<u>iFinancing 27 July meeting notes</u>

- <u>Create account</u> : Add a role option (property agent, finance consultant or banker)

- Auto-assign feature remove

- Each role can comment to the case, same as rewards

- Rewards (Enlarge the reward page, remove the top section, need to have comment ((each role can comment on it) on the reward)
    - Add comment section below the rewards

- <u>Submission on Property Agent</u>
    - Name remove, salary remove
    - Add Employment type for selection of case submission
        - Basic salary
            - Name, contact no, IC (front & back), 3 months bank state, 3 months payslip, Latest EPF details statement 2020 & 2019, Upload latest 2 years Borang BE Full set, Upload Bonus/savings/fixed deposit/Unit Trust/Shares/Gold/ASB/Tabung Haji

        - Basic + Commission / Allowance
            - Name, contact no, IC (front & back), 6 months bank state, 6 months payslip, Latest EPF details statement 2020 & 2019, Upload latest 2 years Borang BE Full set, Upload Bonus/savings/fixed deposit/Unit Trust/Shares/Gold/ASB/Tabung Haji

        - Full commission earner
            - Name, contact no, IC (front & back), 6 months bank state, 6 months commission statement, ~~Latest EPF details statement 2020 & 2019~~, Upload latest 2 years Borang B Full set, 2 years CP 58, Upload Bonus/savings/fixed deposit/Unit Trust/Shares/Gold/ASB/Tabung Haji

        - Sdn Bhd
            - Name, contact no, IC (front & back), 6 months company bank state, SSM cert, Form (24,44,49,M&A), 2 years borang B full set, Upload Bonus/savings/fixed deposit/Unit Trust/Shares/Gold/ASB/Tabung Haji, Annual report (3 years)

        - Sole proprietorship
            - Name, contact no, IC (front & back), 6 months company bank state, SSM cert, ~~Form (24,44,49,M&A)~~, 2 years borang B full set, Upload Bonus/savings/fixed deposit/Unit Trust/Shares/Gold/ASB/Tabung Haji, 2 years management account

<u>Submission</u>
- Required document :
    Refinance: Title, Bank offer letter / latest loan statement (No property agent involve, only finance consultant & banker)

Sub-sales: Title, Booking form

Project: Booking form

- Remove the re-finance in property agent side, move to finance consultant side.

Finance Consultant

- Can also submit case
- When receive the case will view all the detail of the case (Editable)
- Add field in the case (DSR %) in one screen with the detail

User story 1 :

Received case from PA (Editable) --> Review the record --> Fill out details of checklist --> Key in DSR % --> Select bank --> Select banker (No auto-assign) --> insurance --> Wait the approval banker --> Final Update

User story 2 :

FC submit case --> Fill out details of checklist --> Key in DSR % --> Select bank --> Select banker (No auto-assign) --> Insurance --> Wait the approval banker --> Final Update (Select status - no acceptance, acceptance)

Banker

- Received case from FC --> Review the record (According to the format provided by product owner) --> Select status (Missing document, Approved, KIV, Submitted, Accepted) --> Waiting the FC Final Update --> If status “acceptance” --> Select Lawyer
- Approve --> End the case, means the loan was approved.
- Missing, KIV, Submit --> Just submit the case, the status still can be updated.
- Can see the date of status update, but the status update need to record down (Finance consultant can see that)
- Additional feature but not include in this version : 2 type of banker (Standard / Premium) -----can be upgrade manually by SuperAdmin

Standard : 4,000,000

Premium : 6,000,000

Report

- Total number of case who has selected the specify lawyer by date
- Total sales by categories & date

DSE % calculation - Not include in this version / deal

- Info submit by FC
- After the calculation will have the DSR % , the eligible bank will show based on the DSR %.
- Need a summary report for each calculation (can be generated and exported by pdf)
- Each modify need to have date time and action - post engagement
- ** red remark can be modified
- Admin can control
    - Bank guideline (DSE Percentage)