

Oracle Banking Digital Experience

FCUBS Originations Auto Loan User Manual
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ORACLE®

FCUBS Originations Auto Loan 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 19.2.0.0.0, 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	Third Party System	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0
1	Auto Loan Application Submission	✓	×	✓

3. Auto Loans Application

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

Following are the steps involved in the application submission:

- **Orientation:** Select your login preference i.e., if you are a first time applicant you can continue as a guest or login through any of the social media profiles available. You can login using Facebook / LinkedIn credentials and fetch basic information i.e. First Name, Last Name and Email ID. If you are an existing customer you can login with your credentials in order to have the application pre-populated with your information.

The following sections, apart from Document Upload, Review and Submit and Confirmation, will be displayed in the order as defined by the bank administrator in the workflow configuration screen:

- **Primary Information:** In this section, you can specify basic personal information such as your name, date of birth, nationality, etc.
- **Contact Information:** Details of your residence as well as phone numbers and email address are to be identified in this section. This section comprises of the following sub sections – Email Address, Phone Numbers, and Permanent Residence. You can also identify your mailing address if it is different from that of your permanent residence address, in this section.
- **Proof of Identity:** In this section, you are required to specify information pertaining to your proof of identity specific to your passport comprising of your passport number, date of issue and expiration date.
- **Employment Information:** In this section, identify your current employment type along with the name of your company or employer if you are employed in any form including if you are employed on a part time basis or are self-employed.
- **Income:** This section of the application form captures your income details. You are required to specify the source of income along with the amount and frequency at which you earn the specific income. You can add multiple records of income in this section.
- **Expenses:** In this section, identify all the expenses that you incur on a regular basis along with the amount and frequency at which each expense is incurred. You can add multiple records of expenses.
- **Assets:** Identify all the assets you currently hold, in this section. You can add multiple records of assets and are required to specify the value of each asset that you own against the type of asset.
- **Liabilities:** In this section, specify information pertaining to all the debts that you are currently servicing. You can add multiple records of liabilities and are required to specify information pertaining to the total amount of each liability, the balance due as well as the frequency in which you repay your debt towards the specific liability.
- **Loan Requirements:** In this section you are required to specify the estimated value of the vehicle, whether you wish to make any down payment and other details such as the loan tenure in terms of years and months.
- **Vehicle Information:** In this section you are required to provide vehicle information such as, whether the vehicle is used or new, the make and model of the vehicle.

- **Document Upload:** You might be required to provide documents supporting various proofs i.e. proof of identity, address proof, etc. that you have defined as part of the application. This feature enables you to upload documents supporting these proofs. You can upload multiple documents against a document type.
- **Offers:** This section displays multiple loan offers with an option to select any offer of choice.
- **Review and Submit:** This section displays the summary of the loan application. You can verify details submitted as part of the application can and modify any if required.
- **Confirm Page:** Once you submit the application, a confirmation page will be displayed containing the current status of the application as well as the application reference number. This page will also contain details of any additional steps that might be required to be taken by either you or the bank. The options to either navigate to the application tracker or the product showcase are provided on this page.

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

How to reach here:

Dashboard > Auto Loan

OR

Toggle menu > New Account > Apply Online > Auto Loan

To apply for an auto loan:

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


3.1 Orientation Page

ATM/Branch English UBS 14.3 AT3 Branch

futura bank


Before We Go Ahead...

Auto Loans




Tell us about yourself

We will ask for your basic personal, employment and financial information.



Design your Loan

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



Review and Submit

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

What you'll need

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

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

Already A Customer Banking Online With Us?

Signing in with your login credentials will help us prefill some of the data

[Login](#)

New To Futura Bank?

Login with social media

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

[Continue as guest](#)

[Cancel](#)

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- Click **Continue as guest**, if you are a new / unregistered user. The section defined as the first in the workflow configuration screen will be displayed.
OR
Click any social media (LinkedIn / Facebook) icon to login through the specific social media profile.
OR
Click **Login** if you are a registered user.
OR
Click **Cancel** to abort the loan application process.

3.2 Application Form Sections

The screenshot displays the Futura Bank application interface for Auto Loans. At the top, the header includes 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. Below the header, the Futura Bank logo is visible, followed by the text 'You are applying for Auto Loans' and an 'Upload Documents' button. The main content area consists of a vertical list of application sections, each with an icon and a right-pointing arrow:

- Loan Requirements
- Vehicle Information
- Primary Information
- Contact Information
- Proof of Identity
- Employment Information
- Income
- Expenses
- Assets
- Liabilities
- Offers

At the bottom of the list, there are three buttons: 'Continue' (highlighted in red), 'Cancel', and 'Save for Later'. The footer contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

- The sections of the application form are displayed on this page. You can start entering information in each section starting with the section that is displayed first, depending on the workflow configuration maintained by the bank administrator for auto loan applications.

3.3 Loan Requirements

The screenshot shows a form titled "Loan Requirements" with the following fields and values:

- Estimated Value:** Currency: GBP, Value: £100,000.00
- Down payment towards Vehicle:** Radio buttons for Yes and No. The "No" button is selected.
- Purchase:** Radio buttons for Yes and No. The "Yes" button is selected.
- How much would you like to borrow?:** Value: £100,000.00
- Loan Term:** Years: 2, Months: 0

A "Continue" button is located at the bottom left of the form.

Field Description

Field Name	Description
Estimated Value	Specify the estimated value of the vehicle. If you have applied from the dealer page by selecting the make and model, then the estimated value of the vehicle as displayed on the dealer page will be defaulted and available for edit
Down payment towards Vehicle Purchase	Specify whether you are going to make any down payment towards vehicle purchase.
Down payment Amount	Specify the amount that you wish to pay as down payment towards purchase of the car. This field appears only if you have selected the option Yes against the field Down payment towards Vehicle Purchase . If you have applied from the dealer page by selecting the make and model, then the down payment value if specified on the dealer page will be defaulted and available for edit.
How much would you like to borrow?	The loan amount that you would need to borrow. This amount will be displayed based on the difference between the estimated value of the vehicle and the down payment amount.
Loan Term	The tenure of the loan in terms of years and months.

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

3.4 Vehicle Information

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

Vehicle Information

Please specify details of the vehicle you are purchasing

New or Used New Used

Vehicle Identification Number (optional)

Year 2019

Make Brand 1

Model Model 1

Continue

Field Description

Field Name	Description
New or Used	Specify whether you are planning to purchase a new or used vehicle.
Vehicle Identification Number	Enter the vehicle identification number. This field is optional if the vehicle being purchased is a new vehicle.
Year	Specify the year in which the vehicle was manufactured. If the vehicle being purchased is a used vehicle, there will be an additional validation to ensure that the vehicle is not older than a certain age as defined by the bank. This age in years is displayed against the field name.
Make	Specify the vehicle manufacturer company name.
Model	Specify the vehicle model name. The values in this field will be displayed based on the make selected. If you select Others, then there will be a field enabled to capture the model name.

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

3.5 Primary Information

Primary Information
∨

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

Salutation	Mr ∨
First Name	Jason
Middle Name (optional)	
Last Name (optional)	Smith
Date of Birth	13 Dec 1981 📅
Gender	Male ∨
Marital Status	Married ∨
Dependents	1
Nationality 📍	Australia ∨
Permanent Resident	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Field Description


Field Name	Description
Salutation	Select the salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Enter your first name.
Middle Name (Optional)	Enter your middle name. This field is optional.
Last Name	Enter your last name.
Date of Birth	Specify your date of birth in MM/DD/YYYY format. The system validates your date of birth so as to identify whether you have attained age of majority.

Field Name	Description
Gender	Select your gender. The options are: <ul style="list-style-type: none">• Male• Female• Other• Prefer not to disclose
Marital Status	Specify your marital status. The options are: <ul style="list-style-type: none">• Married• Remarried• Divorced• Separated• Single• Spouse Expired
Dependents	Specify the number of people dependent on you.
Nationality	Select your country of nationality.
Permanent Resident	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.

3.6 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	

Field Name	Description
Phone Type	Select the phone number type that you want to define. 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	Type of phone number that is being added. The options available will be all the phone types other than the one selected in the previous phone type field. This field is displayed if you select Yes in the Add an additional 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 the zip code of your permanent residence.
Accommodation Type	The type of accommodation in which you reside on a permanent basis. The accommodation types are: <ul style="list-style-type: none"> • Self Owned • Company Provided • Other

Field Name	Description
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	
These fields appear if you select option No against the Is your mailing address the same as above? field.	
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.

3.7 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.

The screenshot shows a form titled "Proof of Identity" with a dropdown arrow in the top right corner. The form contains the following fields:

- Passport Number: xxxxx2345
- Date of Issue: 13 Dec 2015 (with a calendar icon)
- Expiration Date: 13 Dec 2025 (with a calendar icon)

A red "Continue" button is positioned at the bottom left of the form.

Field Description

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

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

3.8 Employment Information



In this section enter details of your current employment.

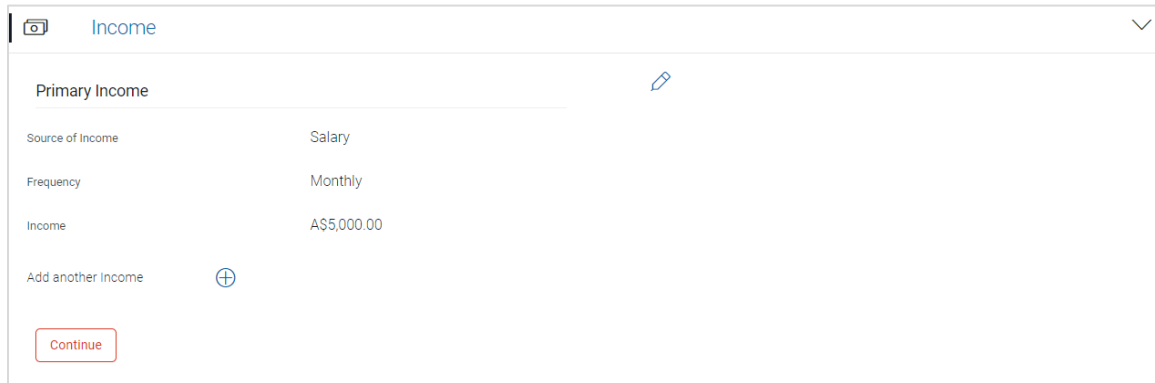
Field Description

Field Name	Description
Primary Employment	
Employment Type	Select 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**. The next section is displayed.

3.9 Income

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




The screenshot shows a form titled "Income" with a dropdown arrow in the top right. Below the title, there is a section for "Primary Income" with a pencil icon for editing. The form contains the following fields:

- Source of Income: Salary
- Frequency: Monthly
- Income: A\$5,000.00



At the bottom left, there is a link "Add another income" with a plus icon. At the bottom center, there is a red "Continue" button.

Field Description

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


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

3.10 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 A\$2,500.00

Add another Expense 



Continue

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 value of expenditure against the specific type identified.

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


3.11 Assets

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



Assets

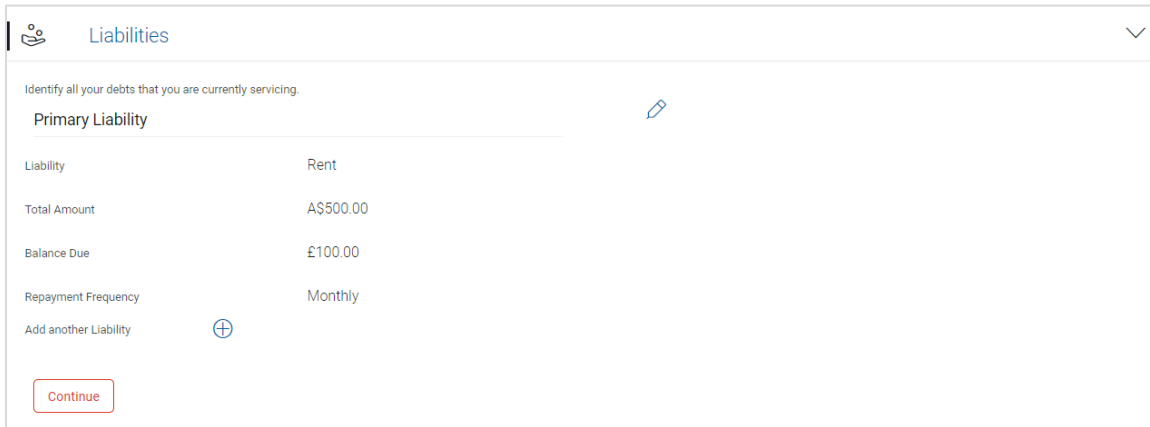
Field Description

Field Name	Description
Primary Asset	
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.

3.12 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	Rent
Total Amount	A\$500.00
Balance Due	£100.00
Repayment Frequency	Monthly

Add another Liability 

[Continue](#)

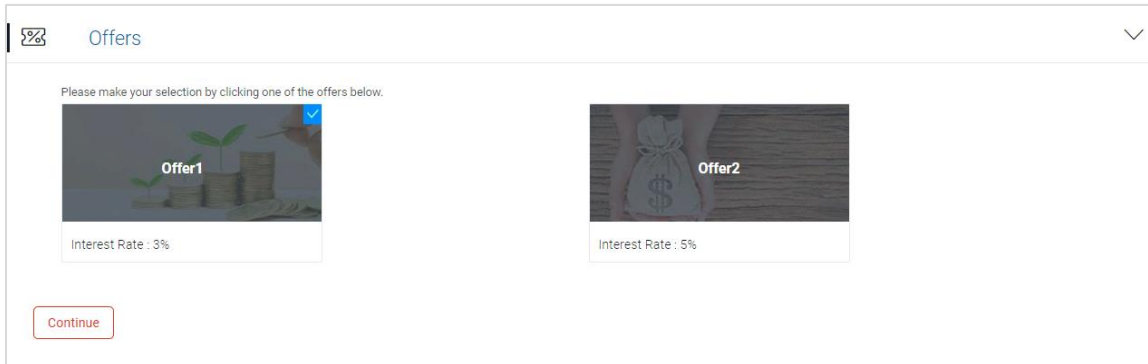
Field Description

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 loan application process.
OR
Click  to add another liability record.

3.13 Offers

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





The screenshot shows a user interface titled "Offers". At the top, there is a header with a magnifying glass icon and the word "Offers", and a dropdown arrow on the right. Below the header, a message reads: "Please make your selection by clicking one of the offers below." There are two offer cards displayed side-by-side. The first card, labeled "Offer1", features an image of a plant growing from a stack of coins and has a blue checkmark in its top right corner. Below the image, it states "Interest Rate : 3%". The second card, labeled "Offer2", features an image of a money bag and states "Interest Rate : 5%". At the bottom left of the screen, there is a red-outlined button labeled "Continue".

- Select a suitable offer.
- Click **Continue**.
- Click **Upload Documents** to upload the required documents.
OR
Click **Continue**. The review screen is displayed.

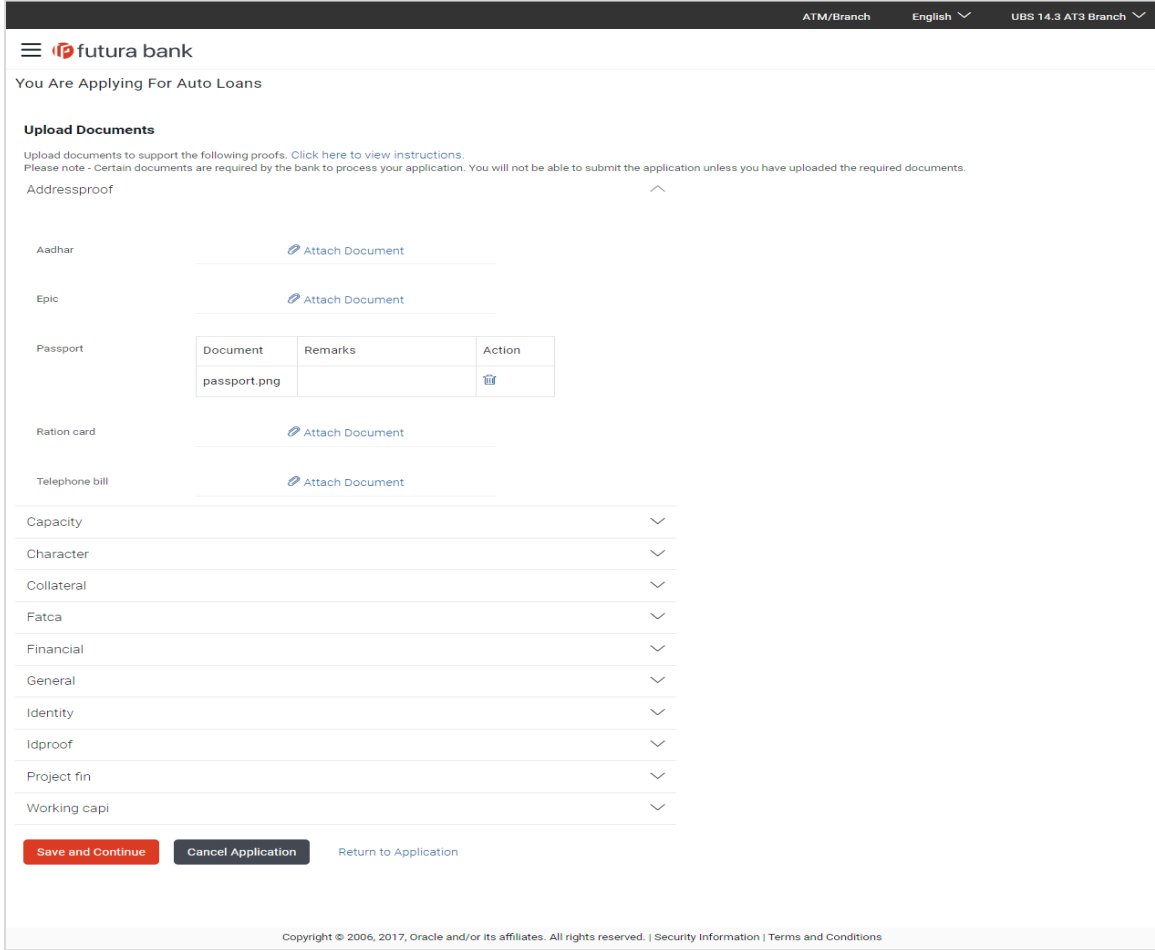
3.14 Document Upload

Through the Upload Documents screen you can upload documents serving as proof for various details entered in the application. You can navigate to this screen by clicking **Upload Documents**, located on the top right corner of the application.

To upload a document:

- Click the  icon beside the document type in which you want to upload a document.
- Click on  beside a document type in order to upload the supporting document.

Document Upload



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.
Once you upload the document, a summary of the documents is displayed with the following fields.	
Document	The name of the document.
Remarks	Any remarks about the document.
Action	An option to delete the uploaded document.

- Click **Save and Continue** to upload the attached documents and to continue with the application process.
OR
Click **Return to Application**.
OR
Click **Cancel Application**, if you wish to cancel the application.

3.15 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

ATM/Branch
English ▼
UBS 14.3 AT3 Branch ▼

futura bank

You Are Applying For Auto Loans

1 **REVIEW**

Please review your information before submitting your application.

Loan Requirements

Estimated Value	A\$100,000.00
How much would you like to borrow ?	A\$100,000.00
Loan Term	2 Year(s)

Vehicle Information

Vehicle Information

New or Used	Used
Year	2019
Make	Brand 1
Model	Model 1

Primary Information

Primary Information

Name	Mr Jason Smith
Date of Birth	13 Dec 1981
Gender	Male
Marital Status	Married
Number of Dependents	1
Nationality	Australia

Contact Information

Contact Information	
Email	
Email	jasonsmith@gmail.com
Phone Number	
Phone Number	Personal Mobile: 1-9876543210
Permanent Residence	
Accommodation Type	Self Owned
Address	ABC Tower, Sydney Australia 111111

Proof of Identity

Proof of Identity	
Type of Identification	Passport
ID Number	xxxx1234
Date of Issue	13 Dec 2015
Expiration Date	13 Dec 2025



Employment Information

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



Income

Income	
Primary Income	
Source of Income	Salary
Frequency	Monthly
Income	A\$5,000.00



Expenses

 Expenses 	
Primary Expense	
Expense	Household
Frequency	Monthly
Amount	A\$2,500.00



Assets

 Assets 	
Primary Asset	
Type of Asset	Land
Value	A\$50,000.00

Liabilities

 Liabilities 	
Primary Liability	
Liability	Rent
Total Amount	A\$500.00
Balance Due	£100.00
Repayment Frequency	Monthly

Offer

 Offers 	
Selected Offer	Offer1

Documents


Addressproof

Passport

passport.png

[Save for Later](#)

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

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

3.16 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 registration is mandatory, then you must register first, before submitting the application. For more information regarding registration, refer the Register User section.

The screenshot shows the 'Submitted Application Confirmation' page on the Futura Bank website. The page header includes 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main content area displays the following information:

- You Have Applied For Auto Loans Of Amount A\$100,000.00 For Tenure 2 Year(S) 0 Month(S)
- Thank you for submitting your application, Jason**
- Application Reference Number : **NRLC4149**
- Status: Your application has been successfully submitted and is being reviewed.
- Next Steps**
 - Once your information has been verified, we will send you an Email containing the status of your application. We will follow up will a letter, sent to your mailing address, within the next few days of having made our decision.
 - A copy of all important documents, including the loan agreement will be mailed to you and will arrive at your mailing address within a few working days.

At the bottom of the main content area, there are two buttons: 'Track your Application' (in red) and 'Go to Homepage' (in dark grey). The footer contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

- 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.

3.18 Register User

Register User

ATM/Branch English UBS 14.3 AT3 Branch

futura bank

You Are Applying For Auto Loans

Registration

You need to register first before submitting your application.
You will need to register with us in order to track your application. Please provide the following details to register with Futura Bank.

Define Login Credentials

Email

Confirm Email [Verify](#)

Password

Confirm Password

Additional Information

Email

Date of Birth

Terms and Conditions

I have read, fully understood and agreed with the terms and conditions.
[Terms and Conditions](#)

[Return to Application](#)

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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.

Field Name	Description
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.
Additional Information	
Email	The email ID entered in the Contact Information section of the application is displayed by default.
Date of Birth	The date of birth entered in the Primary Information section of the application is displayed by default.
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.

Note: Prospect user will only be able to apply for an account through origination when a valid email is provided and the same is verified via OTP.

- In the **Password** field, enter the password required for log-in.
- To confirm enter the password in the **Confirm Password** 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**.

Register and Submission Confirmation

ATM/Branch English UBS 14.3 AT3 Branch

futura bank

You Have Applied For Auto Loans Of Amount A\$100,000.00 For Tenure 2 Year(S) 0 Month(S)

Thank you for submitting your application, Jason

Application Reference Number : **NRLC4149**

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

Next Steps

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

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

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- 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.

3.19 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 / Cancel Application**. 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

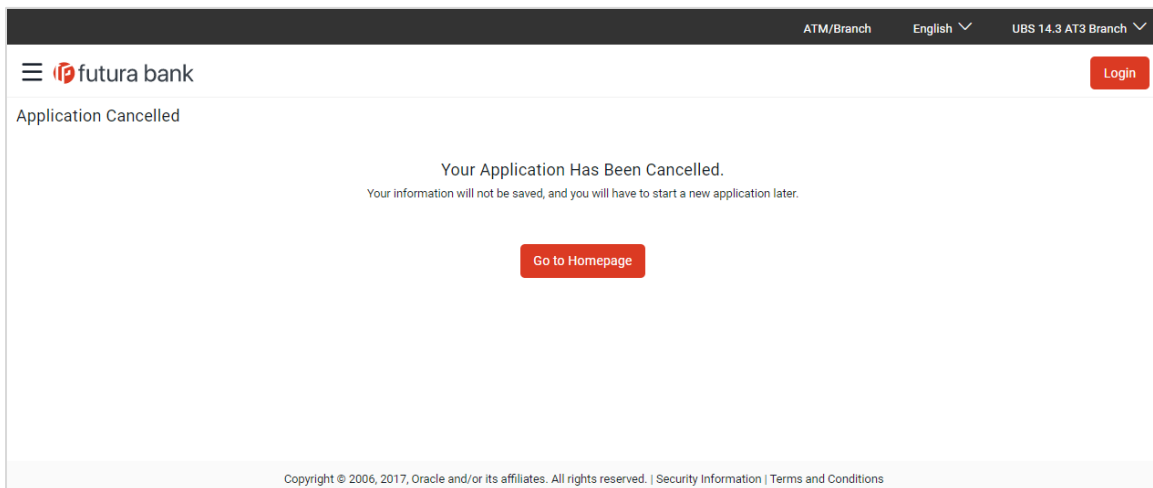
Field Description

Field Name	Description
What is the 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.

3.20 Save for Later

The following scenarios are applicable for save for later.

- If the applicant is a registered user and he/she is already logged in then the applicant will be displayed a confirmation page indicating submission saved successfully.
- If the applicant is a new user i.e. who is not registered for channel access, then he/she will be required to register while saving the application. The following steps are involved in the process of saving an application in this scenario.

All saved applications will be available in the application tracker under the In Draft tab. You can select any application to resume the application submission process.

To save an application:

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

Save and Complete Later

The screenshot shows the 'Save and Complete Later' screen in the Futura Bank application. The page header includes 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main content area is titled 'You Are Applying For Auto Loans' and 'Save And Complete Later'. It contains a message: '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.'

The form is divided into three sections:

- Define Login Credentials:** Includes fields for Email (emmasmith@gmail.com), Confirm Email (emmasmith@gmail.com), Password (masked with dots), and Confirm Password (masked with dots). There is a 'Verify' link next to the Confirm Email field.
- Additional Information:** Includes fields for Email (emmasmith@gmail.com) and Date of Birth (13 Dec 1981).
- Terms and Conditions:** Includes a checkbox for 'I have read, fully understood and agreed with the terms and conditions.' and a link for 'Terms and Conditions'.

At the bottom of the form, there are three buttons: 'Save Application' (red), 'Cancel Application' (dark grey), and 'Return to Application' (blue). The footer contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
------------	-------------

Define Login Credentials	
---------------------------------	--

Field Name	Description
Email	Enter the email ID with which you would like to register. If you have opted to save the application after having entered information in the Contact Information section, this field will be prefilled with the value entered in the Email ID field in that section.
Confirm Email	To confirm the email ID, re-enter the email ID entered in the Email field.
Verify	Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field.
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	To confirm the password re-enter the password entered in the Password field.
Additional Information	
Email	Enter your email address. If you have opted to save the application after having entered information in the Contact Information section, this field will be prefilled with the value entered in the Email ID field in that section.
Date of Birth	Enter your date of birth. If you have opted to save the application after having entered information in the Primary Information section, this field will be prefilled with the date as entered in the Date of Birth field in that section.
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 defined email ID.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. The successful email verification message is displayed.

Note: Prospect user will only be able to apply for an account through origination when a valid email is provided and the same is verified via OTP.

- In the **Password** field, enter the password required for log-in.
- To confirm enter the password in the **Confirm Password** field.
- In the **Email** field, enter your email address.
- In the **Date of Birth** field, enter your date of birth.
- 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 form.

Saved Application

The screenshot shows the Futura Bank website interface. At the top right, there are links for 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main content area displays the following information:

- You are applying for Auto Loans
- Your Auto Loans application has been saved!
- Your submission id is : **SUB0BDXXXX76**
- 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 Futura Bank website in the Track Application section. You can access your saved applications by providing your login details specified at the time of registration.
- A red button labeled 'Track your Application' is visible.
- A link labeled 'Go to Homepage' is visible below the button.

At the bottom of the page, there is a copyright notice: Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

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

3.21 Existing User

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

[Home](#)

4. Application Tracker

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

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

To track an application:

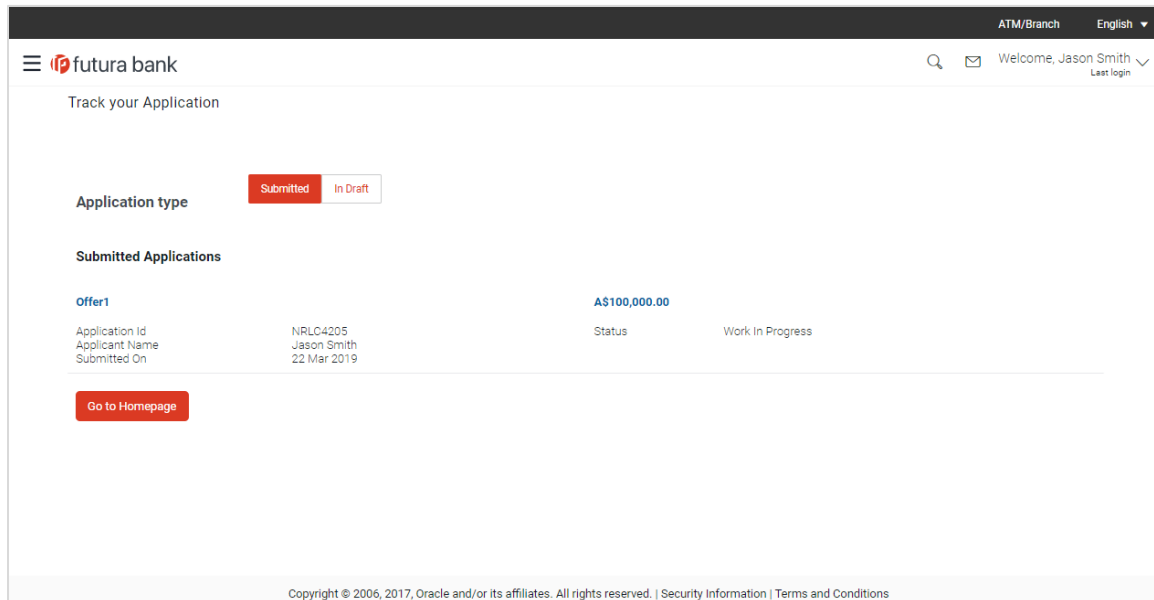
- Click **Track Application** on the dashboard. The **Login** screen is displayed.
- Enter the registered username and password, click **Login**.
- The **Application Tracker** screen is displayed. By default the submitted application view is displayed.

An application can also be tracked after logging in, by accessing the following path:

Toggle menu > New Account > Track your application

4.1 Submitted Application – Auto Loan

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



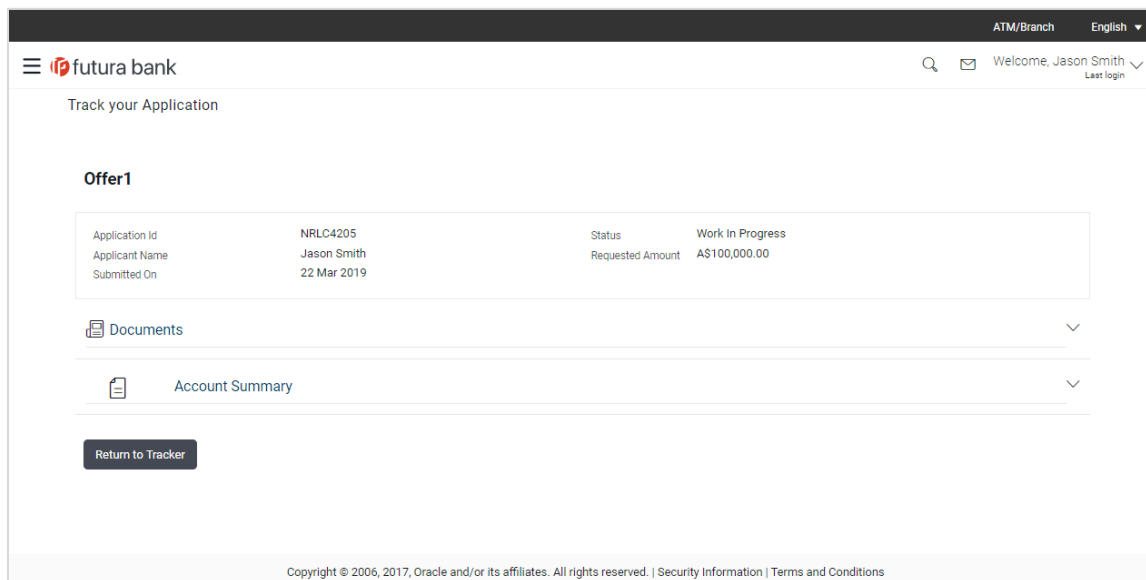
Field Description

Field Name	Description
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.

- 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 Auto Loan Application Tracker Details



Field Description

Field Name	Description
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 be displayed here.
Submitted On	The date on which the application was submitted.

Field Name	Description
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.

The screenshot shows the Futura Bank application tracker interface. At the top, there is a navigation bar with the Futura Bank logo, a search icon, a mail icon, and a user profile for Jason Smith. Below the navigation bar, the main content area is titled "Track your Application". Underneath, there is a section for "Offer1" which displays application details in a table:

Application Id	NRLC4205	Status	Work In Progress
Applicant Name	Jason Smith	Requested Amount	AS\$100,000.00
Submitted On	22 Mar 2019		

Below the application details, there are two expandable sections: "Documents" and "Account Summary". The "Documents" section is currently expanded, showing a document category "Addressproof" with a "Passport" document type and a link "3.IPM_****05". The "Account Summary" section is collapsed. At the bottom of the main content area, there is a "Return to Tracker" button. The footer of the page contains copyright information: "Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

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.

Field Name	Description
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 displays the Futura Bank Application Tracker interface. At the top, there is a navigation bar with the Futura Bank logo, a search icon, an envelope icon, and a user greeting: "Welcome, Jason Smith" with a dropdown arrow and "Last login" below it. The main content area is titled "Track your Application". Underneath, there is a section for "Offer1" which contains a table with the following data:

Application Id	NRLC4205	Status	Work In Progress
Applicant Name	Jason Smith	Requested Amount	AS\$100,000.00
Submitted On	22 Mar 2019		

Below the Offer1 section, there are two expandable sections: "Documents" (collapsed) and "Account Summary" (expanded). The Account Summary section displays a table with the following data:

Frequency	Monthly	Term	2 year(s) 0 month(s)
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At the bottom of the Account Summary section, there is a "Return to Tracker" button. The footer of the page contains the text: "Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

Field Description

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

FAQ**Why do you require the expiry date of my identity proof?**

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

Can I proceed with the application if I am not an existing channel user?

Yes, you can continue filling in the application details as a guest user and need not necessarily login.

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