

Mortgage IPA — Web (Desktop) Journey

Backend Developer Field Reference Viewport: 1440 × 900 px · Figma File: kevSD64bdYcDumCBUCf47n

Agent Screens

A1 — Agent Login

| Figma Node 34:4981 · 1440 × 900 · AppBar 64 px (logo only)

A1 – Agent Login

Purpose: Authenticate a RAKBANK mortgage agent into the IPA portal.

Fields

#	Field	UI Component	Type	Validation	Pre-filled	Source / Notes
1	Username	InputField	text	Required · max 32 chars	No	—
2	Password	InputField	password		No	—

#	Field	UI Component	Type	Validation	Pre-filled	Source / Notes
				Required · max 250 chars		

Buttons

Button	DLS Variant	Action
Sign In	Primary (full-width)	POST /api/v1/banks/{bankId}/login

API

Method	Endpoint	Key Request Fields	Key Response Fields
POST	/api/v1/banks/{bankId}/login	username, password, languageId, channelId, userType, bankId, loginType, tmxSessionId	token (deviceToken, expiresIn, scope, refreshToken), user (userId, cifId), cif, login (lastLoginTime, JWT)

Required Headers: x-api-key, x-amzn-trace-id, x-app-details, x-device-details, x-timestamp, x-nonce, x-signature

Error States

- Inline alert when login fails (auth.errors.loginFailed or API messageDesc)

A2 — Agent Dashboard

| Figma Node 34:5083 · 1440 × 900 · AppBar 64 px with avatar dropdown

The screenshot shows the 'Search Applications' section of the dashboard. It includes input fields for Mobile Number, Email Address, CIF Number, Loan Agreement Number, Digital Reference Number, Sourcing ID Code, and a 'Clear All' button. Below this is a table titled 'Applications Found' with columns: Application Type, Created Date, Last Modified, Applicant Name, Status, and Action. Three rows are listed: a Home Loan application for Ahmed Al Mansoori (Status: In Progress), a Home Loan application for Sara Mohammed Abdullah (Status: Approved), and a Personal Finance application for Khalid Hassan Ibrahim (Status: Pending). Each row has a 'View' button.

A2 – Agent Dashboard

Purpose: Application pipeline stats + search/filter applications.

Header Components

Component	Detail
AppHeader	RAKBANK logo (link to / dashboard), avatar dropdown: “Signed in as {userId}”, Profile, Sign out
Page Title	“Dashboard” (h1), subtitle “Manage and track your mortgage applications.”

Stat Tiles (4)

Title	Accent	Icon	i18n Key
New Applications	info (blue)	IconReceiptLong	dashboard.stats.newApplications
In Progress	warning (amber)	IconSync	dashboard.stats.inProgress
Completed	success (green)	IconCheckCircle	dashboard.stats.completed
Cancelled	error (red)	IconCancel	dashboard.stats.cancelled

Search Form Fields

#	Field	UI Component	Type	Layout	Validation	i18n Key
1	Applicant Name	InputField	text	Full width	Optional	searchForm.fields.applicantName
2	Country Code	SelectApp	dropdown		Default +971	searchForm.countryCodes.*

#	Field	UI Component	Type	Layout	Validation	i18n Key
3	Mobile Number	InputField	tel	144 px fixed, left	Flex-1, right of #2	Optional
4	E-mail Address	InputField	email	Right col (2-col row)	Optional	searchForm.fields.emailAddress
5	RAKtrack Lead Reference	InputField	text	Left col (2-col row)	Optional	searchForm.fields.raktrackLeadReference
6	Trade License Number	InputField	text	Right col (2-col row)	Optional	searchForm.fields.tradeLicenseNumber
7	Prospect Number	InputField + search icon	text	Left col (2-col row)	Optional	searchForm.fields.prospectNumber

Country Code Options: +971 (UAE), +966 (KSA), +91 (IND), +1 (USA), +44 (UK)

Buttons

Button	DLS Variant	Action
Search	Primary lg + IconArrowForward	Submit search (API TBD)

API

Search endpoint **not yet implemented** — currently logs to console.

A3 — Send Invite

| Figma Node 65:41627 · 1440 × 900

The screenshot shows a red header bar with the 'rakbank' logo, a search bar, and a 'Send Invite' button. Below the header is a light gray background area containing a form titled 'Send Invite'. The form has several input fields: 'Customer Name*' (text input), 'Customer Email*' (text input), 'Customer Mobile Number*' (text input), 'Banking Preference*' (dropdown menu with placeholder 'Lorem Ipsum'), 'Customer Type' (dropdown menu with placeholder 'Lorem Ipsum'), and 'Borrower Type*' (dropdown menu with placeholder 'Lorem Ipsum'). At the bottom right of the form is a large red 'Send Invite' button.

A3 – Send Invite

Purpose: Agent sends an IPA invite link to a customer via SMS/email.

Fields (inferred from Figma — not yet in code)

#	Field	UI Component	Type	Validation
1	Customer Name	InputField	text	Required
2	Country Code	SelectApp	dropdown	Default +971
3	Mobile Number	InputField	tel	Required
4	Email Address	InputField	email	Required

Buttons

Button	Action
Send Invite	POST invite endpoint (TBD — not in current OpenAPI spec)

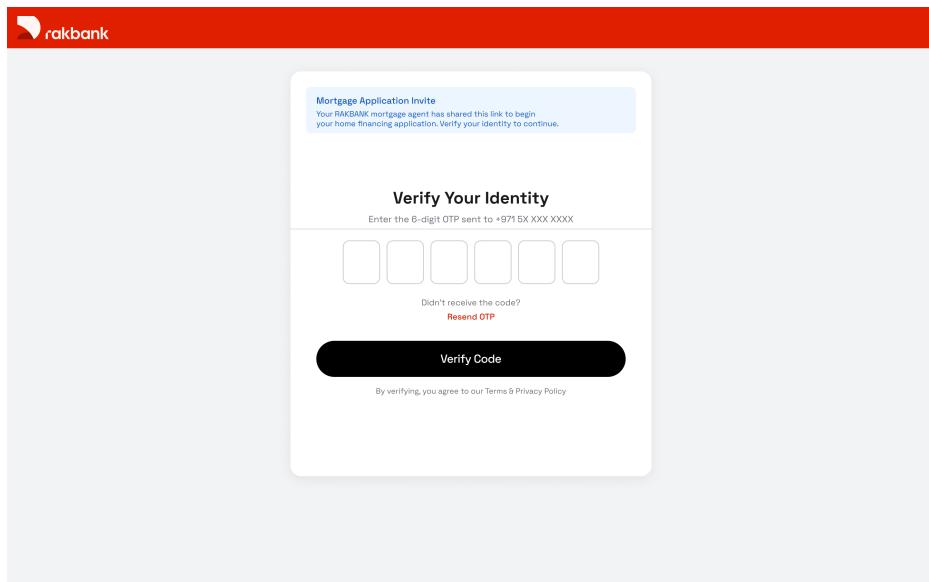
API

Invite-sending endpoint is **TBD**.

Customer Journey

C1 — OTP Verification

| Figma Node 48:10293 · 1440 × 900 · AppBar 64 px (logo only, no stepper)



C1 – OTP Verification

Purpose: Customer verifies identity via OTP sent to their registered mobile number. Invite context banner displayed inside card.

Fields

#	Field	UI Component	Type	Validation	Pre-filled	Notes
1	OTP (6-digit)	OTP input boxes	text (numeric)	Required · maxLength 6 · digits only	No	Auto-sent to customer's registered mobile

Buttons

Button	Action
Verify / Continue	POST /api/v1/banks/{bankId}/biometric-otp/verify
Resend OTP	POST /api/v1/banks/{bankId}/biometric-otp/resend

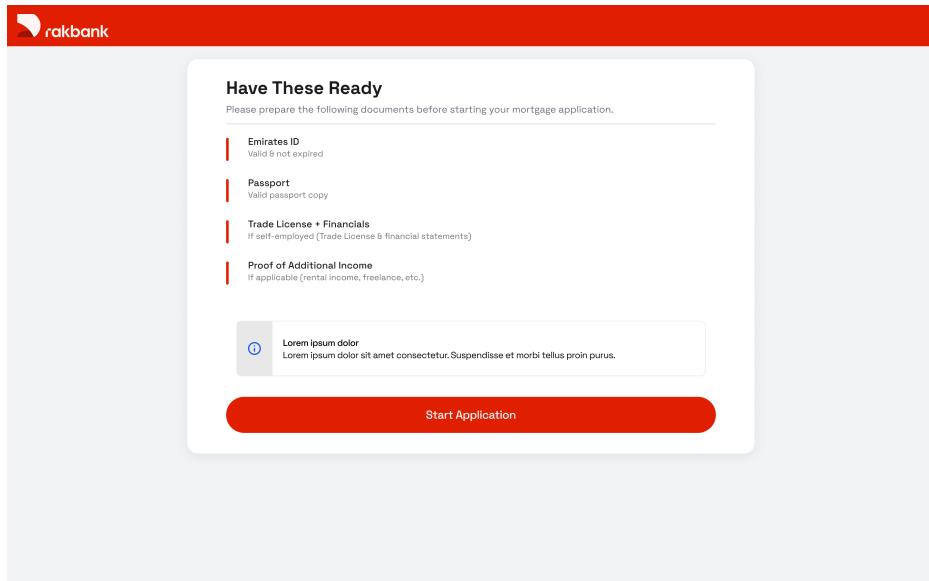
API

Method	Endpoint	Key Request Fields	Key Response Fields
POST	/api/v1/banks/{bankId}/biometric-otp/send	userId, deviceID, token	message, mobileNumber
POST	/api/v1/banks/{bankId}/		message (“Success”)

Method	Endpoint	Key Request Fields	Key Response Fields
POST	/api/v1/banks/{bankId}/biometric-otp/verify /api/v1/banks/{bankId}/biometric-otp/resend	userId, otp (max 6), deviceID, token Same as send	Same as send

C2 — Have These Ready

| Figma Node 48:9822 · 1440 × 900 · AppBar 64 px (logo only, no stepper)



C2 – Have These Ready

Purpose: Informational checklist telling the customer what documents/information they need before starting.

Fields

None — this is an informational screen only.

UI Components

- Two-column layout listing required documents and prerequisites.

Buttons

Button	Action
Continue / Get Started	Navigate to C3

API

None (static content).

C3 — Applicant Info

Figma Node 48:9895 · 1440 × 992 · AppBar 144 px (64 logo + 80 stepper) · Stepper Step 1 — “Applicant”

The screenshot shows a mobile application interface for 'rakbank'. At the top, there's a red navigation bar with the bank's logo and a stepper progress bar showing 'Step 1 of 8'. Below the bar, the main content area is titled 'Basic Information'. It contains several input fields: 'Full Name*' with placeholder 'Mohammed Al Rashidi', 'Email Address*' with placeholder 'mrashidi@email.com', 'Mobile Number*' with placeholder '+97150 123 4567', 'Banking Preferences*' with placeholder 'RAK Bank', 'Customer Type*' with placeholder 'Existing Customer', 'Borrower Type*' with placeholder 'Single Borrower', and 'Nationality*' with placeholder 'Select nationality'. At the bottom of the screen, there are navigation buttons: a 'Back' button on the left and a red 'Next: Employment & Income' button on the right.

C3 – Applicant Info

Purpose: Display and confirm pre-filled applicant information from CIF (Core Banking).

Fields

#	Field	UI Component	Type	Validation	Pre-filled	Source
1	Customer Type	Display / Badge	read-only	—	Yes	CIF userType or segment
2	Full Name	InputField (Complete)	text	Required	Yes	cif.customerFullName
3	Date of Birth	InputField (Complete)	date	Required	Yes	cif.dob
4	Mobile Number	InputField (Complete)	tel	Required	Yes	cif.mobileNumberCode + cif.mobileNumber
5	Email Address	InputField (Complete)	email	Required	Yes	cif.emailId or cif.preferredEmailId
6	Emirates ID	InputField (Complete)	text	Required	Yes	CIF data
7	Nationality		dropdown	Required	No	

#	Field	UI Component	Type	Validation	Pre-filled	Source
	SelectApp (Default)					Dropdown list from backend

Buttons

Button	Action
Continue	Validate → navigate to C4
Back	Navigate to C2

Backend Data Needed

- CIF details: full name, DOB, mobile, email, EID number
- Nationality list (dropdown options)

C4 — Document Consent

Figma Node 48:11261 · 1440 × 900 · AppBar 144 px · Stepper Step 2 — “Consent”

The screenshot shows the 'Review & Accept Documents' step of a document consent process. The top navigation bar has the Rakbank logo and a stepper with 8 steps. Step 2, 'Consent', is highlighted. Below the stepper, there is a section titled 'Review & Accept Documents' with the following details:

- KFS Document:** Key Facts Statement; summarises your mortgage terms, rates, fees and total cost of credit. Status: Accepted.
- Terms & Conditions:** Full legal terms and obligations governing your home loan agreement with RAKBANK. Status: View & Accept.
- UAEFTS Authorisation:** Consent for salary assignment and fund disbursement via the UAE Funds Transfer System. Status: View & Accept.
- AECB Credit Bureau Consent:** Authorises RAKBANK to retrieve your credit score from Al Etihad Credit Bureau (AECB). Status: View & Accept.

At the bottom, there is a checkbox labeled 'I have read and accept all of the above documents *' and a note: 'Available once all 4 documents have been individually accepted'. Navigation buttons include 'Step 2 of 8', '< Back', and 'Next: Home Loan Requirements >'.

C4 – Document Consent

Purpose: Customer must read and accept 4 regulatory documents before proceeding.

Documents

#	Document	Description
1	KFS	Key Fact Statement
2	T&C	Terms & Conditions

#	Document	Description
3	UAEFTS	UAE Funds Transfer System disclosure
4	AECB	Al Etihad Credit Bureau consent

Fields

#	Field	UI Component	Type	Validation	Notes
1	Accept All	Checkbox	checkbox	All 4 documents must be scrolled to bottom first	Enables “Accept & Continue”

Buttons

Button	Action	Condition
Accept & Continue	POST .../terms-and-conditions/accept	Enabled only after all docs read
Back	Navigate to C3	—

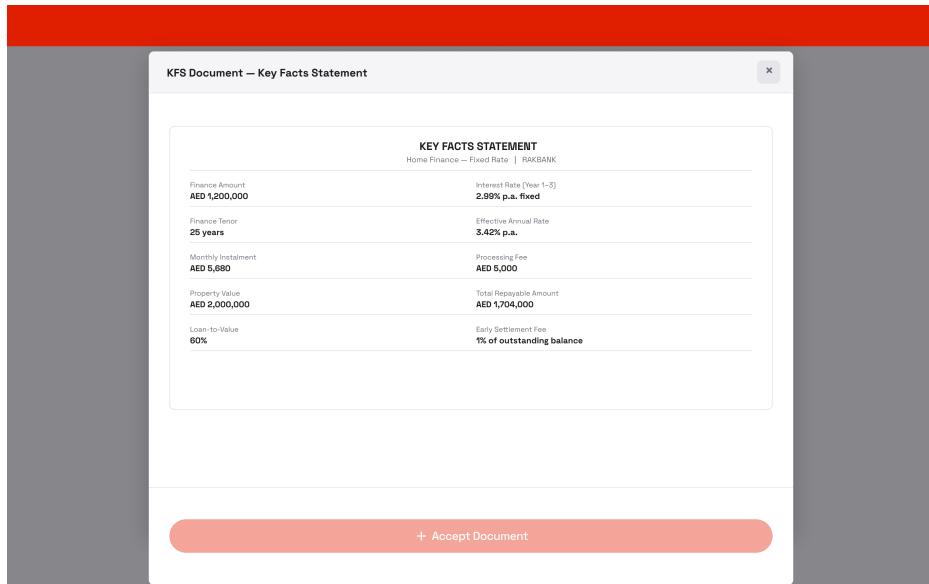
API

Method	Endpoint	Key Request/Response
POST	/api/v1/banks/{bankId}/users/{userId}/terms-and-conditions/accept	201 on success
POST	/api/v1/banks/{bankId}/users/{userId}/consent-management/token	Returns consent token string

State Variants

C4-State2 — PDF Modal (reading)

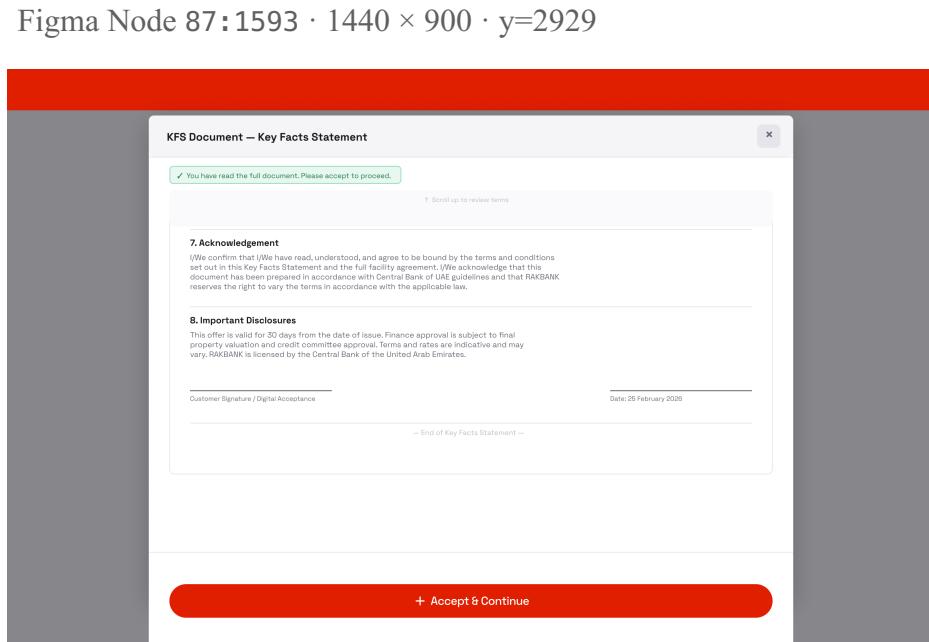
| Figma Node 87:1531 · 1440 × 900 · y=1985



C4-State2 – PDF Modal (reading)

- PDF document is open inside a Dialog overlay
- Accept button is **disabled**
- No progress bar or download link

C4-State3 — PDF Modal (fully read)



C4-State3 – PDF Modal (fully read)

- Document scrolled to end
- Green ✓ banner appears
- “Accept & Continue” button is **enabled**

C5 — Home Loan Requirements

Figma Node 93:1874 · 1440 × 900 · AppBar 144 px · Stepper Step 3 — “Loan Type”

The screenshot shows a mobile application interface for 'rakbank'. At the top, a red navigation bar displays a series of numbered steps from 1 to 8. Step 3, 'Loan Type', is highlighted with a red circle and a checkmark. Below the navigation bar, the main content area is titled 'Home Loan Requirements' with a sub-instruction: 'Select your loan type and provide an estimated property value to help us tailor your offer.' Two large, rounded rectangular tiles are displayed side-by-side. The left tile, labeled 'Purchase a Property' with the sub-instruction 'Buy a new home or apartment in the UAE', has a red border and a checked radio button, indicating it is selected. The right tile, labeled 'Refinance Existing Property' with the sub-instruction 'Switch or renegotiate your current mortgage', has an unselected radio button. Below the tiles, there is a placeholder input field for 'Estimated Property Value' with the placeholder text 'AED e.g. 1,500,000'. At the bottom of the screen, there are two buttons: a white 'Back' button on the left and a red 'Next: Employment & Income' button on the right.

C5 – Home Loan Requirements

Purpose: Customer selects loan type (Purchase vs Refinance) and provides property details.

Selection Tiles

Tile	Description	Default
Purchase (New Property)	Shows Property Value input below	Selected by default
Refinancing Existing Property	Shows expanded 6-field form	—

Fields — Purchase Mode

#	Field	UI Component	Type	Validation
1	Property Value (AED)	InputField	currency	Optional

Buttons

Button	Action
Continue	Navigate to C6
Back	Navigate to C4

State Variant: C5-Refinance

Figma Node 147:40868 · 1440 × 1028

C5-Refinance – Refinance Mode

Shown when customer selects “Refinancing Existing Property”. The tile has a red border. Expands to show:

#	Field	UI Component	Type	Layout
1	Property Type	SelectApp	dropdown	Left column
2	Property Address	InputField	text	Right column
3	Market Type	SelectApp	dropdown	Left column
4	Property Status	SelectApp	dropdown	Right column
5	Developer Name	InputField	text	Left column
6	Original Purchase Price (AED)	InputField	currency	Right column
7	Purpose of Refinance	Textarea (custom)	textarea	Full width, h=116 px

C6 — Employment & Income

Figma Node 112:1282 · 1440 × 900 · AppBar 144 px · Stepper Step 4 — “Employment”

Employment & Income
Tell us about your employment and income so we can assess your eligibility.

Employment Type

- Salaried** Employed by a company or organisation
- Self-Employed** Business owner, freelancer or contractor

Monthly Income (AED)
e.g. 25,000

Employer Name
Select employer

Industry*
Select industry

Would you like to add any additional income?
You will be required to provide proof for each additional income you declare.

No Yes

Additional Income Amount (AED)*
5,000

Proof of Income
Upload a document that verifies your income (e.g. salary certificate, bank statement)

Next: Lifestyle Expenses >

C6 – Employment & Income

Purpose: Collect employment details and income information.

Fields

#	Field	UI Component	Type	Validation	Pre-filled
1	Employer Name	InputField	text	Required	No
2	Employment Type	SelectApp	dropdown	Required	No
3	Monthly Income (AED)	InputField	currency	Required · numeric	No
4	Industry	SelectApp	dropdown	Required	No
5	Salary Certificate	File Upload zone	file (image/ PDF)	Required	No

Buttons

Button	Action
Continue	Navigate to C7
Back	Navigate to C5

Backend Data Needed

- Employment type options (dropdown)
- Industry options (dropdown)
- File upload endpoint for salary certificate

State Variants

C6-Success

| Figma Node 130:37667 · 1440 × 972

The screenshot shows the 'Employment & Income' step of a loan application process. The top navigation bar has steps 1 through 8: Applicant, Consent, Loan Type, Employment (highlighted), Lifestyle, Emirates ID, Passport, and Bank Details. The 'Employment Type' section shows 'Salaried' (Employed by a company or organisation) selected. Below it, 'Monthly Income (AED)' is set to 'e.g. 25,000'. The 'Industry*' dropdown is set to 'Select industry'. A question about additional income is present, with 'Yes' selected. An 'Additional Income Amount (AED)*' field contains '5,000'. Under 'Proof of Income', a file named 'salary_certificate.pdf' is listed with a green checkmark. Navigation buttons at the bottom are '← Back' and 'Next: Lifestyle Expenses'.

C6-Success

File uploaded successfully — green checkmark shown, filename displayed.

C6-Error

| Figma Node 130:37863 · 1440 × 972

This screenshot is identical to the 'C6-Success' one, showing the 'Employment & Income' step. However, the 'Proof of Income' section is highlighted with a red dashed border, indicating an error. A red circular icon with a question mark is overlaid on the error area. The rest of the form appears identical to the successful version.

C6-Error

Upload failed — error message with red border (2 px #E02020), retry option.

C7 — Lifestyle Expenses

Figma Node 115:1326 · 1440 × 900 · AppBar 144 px · Stepper Step 5 — “Lifestyle”

Lifestyle Expenses
Help us understand your monthly outgoings to assess affordability.

Lifestyle Expenses (AED)
e.g. 3,000

Bills & Utilities (AED)
e.g. 1,500

Additional Loans (AED)
e.g. 10,000

Other Monthly Expenses (AED)
e.g. 500

Number of Dependents
e.g. 2

← Back Next: Emirates ID Upload →

C7 – Lifestyle Expenses

Purpose: Collect monthly expenses, liabilities, and dependents for affordability calculation.

Fields

#	Field	UI Component	Type	Validation	Notes
1	Monthly Lifestyle Expenses (AED)	InputField	currency	Required · numeric	Food, entertainment, etc.
2	Monthly Bills (AED)	InputField	currency	Required · numeric	Utilities, subscriptions
3	Additional Loans	Toggle	boolean	—	Expands sub-field if Yes
4	Additional Loan Amount (AED)	InputField	currency	Required if #3=Yes · numeric	Hidden if toggle is No
5	Other Expenses (AED)	InputField	currency	Optional · numeric	Catch-all
6	Number of Dependents	InputField / SelectApp	number	Required	Numeric selector

Buttons

Button	Action
Continue	Navigate to C8
Back	Navigate to C6

C8 — Emirates ID Upload

Figma Node 48:10321 · 1440 × 900 · AppBar 144 px · Stepper Step 6 — “Emirates ID”

The screenshot shows the 'Emirates ID' upload step (Step 6) of a loan application process. The top navigation bar is red with the 'rakbank' logo and a progress bar showing steps 1 through 8. The current step, 'Emirates ID', is highlighted with a checkmark. Below the bar, the main content area has a white background. It features two large rectangular input fields for uploading the front and back sides of an Emirates ID card. Each field contains a placeholder text 'Upload file or drag and drop' and a small circular icon with a camera symbol. Below each field is a note: 'Supported formats: PDF, JPG, PNG || 15MB|max.' A tooltip 'Why do we need this?' explains that the Emirates ID is used to verify identity and pull credit information. At the bottom, it says 'Step 6 of 8'. Navigation buttons include a back arrow and a red 'Next: Passport Upload' button.

C8 – Emirates ID Upload

Purpose: Upload front and back images of Emirates ID.

Fields

#	Field	UI Component	Type	Validation
1	Emirates ID – Front	File Upload zone	file (image/ PDF)	Required
2	Emirates ID – Back	File Upload zone	file (image/ PDF)	Required

Two upload zones with `cloud_upload` icon, drag-and-drop support.

Buttons

Button	Action
Continue	Navigate to C9

Button	Action
Back	Navigate to C7

Backend Data Needed

- File upload endpoint (document type: EID_FRONT, EID_BACK)
- Accepted formats/max size

State Variants

C8-Success

| Figma Node 130:37327 · 1440 × 900

Front side
Your file uploaded successfully.
emirates_id_front.pdf

Back side
Upload file or drag and drop

Why do we need this?
We use your Emirates ID to verify your identity and pull your credit information report.

Step 6 of 8

← Back Next: Passport Upload →

C8-Success

Both sides uploaded — green checkmarks, filenames displayed.

C8-Error

| Figma Node 130:37416 · 1440 × 900

The screenshot shows the 'Upload your Emirates ID' step of an application form. At the top, a red navigation bar displays the rakbank logo and a progress bar with seven steps completed (Applicant, Consent, Loan Type, Employment, Lifestyle, Emirates ID) and one step pending (Passport). Step 8 (Bank Details) is also shown. Below the bar, a large white input field is divided into two sections: 'Front side' and 'Back side'. The 'Front side' section contains a dashed red border and a red circular icon with a 'B' (indicating failure), accompanied by the text 'Upload failed' and 'Please try again'. A note below states 'File format not supported or exceeds 5MB.' The 'Back side' section has a dashed grey border and a grey circular icon with a 'B', with the text 'Upload file or drag and drop'. A note below states 'Supported formats: PDF, JPG, PNG | 5MB max.' A small info icon with a question mark is present. At the bottom left is the text 'Step 6 of 8' and at the bottom right are '← Back' and 'Next: Passport Upload >' buttons.

C8-Error

Upload failed — error border (2 px #E02020), error message, retry.

C9 — Passport Upload

Figma Node 48:10669 · 1440 × 900 · AppBar 144 px · Stepper Step 7 — “Passport”

The screenshot shows the 'Upload your Passport' step of an application form. The red navigation bar at the top shows steps 1 through 6 completed and step 7 pending. Step 8 (Bank Details) is also shown. Below the bar, a large white input field for the 'Passport bio-data page' is shown. It features a dashed grey border and a grey circular icon with a 'B', with the text 'Upload file or drag and drop'. A note below states 'Supported formats: PDF, JPG, PNG | 5MB max.' A small info icon with a question mark is present. A note at the bottom left says 'Please note: Ensure all information on your passport is clearly visible, not cut off or blurred.' At the bottom left is the text 'Step 7 of 8' and at the bottom right are '← Back' and 'Next: Loan Preferences >' buttons.

C9 – Passport Upload

Purpose: Upload passport photo/bio-data page.

Fields

#	Field	UI Component	Type	Validation
1				

#	Field	UI Component	Type	Validation
	Passport Photo Page	File Upload zone	file (image/PDF)	Required · single file

Buttons

Button	Action
Continue	Navigate to C10
Back	Navigate to C8

State Variants

C9-Success

Figma Node 130:37513 · 1440 × 900

Upload your Passport

Passport bio-data page

✓ passport_bio_data.pdf

Please note
Ensure all information on your passport is clearly visible, not cut off or blurred.

Step 7 of 8

← Back Next: Loan Preferences >

C9-Success

Uploaded — green checkmark shown.

C9-Error

Figma Node 130:37583 · 1440 × 900

Upload your Passport

Tips to upload your documents:

- Passport bio-data page
- File format not supported or exceeds 5MB.

Upload failed
Please try again.

Please note
Ensure all information on your passport is clearly visible, not cut off or blurred.

Step 7 of 8

[← Back](#) [Next: Loan Preferences >](#)

C9-Error

Upload failed — error message with retry.

C10 — Bank Details

Figma Node 48:10978 · 1440 × 900 · AppBar 144 px · Stepper Step 8 — “Bank Details”

Bank Details

Enter the IBAN of your salary account so we can verify your last 8 months of bank statements.

Enter IBAN*

AE XX XXXX XXXX XXXX XXXX XXXX

23-character UAE IBAN, starting with AE

Why do we need your IBAN?
We use your IBAN to access the UAEFTS service and retrieve your last 6 months of bank statements in order to validate your income.

Step 8 of 8

[← Back](#) [Next: Documents >](#)

C10 – Bank Details

Purpose: Collect salary transfer IBAN for loan disbursement.

Fields

#	Field	UI Component	Type	Validation	Notes
1	IBAN	InputField	text	Required · UAE	—

#	Field	UI Component	Type	Validation	Notes
				IBAN format (AE + 21 digits)	

UI Components

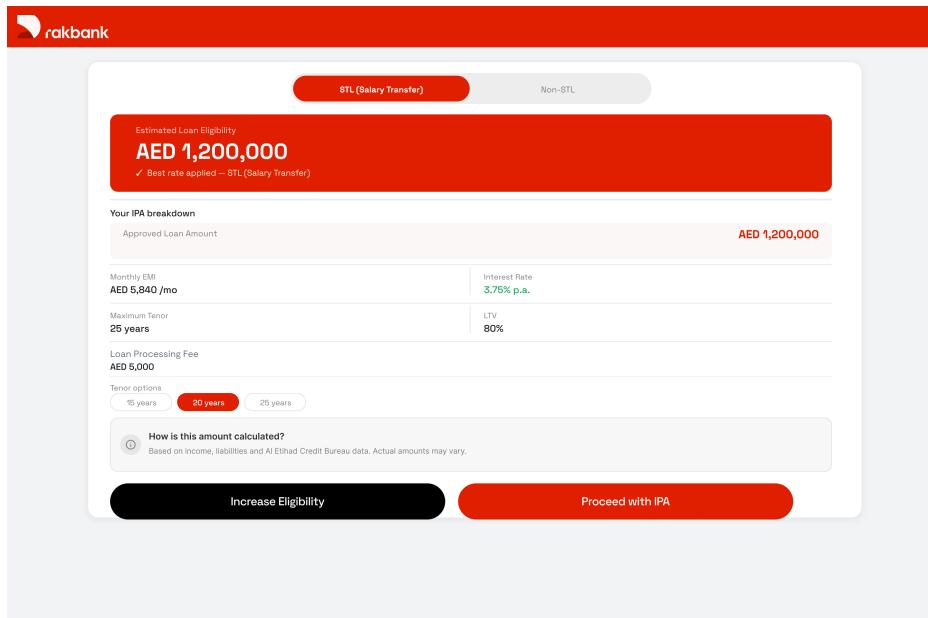
- UAEFTS info card: informational panel about the UAE Funds Transfer System.

Buttons

Button	Action
Submit / Continue	Submit application → triggers IPA calculation
Back	Navigate to C9

C11 — IPA Result

| Figma Node 48:11204 · 1440 × 958 · AppBar 64 px only (no stepper)



C11 – IPA Result

Purpose: Display In-Principle Approval result with eligibility details.

UI Components

Component	Detail
STL / Non-STL Toggle	Salary Transfer Letter toggle — switching changes metrics

Component	Detail
IPA Banner	Approval / conditional approval banner at top
5 Metrics	Eligible Amount, Monthly Instalment, Interest Rate, Loan Tenor, Loan Processing Fee
Tenor Pills	Selectable tenor options (e.g., 5 / 10 / 15 / 20 / 25 years) — recalculates on selection
Info Card	Disclaimers and notes

Buttons

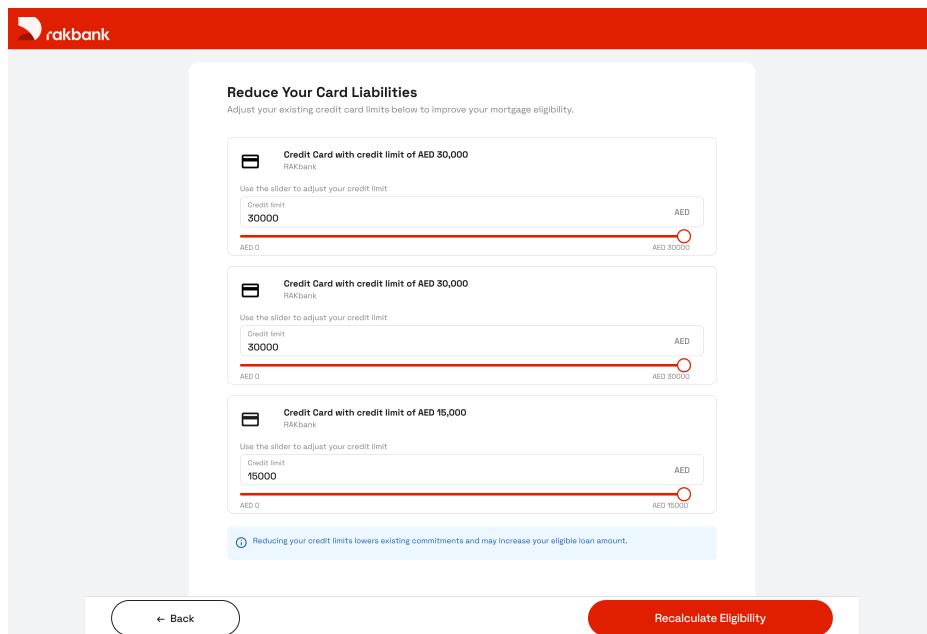
Button	Action
Accept / Proceed	Accept IPA → C13 (Congratulations)
Reduce Liabilities	Navigate to C12

Backend Data Needed

- IPA calculation response: eligible amounts, interest rate, available tenors, processing fee
- STL vs Non-STL rates/amounts
- Tenor recalculation endpoint (or pre-computed grid)

C12 — Reduce Liabilities

| Figma Node 116:8020 · 1440 × 980 · Red AppBar + RAK logo (no stepper)



C12 – Reduce Liabilities

Purpose: Allow customer to reduce existing credit card liabilities to improve eligibility.

Layout: Centered white card (880 × 900 px, rounded corners).

UI Components

Component	Detail
AECB Credit Card List	List of existing credit cards from AECB report
Slider per card	Each card has a slider to adjust/reduce outstanding balance target
Info Strip	Shows total reduction impact on eligibility

Buttons

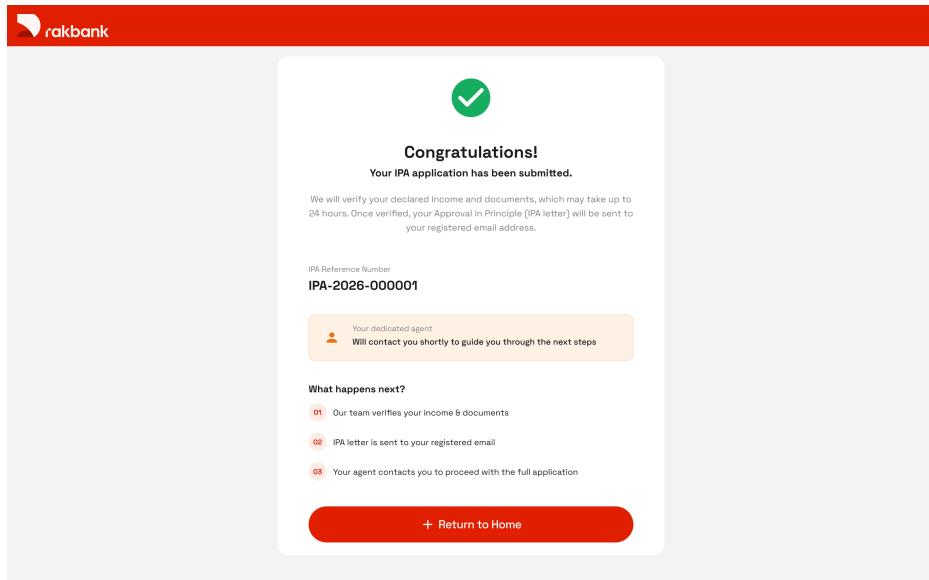
Button	DLS Variant	Action
Recalculate Eligibility	Primary (full-width)	Re-submit reduced liabilities → recalculate IPA → back to C11
Back	Black (full-width)	Return to C11

Backend Data Needed

- AECB credit data: card list, limits, outstanding balances
- Recalculation endpoint: accept reduced liability amounts → return new IPA metrics

C13 — Congratulations

| Figma Node 116:8420 · 1440 × 900 · Red AppBar + RAK logo (**no stepper**)



C13 – Congratulations

Purpose: Confirmation screen after IPA approval.

Layout: Centered white card (600 px wide, rounded corners).

UI Components

Component	Detail
Green Success Badge	check_circle icon
Heading	“Congratulations”
Body Text	Confirmation message
IPA Reference Number	Unique reference for tracking
Agent Contact Strip	Agent information (no specific name)
What Happens Next	Step-by-step list of next actions

Buttons

Button	Action
Return to Home	Navigate to login/home

Backend Data Needed

- IPA reference number
- Agent contact details

Appendix A — API Summary

Screen	Method	Endpoint	Status
A1	POST		Implemented

Screen	Method	Endpoint	Status
		/api/v1/banks/{bankId}/login	
A2	—	Search endpoint	TBD
A3	POST	Invite endpoint	TBD
C1	POST	/api/v1/banks/{bankId}/biometric-otp/send	Implemented
C1	POST	/api/v1/banks/{bankId}/biometric-otp/verify	Implemented
C1	POST	/api/v1/banks/{bankId}/biometric-otp/resend	Implemented
C3	GET	CIF pre-fill endpoint	TBD
C3	GET	Nationality list endpoint	TBD
C4	POST	/api/v1/banks/{bankId}/users/{userId}/terms-and-conditions/accept	Implemented
C4	POST	/api/v1/banks/{bankId}/users/{userId}/consent-management/token	Implemented
C5	—	Loan type / property details submission	TBD
C6	POST	Employment data + salary certificate upload	TBD
C7	POST	Lifestyle expenses submission	TBD
C8	POST	EID front/back upload	TBD
C9	POST	Passport upload	TBD
C10	POST	IBAN / bank details submission → IPA trigger	TBD

Screen	Method	Endpoint	Status
C11	GET	IPA calculation result	TBD
C11	POST	Tenor recalculation	TBD
C12	GET	AECB credit data	TBD
C12	POST	Reduced liabilities → recalculate IPA	TBD
C13	GET	IPA reference number + agent details	TBD

Appendix B — Stepper Mapping

Step #	Label	Screen
1	Applicant	C3
2	Consent	C4
3	Loan Type	C5
4	Employment	C6
5	Lifestyle	C7
6	Emirates ID	C8
7	Passport	C9
8	Bank Details	C10

Screens **without a stepper:** C1, C2, C11, C12, C13.

Appendix C — DLS Components Used

DLS Component	Figma Key	Usage
InputField (Default)	40581028988d2cc8e49f9244e691114bd35a7f9e	All text inputs in default state
InputField (Complete)	ccc15570ffc433f1f86c81dc5d2601ca0cc54656	Pre-filled fields (C3)
SelectApp (Default)	855c85861f1dd3bc98c87ab640469ac5261d90d2	All dropdowns
SelectApp (Complete)	9564d4e46cb6e6232cab9121d4df2f84ecc8269e	Pre-filled dropdowns
Button Primary (Full Width)	ca22c2fcc5107d85bcd6438d4a49dd886217e4b4	CTA buttons

DLS Component	Figma Key	Usage
Button Primary (Hugged)	b933ff049b7d71a47ccc86cd253d50a4b9b95647	Search button
Button Black (Full Width)	d3623d0a3a4650627006f16d21a2b4375ade76f6	Back / secondary buttons
Button Black (Hugged)	751633681e65b9c7d35d0e1a9b5421e74deb3428	—
Alert	05a32e5cee8cd3e75288ff16be3a53ab7acaaf24	Error messages, info banners
Dialog	1de91e4fbeac101f855da27df8ad6745ec9a348e	PDF viewer modal (C4)