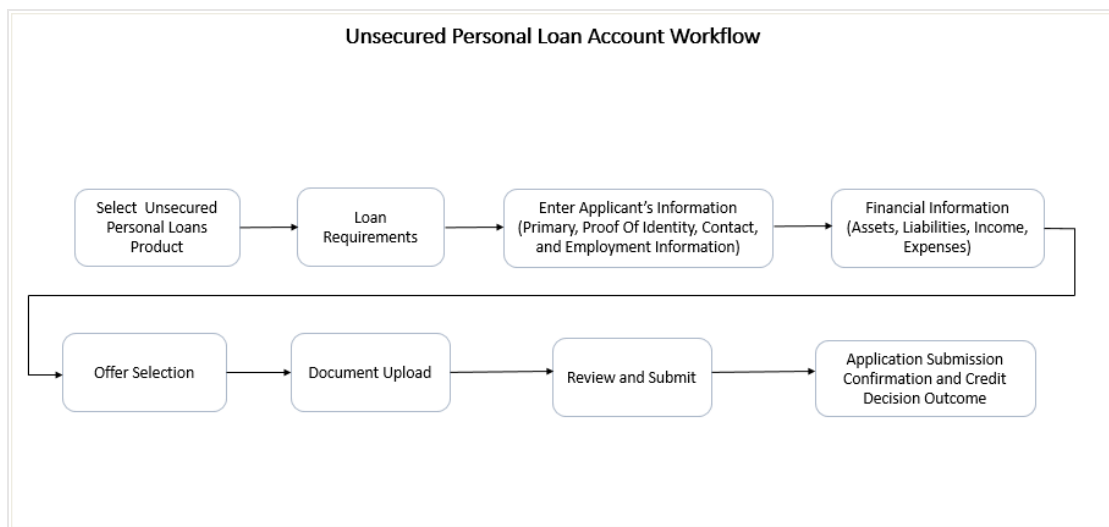
3. Unsecured Personal Loan Application

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

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

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

Unsecured Personal Loan Workflow



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 details such as amount to be borrowed, purpose of the loan and loan tenure in terms of years and months.
- **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.
- **Offer Selection:** This section displays multiple loan offers with an option to select any offer of choice.
- **Review and Submit:** This section displays the summary of the loan application with details submitted in the above section and allows to edit the details.
- **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.

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

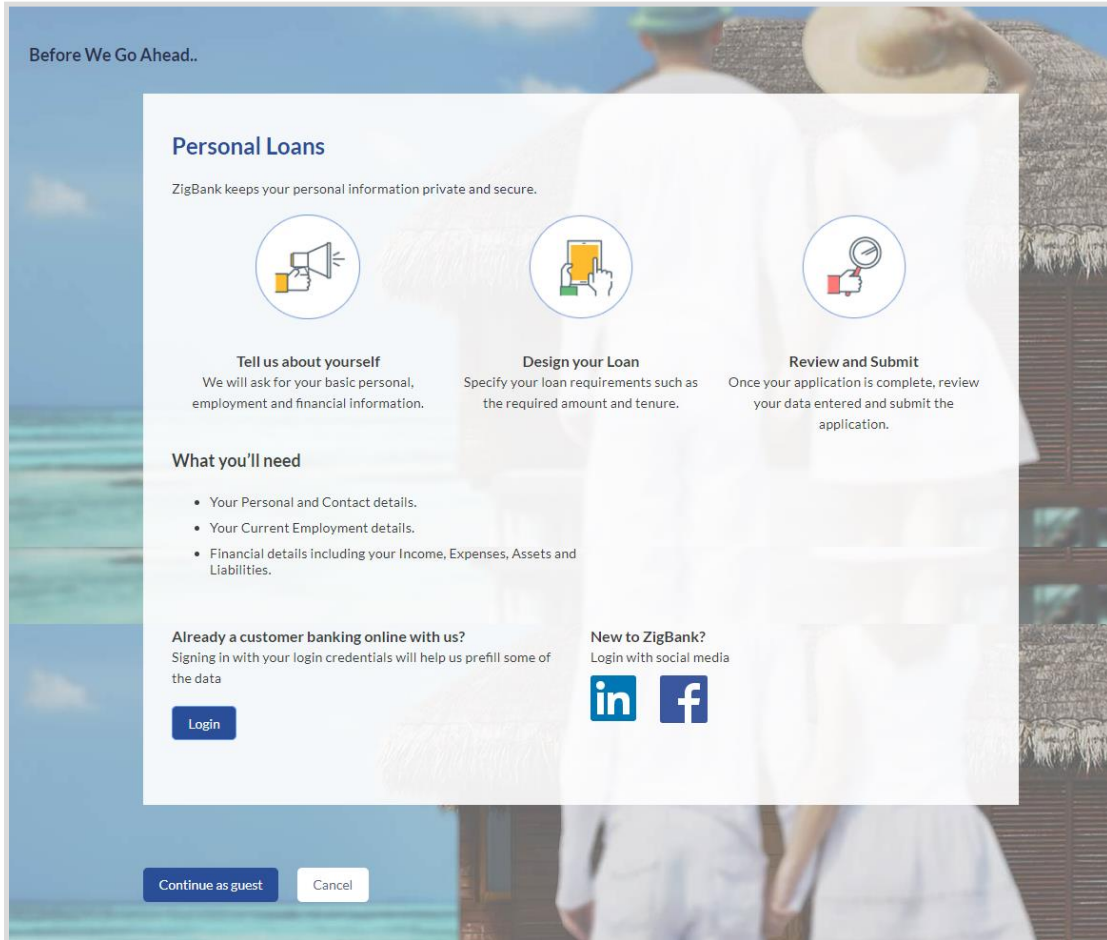
How to reach here:

Dashboard > Personal Loans

To apply for a personal loan:

- Select **Personal Loans** on the product showcase screen.
- The **Personal Loans Orientation** screen is displayed containing details regarding the steps involved in the loan application, details required for application and eligibility criteria.

3.1 Orientation Page



- Click **Continue as guest**, if you are a new/unregistered user.
OR
Click any social media icon to login through the specific social media profile.
OR
Click **Login** if you are a registered (existing) user. For more information on the application of an existing user, view the **Existing User** section.
OR
Click **Cancel** to abort the loan application process. For more information on cancelling an application, view the **Cancel Application** section.
- The section defined as the first in the workflow configuration screen will be displayed.

3.2 Loan Requirements


The screenshot shows a form titled "Loan Requirements" with a dark header. The form contains three input fields: "Loan Purpose" (Education), "Loan Amount" (£5,000.00), and "Loan Term" (2 Years, 2 Months). A "Continue" button is positioned at the bottom right of the form area.

Field Description


Field Name	Description
Loan Purpose	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.

- Enter the relevant loan requirement details such as loan purpose, term and amount and click **Continue**. The next section is displayed.

3.3 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	22 Nov 1990	
Gender	Male	▼
Marital Status	Single	▼
Dependents	0	
Nationality ?	AUSTRALIA	▼
Permanent Resident	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>	

Field Description


Field Name	Description
Salutation	Identify your salutation. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Enter your first name.
Middle Name	Enter your middle name here. This field is optional.
Last Name	Enter your last name.
Date of Birth	Enter your date of birth. The system validates your date of birth so as to identify whether you have attained age of majority
Gender	Specify your gender. This field is optional.

Field Name	Description
Marital Status	Select your marital status from the list. The options are: <ul style="list-style-type: none">• Married• Single• Divorced• Remarried• Separated• Spouse Expired
Dependents	Specify the number of people dependent on you.
Nationality	Select your country of nationality.
Permanent Resident	You are required to identify whether you are a permanent resident.
Country of Residence	Specify whether you are a permanent resident in the country in which you are applying for the account.

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

3.4 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 ?

Please confirm your email ID

Phone Number

Phone Type ▼

Phone Number ▼

Add an additional phone number

Permanent residence

Country ▼

Address Line 1

Address Line 2 (optional)

City

Zip Code

Accommodation Type ▼

Is your mailing address the same as above?

Field Description

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

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

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

3.5 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.

Field Description

Field Name	Description
Passport Number	Enter passport number corresponding to the identification type.
Date of Issue	Enter the date on which your identification document is issued.
Expiration Date	Enter the date on which your passport will expire. This date can be found printed on your passport.

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

3.6 Employment Information



In this section enter details of your employment.


Field Description


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

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


3.7 Income

In this section enter details of all income that you want to be considered to be the basis on which you will repay the loan. You can add multiple records of income up to a defined limit. Click the  icon to add additional income records and the  icon against a specific record to delete it.

 **Income**
▼


Primary Income 

Source of Income	Salary
Frequency	Monthly
Income	£8,000.00



Add another Income 

Field Description

Field Name	Description
Primary Income	
Source of Income	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.
Frequency	The frequency at which you earn the particular income. Examples of income frequency can be Monthly, Weekly, etc.
Income	The amount of income earned from the particular source.


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

3.8 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 

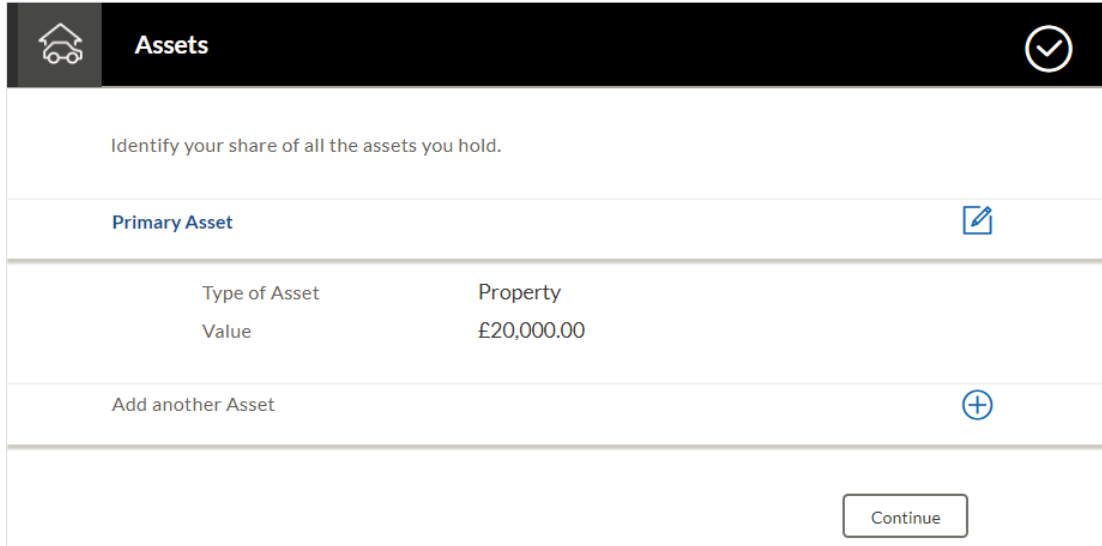
Field Description

Field Name	Description
Primary Expense	
Expense	The type of expense.
Frequency	The frequency at which you incur the specific expense.
Amount	The total amount 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.

3.9 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.



Identify your share of all the assets you hold.


Primary Asset	
Type of Asset	Property
Value	£20,000.00

Add another Asset



Continue

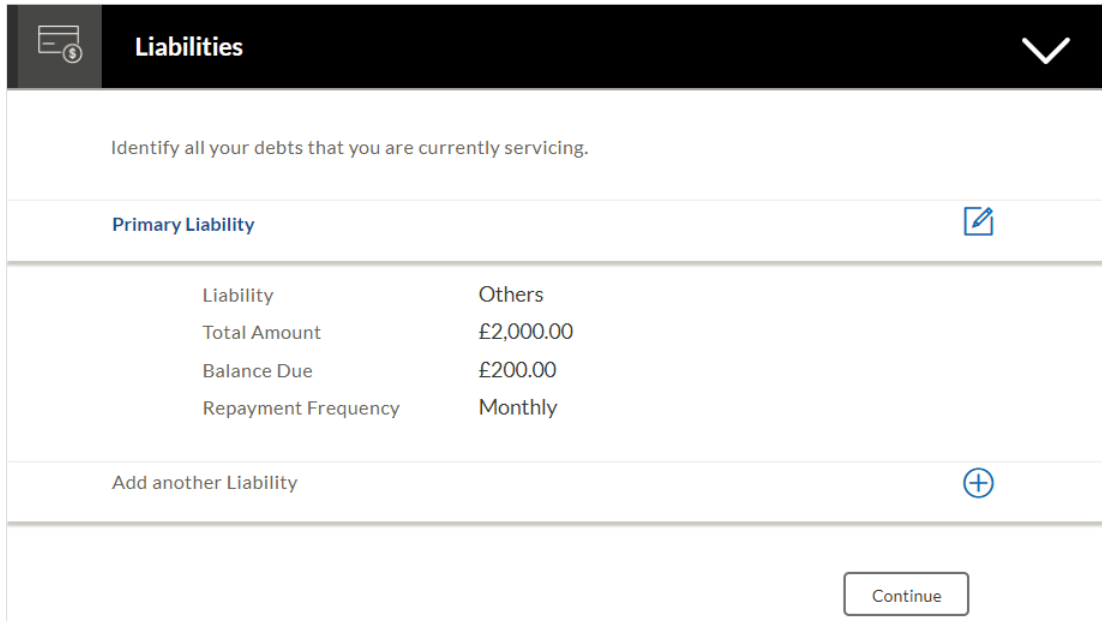
Field Description

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


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

3.10 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.



Identify all your debts that you are currently servicing.


Primary Liability 

Liability	Others
Total Amount	£2,000.00
Balance Due	£200.00
Repayment Frequency	Monthly

[Add another Liability](#) 

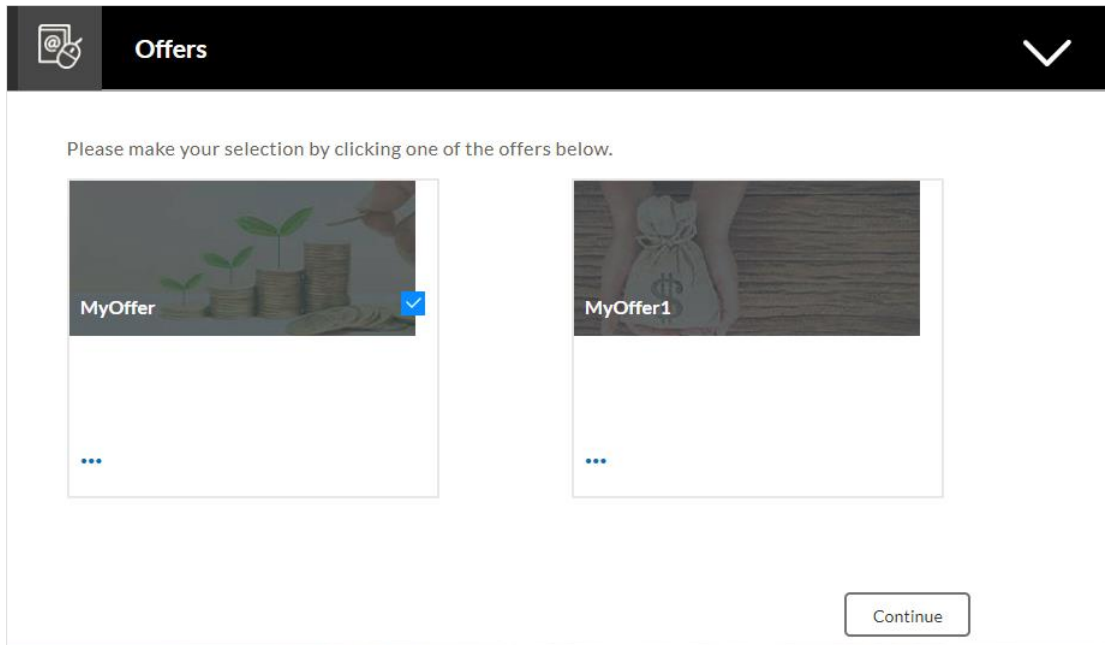
Field Description

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

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


3.11 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.

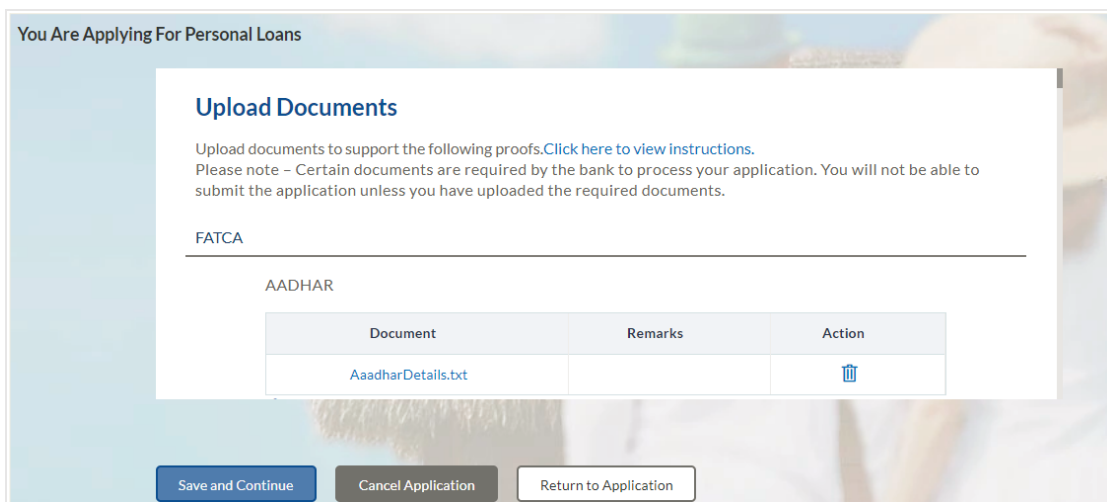
3.12 Document Upload

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  link on the application.

To upload a document:

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

Document Upload




You Are Applying For Personal 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
AadharDetails.txt		

Field Description

Field Name	Description
Attach Document	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.

3.13 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 Personal Loans



Please review your information before submitting your application.

Loan Requirements	
Loan Purpose	Education
Loan Amount	£20,000.00
Loan Term	2 Year(s) 5 Month(s)


Primary Information

Primary Information	
Name	Mr John A Smith
Date of Birth	20 Dec 1990
Gender	Male
Marital Status	Single
Number of Dependents	0
Nationality	AUSTRALIA



Contact Information

 Contact Information 	
Email	
Email	john3@ofss.com
Phone Number	
Phone Number	Personal Mobile: 1-3441235134
Permanent Residence	
Accommodation Type	Self Owned
Address	A21, ABB Towers, Sydney AUSTRALIA 444001

Proof of Identity

 Proof of Identity 	
Type of Identification	Passport
ID Number	xxxxxx4959
Date of Issue	20 Nov 2017
Expiration Date	20 Dec 2030

Employment Information

 Employment Information 	
Primary Employment	
Employment Type	Full Time permanent
Company or Employer Name	oracle

Income

Income	
Primary Income	
Source of Income	Salary
Frequency	Monthly
Income	£5,000.00

Expenses

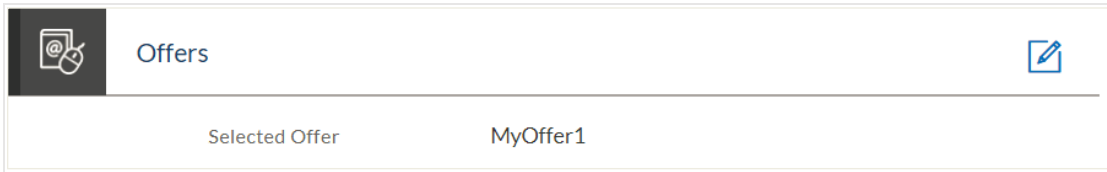
Expenses	
Primary Expense	
Expense	Household
Frequency	Monthly
Amount	£3,000.00


Assets

Assets	
Primary Asset	
Type of Asset	Land
Value	£20,000.00

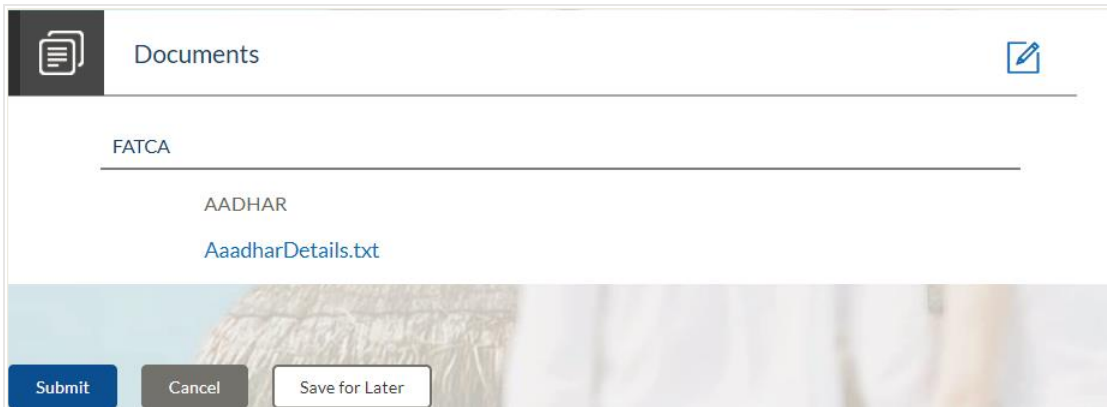
Liabilities


Liabilities	
Primary Liability	
Liability	Loan
Total Amount	£10,000.00
Balance Due	£200.00
Repayment Frequency	Monthly

Offer


Offers 

Selected Offer MyOffer1


Document


Documents 

FATCA

AADHAR

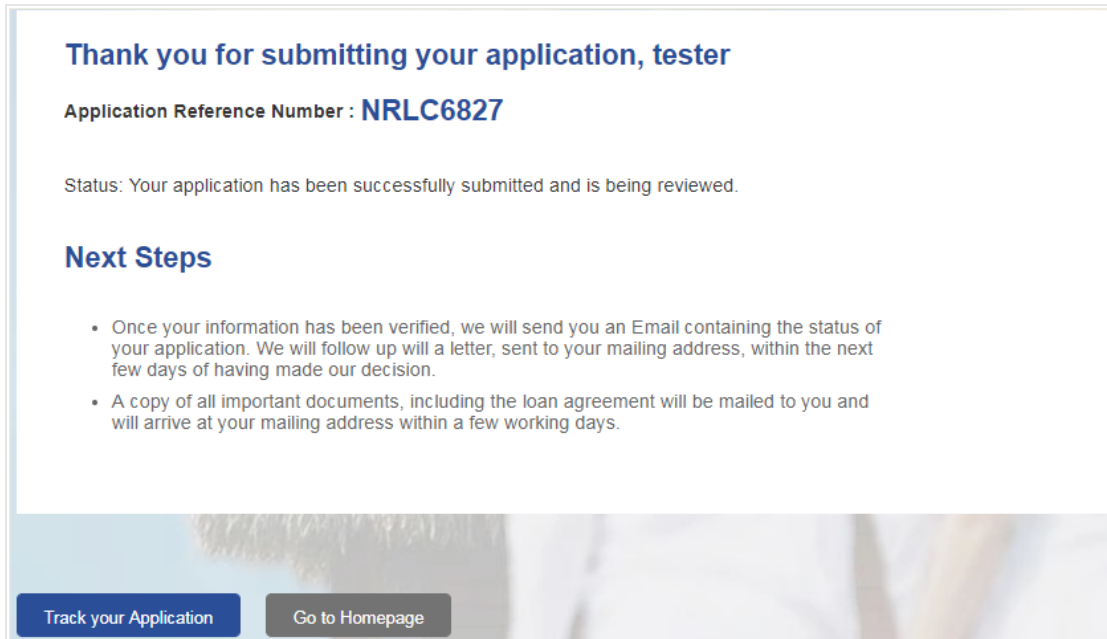
[AadharDetails.txt](#)

- 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 and any additional steps that might need to be undertaken by you or the bank.

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

3.14 Submitted Application Confirmation

The confirmation page is displayed once you have submitted your application. This page displays the current status of your application along with details of any further steps that might be required to be taken. The application reference number, by which you can track the status of your application, is also displayed on this page. Additionally, the option to track the application is also provided on this page. If as per the configuration, registration is not mandatory, and if you have not already registered, the option to register will also be available on this screen.



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

3.15 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 ?

Confirm Email [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 v

Answer 1

Security Question 2 v

Answer 2

Security Question 3 v

Answer 3

Security Question 4 v

Answer 4

Security Question 5 v

Answer 5

Terms and Conditions

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

[Terms and conditions](#)

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?	<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"> • Yes • No <p>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.</p>
Security Question	<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>
Answer	<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>
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.

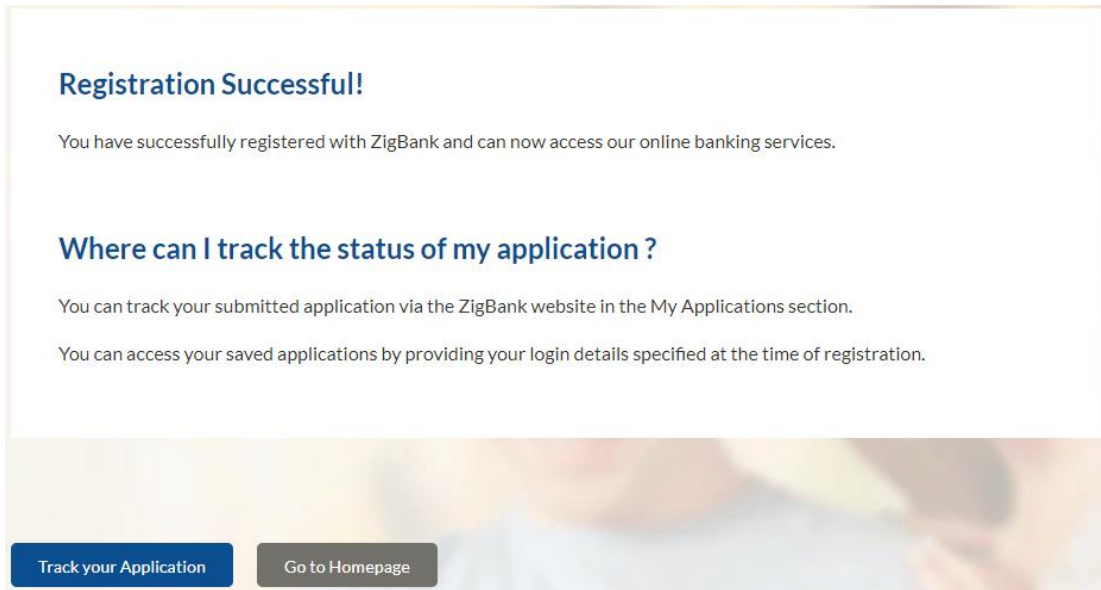
- a. In the **Verification Code** field, enter the verification code sent on the defined email ID.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. The successful email verification message is displayed.
- In the **Password** field, enter the password required for log-in.
 - To confirm enter the password in the **Confirm Password** field.
 - From the security question 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 to have the system send you a different security code.
OR
Click **Cancel** to cancel the transaction and to return to the registration screen.

Register User - Confirm

A screenshot of a web page with a white background and a thin gold border. At the top, the text 'Registration Successful!' is displayed in a bold, blue font. Below this, a paragraph states: 'You have successfully registered with ZigBank and can now access our online banking services.' The next section is titled 'Where can I track the status of my application?' in bold blue font. It contains two paragraphs: 'You can track your submitted application via the ZigBank website in the My Applications section.' and 'You can access your saved applications by providing your login details specified at the time of registration.' At the bottom of the page, there are two buttons: a blue button with white text 'Track your Application' and a grey button with white text 'Go to Homepage'. The background of the bottom portion of the page is a blurred image of a person's face and hands.

Registration Successful!

You have successfully registered with ZigBank and can now access our online banking services.

Where can I track the status of my application ?

You can track your submitted application via the ZigBank website in the My Applications section.

You can access your saved applications by providing your login details specified at the time of registration.

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

- 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.

3.16 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

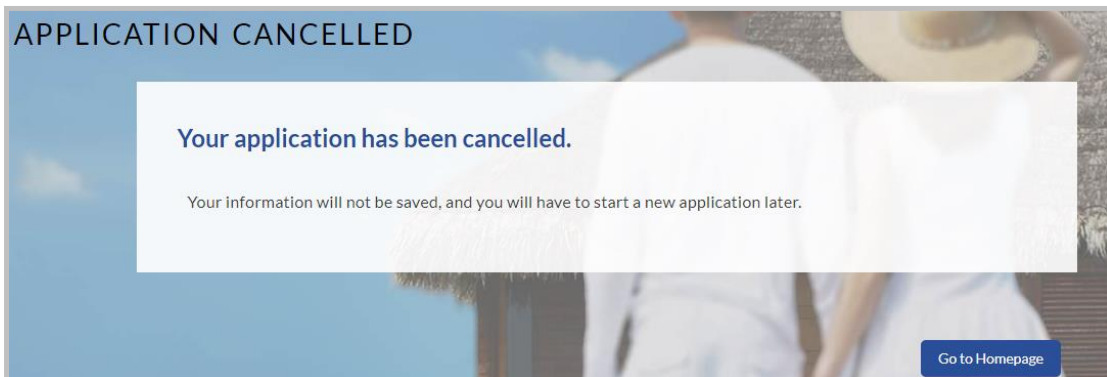
Field Description

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"> • 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

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

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

Application Cancelled



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

3.17 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:

1. Click **Save for Later**. The **Save and Complete Later** screen appears.

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 ?

Confirm Email Verify

Password ? [Show/Hide]

Confirm Password [Show/Hide]

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 ▼

Answer 1

Security Question 2 ▼

Answer 2

Security Question 3 ▼

Answer 3

Security Question 4 ▼

Answer 4

Security Question 5 ▼

Answer 5

Terms and Conditions

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

[Terms and conditions](#)

Field Description

Field Name	Description
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Field Name	Description
Email	Enter the email ID with which you would like to register
Confirm Email	To confirm the email ID re-enter the email ID entered in the Email field.
Verify	<p>Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field.</p> <p>Refer the Verify sub section under section Register User for further information on verification.</p>
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	To confirm the password re-enter the password entered in the Password field.
Set Security Questions	
Skip set up of security questions?	<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"> • Yes • No <p>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.</p>
Security Question	<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>
Answer	<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>
Terms and Conditions	

Field Name	Description
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 log-in.
- To confirm enter the password in the **Confirm Password** field.
- From the **Security Question** 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.

Save and Complete Later

You Are Applying For Personal Loans

Your Personal Loans application has been saved!

Your submission id is : 281252XXXX

You can access your saved application anytime within the next 30 days to complete it.

If you do not complete your application within the next 30 days it will expire.

Where can I find my saved application ?

You can retrieve your saved application via the ZigBank website in the Track Application section.

You can access your saved applications by providing your login details specified at the time of registration.

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

- 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.

3.18 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 unsecured personal loan 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 unsecured personal loan. The sections that will be pre-populated with your information are Primary Information, Proof of Identity, Contact Information and Employment Information.

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4. Application Tracker

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

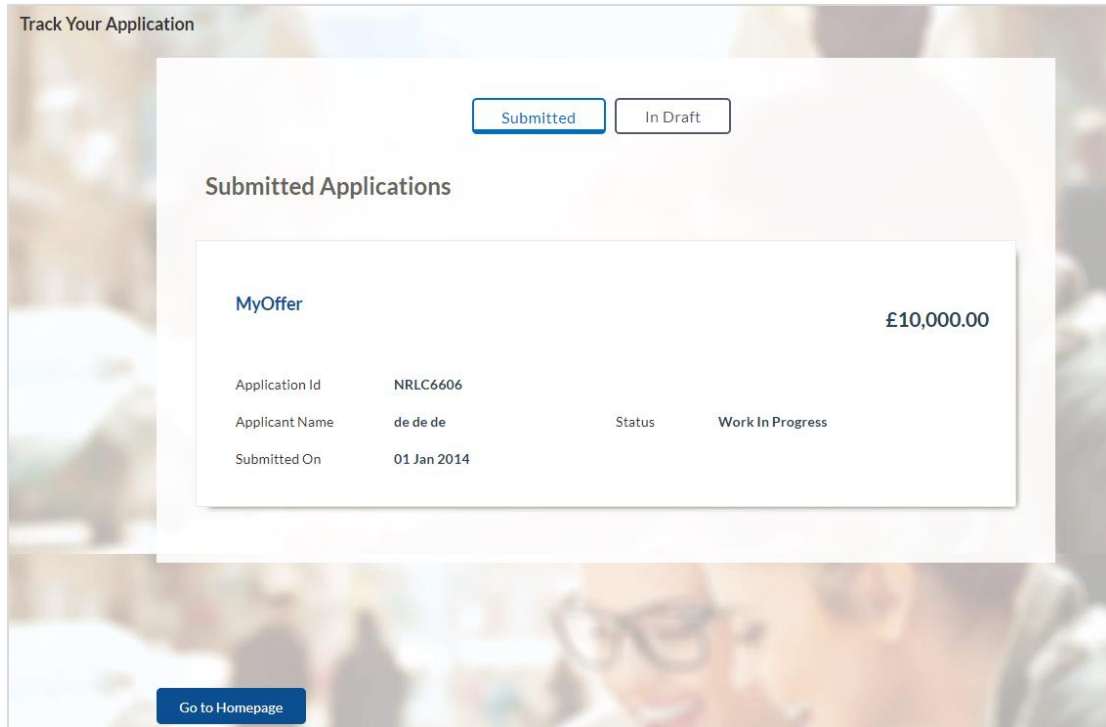
- **View submitted application:** The application tracker enables you to view details of submitted application which includes viewing account summary and uploaded documents.
- **View application in draft:** While filling out an application form, if you opt to save the application instead of submitting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

The following details are displayed on an unsecured personal 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.

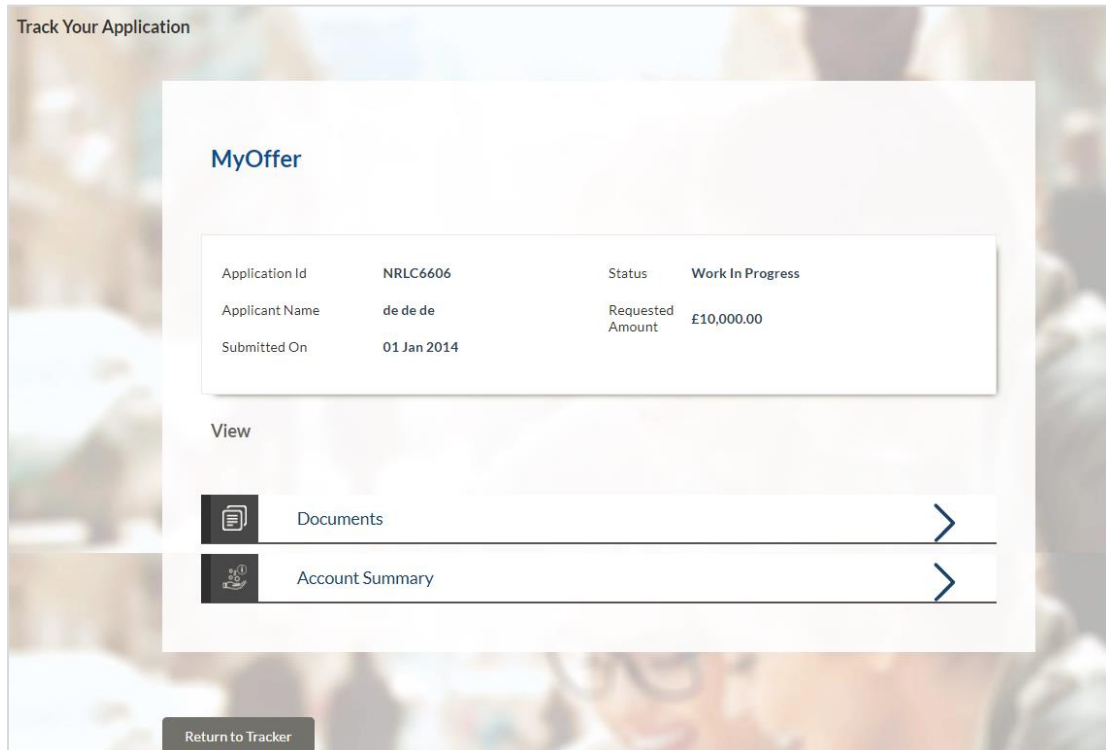


Field Description

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

Field Name	Description
Loan Account Number	The loan account number, once generated, is displayed here. This account number is only displayed once the application is successfully processed to completion.
<hr/> <ul style="list-style-type: none">• 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 Unsecured Personal Loans Application Tracker Details



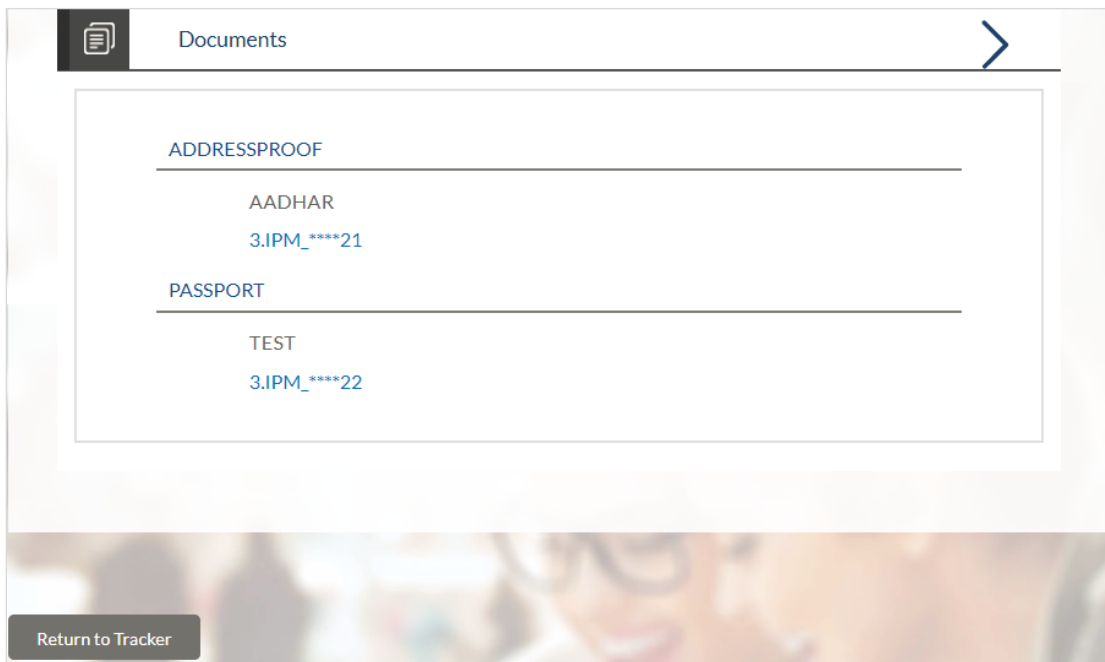
Field Description

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.
Applicant Name	The name of the applicant is displayed here.
Submitted On	The date on which the application was submitted.
Status	The current status of the application.
Requested Amount	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.



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.

The screenshot shows a user interface for 'Account Summary'. At the top left is a dark icon with a magnifying glass and a document. The title 'Account Summary' is centered at the top, with a blue right-pointing arrow on the far right. Below the title is a white box containing the following details:

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"> • Monthly • Quarterly • Half Yearly • Annually • Daily
Term	The loan term in years and/or months.
Rate Type	Indicates the loan rate type, the example of rate type could be Fixed or Variable.

FAQs

1. 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.

2. 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.

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