

# Mortgage IPA — Mobile Journey

**Backend Developer Field Reference** Viewport: 390 × 844 px (iPhone 14 Pro) ·  
Figma File: kevSD64bdYcDumCBUCf47n

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## Agent Screens

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### M-A1 — Agent Login

| Figma Node 50:3492 · 390 × 844 · AppBar 56 px (logo only)



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## Agent Login

Sign in to manage mortgage applications

**User ID\***

Enter your user ID

**Password\***

Enter your password

**Log in**

[Forgot password?](#)

## M-A1 – Agent Login

**Purpose:** Authenticate a RAKBANK mortgage agent on mobile.

### Fields

#	Field	UI Component	Type	Validation	Pre-filled	Source / Notes
1	Username	InputField	text	Required · max 32 chars	No	—
2	Password	InputField	password	Required · max 250 chars	No	—

### Buttons

Button	DLS Variant	Action
Sign In	Primary (full-width, w=318)	POST /api/v1/banks/{bankId}/login

### Mobile Layout Notes

- Single-column layout, all fields stacked at 318 px width
- Card: x=16, w=358, inner padding 20 px

### API

Same as desktop A1 — POST /api/v1/banks/{bankId}/login.

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

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## M-A2 — Agent Dashboard

| Figma Node 50:3507 · 390 × 844 · AppBar 56 px with avatar dropdown



[Search Applications](#) | [Send Invite](#)

AGENT – 10387 | [Logout](#)

## Search Applications

### Mobile Number

+971 5X XXX XXXX

### Email Address

applicant@email.com

### CIF Number

Enter CIF no.

### Loan Agreement Number

Enter agreement no.

### Digital Reference Number

Enter digital ref.

### Sourcing ID Code

Enter sourcing ID

**Clear All**

**Search Applications**

### Applications Found

#### Ahmed Al Mansoori

Home Loan

Created: 12 Jan 2026 | Modified: 20 Feb 2026

[View](#)

In Progress

#### Sara Mohammed Abdullah

## M-A2 – Agent Dashboard

**Purpose:** Application pipeline stats + search/filter applications on mobile.

### Stat Tiles (4)

Tile	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	Validation	i18n Key
1	Applicant Name	InputField	text	Optional	searchForm.fields.applicantName
2	Country Code	SelectApp	dropdown	Default +971	searchForm.countryCodes.*
3	Mobile Number	InputField	tel	Optional	searchForm.fields.mobileNumber
4	E-mail Address	InputField	email	Optional	searchForm.fields.emailAddress
	RAKtrack				
5	Lead Reference	InputField	text	Optional	searchForm.fields.raktrackLeadRef
	Trade				
6	License Number	InputField	text	Optional	searchForm.fields.tradeLicenseNumber
7	Prospect Number	InputField + search icon	text	Optional	searchForm.fields.prospectNumber

### Mobile Layout Notes

- All fields are single-column, stacked vertically at 318 px width
- Country Code + Mobile Number still form a combined row

### Buttons

Button	Action
Search	Submit search (API TBD)

# **Customer Journey**

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## **M-C1 — OTP Verification**

| Figma Node 50:3567 · 390 × 844 · AppBar 56 px (logo only, no stepper)



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### Mortgage Application Invite

Your RAKBANK mortgage agent has shared this link to begin your home financing application.



### Verification Code

Enter the 6-digit code sent to  
+971 5X XXX XXXX

5

Resend code in 00:45

Verify & Continue

Didn't receive it? Resend

## M-C1 – OTP Verification

**Purpose:** Customer verifies identity via OTP. Invite banner displayed above OTP 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 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

Same as desktop C1.

Method	Endpoint
POST	/api/v1/banks/{bankId}/biometric-otp/send
POST	/api/v1/banks/{bankId}/biometric-otp/verify
POST	/api/v1/banks/{bankId}/biometric-otp/resend

## M-C2 — Have These Ready

| Figma Node 50:3522 · 390 × 844 · AppBar 56 px (logo only, no stepper)



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## Have These Ready

Prepare these documents before starting.



**Emirates ID**

Valid & not expired



**Passport**

Valid passport copy



**Trade License + Financials**

If self-employed



**Proof of Additional Income**

If applicable

**Proceed**

**Back**

## M-C2 – Have These Ready

**Purpose:** Informational checklist — documents/information needed.

### Fields

**None** — informational screen only.

### Buttons

Button	Action
Continue / Get Started	Navigate to M-C3

### API

None (static content).

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## M-C3 — Applicant Info

Figma Node 50:3537 · 390 × 844 · AppBar 108 px (56 logo + 52 stepper) ·  
Stepper Step 1 — “Applicant”



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1

2

3

4

5

6

7

8

## Basic Information

Full Name\*

Mohammed Al Rashidi

Email Address\*

m.rashidi@email.com

Mobile Number\*

+971 50 123 4567

Banking Preferences\*

RAK Bank



Customer Type\*

Existing Customer



Borrower Type\*

Single Borrower



Next

## M-C3 – Applicant Info

**Purpose:** Display and confirm pre-filled applicant information from CIF.

### Fields

#	Field	UI Component	Type	Validation	Pre-filled	Source
1	Customer Type	Display / Badge	read-only	—	Yes	CIF userType
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
6	Emirates ID	InputField (Complete)	text	Required	Yes	CIF data
7	Nationality	SelectApp (Default)	dropdown	Required	No	Backend dropdown list

### Mobile Layout Notes

- All fields stacked single-column, w=318 px
- Stepper shows 8 numbered circles (D=20 px, spacing 50 px), no text labels

### Buttons

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

### Backend Data Needed

- CIF details: full name, DOB, mobile, email, EID number
- Nationality list

## M-C4 — Document Consent

Figma Node 50:3702 · 390 × 844 · AppBar 108 px · Stepper Step 2 — “Consent”



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2

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## Review & Accept Documents

Open each document, read it and accept to proceed.



### KFS Document

Key Facts Statement — your  
mortgage terms & rates

✓ Accepted

2

### Terms & Conditions

Full legal agreement terms  
with RAKBANK

[View & Accept](#)

3

### UAEFTS Authorisation

UAE Funds Transfer System  
consent

[View & Accept](#)

4

### AECB Credit Bureau Consent

AECB credit score retrieval  
authorisation

[View & Accept](#)



I accept all documents \*

All documents must be viewed first

+ Next: Home Loan Requirements

## M-C4 – Document Consent

**Purpose:** Customer must read and accept 4 regulatory documents.

### Documents

#	Document	Description
1	KFS	Key Fact Statement
2	T&C	Terms & Conditions
3	UAEFTS	UAE Funds Transfer System disclosure
4	AECB	Al Etihad Credit Bureau consent

### Fields

#	Field	UI Component	Type	Validation
1	Accept All	Checkbox	checkbox	All 4 docs must be scrolled to bottom

### Buttons

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

### API

Same as desktop C4.

Method	Endpoint
POST	/api/v1/banks/{bankId}/users/{userId}/terms-and-conditions/accept
POST	/api/v1/banks/{bankId}/users/{userId}/consent-management/token

### State Variants

#### *M-C4-State2 — PDF Modal (reading)*

## Document Review

### Key Facts Statement (KFS)



#### RAK Bank – Key Facts Statement

Home Finance / Mortgage Product

Finance Amount	Profit Rate
<b>AED 1,500,000</b>	<b>4.49% p.a.</b>
Finance Term	Monthly Instalment
<b>25 Years</b>	<b>AED 8,200</b>
Processing Fee	Valuation Fee
<b>AED 5,000</b>	<b>AED 2,500</b>

#### 2. Fees & Charges

Early settlement charges, late payment fees and other applicable charges are detailed in your facility agreement. Please review all terms carefully.

+ Accept Document

M-C4-State2 – PDF Modal (reading)

- Mobile overlay: document open, Accept button **disabled**

***M-C4-State3 — PDF Modal (fully read)***

| Figma Node 87:1691 · 390 × 844 · y=7012

## Document Review

### Key Facts Statement (KFS)

X

✓ You have read the full document

#### 6. Insurance Requirements

Property insurance and life takaful coverage may be required as conditions of finance.

#### 7. Acknowledgement

I/We confirm that I/we have read and understood all the information in this Key Facts Statement and agree to the terms and conditions of the Home Finance facility.

#### 8. Important Legal Disclosures

This document is issued in accordance with the UAE Central Bank regulations. RAK Bank is regulated by the Central Bank of the UAE. Financing is subject to approval.

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Customer Signature

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Date

— End of KFS —

+ Accept & Continue

M-C4-State3 – PDF Modal (fully read)

- Mobile overlay: fully read, green banner, Accept & Continue **enabled**
- 

## **M-C5 — Home Loan Requirements**

| Figma Node 93:1979 · 390 × 844 · AppBar 108 px · **Stepper Step 3** —  
“Loan Type”



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## Home Loan Requirements

Select your loan type and an estimated property value.

### What type of home loan?

#### Purchase a Property



Buy a new home or apartment



#### Refinance Existing Property

Switch or renegotiate your mortgage

### Estimated Property Value

(Optional)

What is the estimated value of the property?

#### Property Value

AED e.g. 1,500,000



Amount in AED (e.g. 1,500,000)

+ Next: Employment & Income

## M-C5 – Home Loan Requirements

**Purpose:** Select loan type (Purchase vs Refinance) and provide property details.

### Selection Tiles

Tile	Description	Default
Purchase (New Property)	Shows Property Value input	<b>Selected by default</b>
Refinancing Existing Property	Shows expanded fields	—

### Fields — Purchase Mode

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

### Fields — Refinance Mode

#	Field	UI Component	Type
1	Property Type	SelectApp	dropdown
2	Property Address	InputField	text
3	Market Type	SelectApp	dropdown
4	Property Status	SelectApp	dropdown
5	Developer Name	InputField	text
6	Original Purchase Price (AED)	InputField	currency
7	Purpose of Refinance	Textarea	textarea

All fields stacked single-column on mobile (vs. 2-column on desktop).

### Buttons

Button	Action
Continue	Navigate to M-C6
Back	Navigate to M-C4

## M-C6 — Employment & Income

Figma Node 115:1610 · 390 × 844 · AppBar 108 px · Stepper Step 4 — “Employment”



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## Employment & Income

Tell us about your employment and income.

### Employment Type

**Salaried**

Employed by a company



**Self-Employed**

Business owner / freelancer

### Monthly Income (AED)

e.g. 25,000



### Employer Name

Select employer



### Would you like to add any additional income?

Proof will be required for each declared income.

No

Yes

### Additional Income Amount (AED)

5,000



### Proof of Income

Upload salary certificate or bank statement



Upload file

## M-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 (below Monthly Income)	No
5	Salary Certificate	File Upload	file (image/ PDF)	Required	No

### Mobile Layout Notes

- All fields stacked single-column, w=318 px
- File upload uses **bottom sheet** instead of desktop drag-and-drop

### Buttons

Button	Action
Continue	Navigate to M-C7
Back	Navigate to M-C5

### State Variants

#### *M-C6-Success*

| Figma Node 130:38723 · 390 × 940



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## Employment & Income

Tell us about your employment and income.

### Employment Type

**Salaried**

Employed by a company



**Self-Employed**

Business owner / freelancer

**Monthly Income (AED) (Optional)**

0/200

e.g. 25,000



**Employer Name (Optional)**

0/200

Select employer



**Would you like to add any additional income?**

Proof will be required for each declared income.

No

Yes

**Additional Income Amount (AED)\* (Optional)** (i) 200

5,000



salary\_certificate.pdf



**+ Next: Lifestyle Expenses**

## M-C6-Success

File uploaded successfully — green checkmark shown.

## ***M-C6-Error***

| Figma Node 130:38910 · 390 × 940



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## Employment & Income

Tell us about your employment and income.

### Employment Type

**Salaried**

Employed by a company



**Self-Employed**

Business owner / freelancer

**Monthly Income (AED) (Optional)**

0/200

e.g. 25,000



**Employer Name (Optional)**

0/200

Select employer



**Would you like to add any additional income?**

Proof will be required for each declared income.

No

Yes

**Additional Income Amount (AED)\* (Optional)** 0/200

5,000



**Upload failed**

Please try again

## M-C6-Error

Upload failed — error message with retry option.

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## M-C7 — Lifestyle Expenses

| Figma Node 115:1474 · 390 × 844 · AppBar 108 px · **Stepper Step 5** —  
| “Lifestyle”



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## Lifestyle Expenses

Help us understand your monthly outgoings.

### 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

+ Next: Emirates ID Upload

## M-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
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	Hidden if 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 M-C8
Back	Navigate to M-C6

## M-C8 — Emirates ID Upload

Figma Node 50:3582 · 390 × 844 · AppBar 108 px · Stepper Step 6 — “Emirates ID”



## Upload your Emirates ID

[Tips to upload your documents →](#)

Front side



Upload file

PDF, JPG, PNG | 5MB max.

Back side



Upload file

PDF, JPG, PNG | 5MB max.

### Why do we need this?



We use your Emirates ID to verify your identity and pull your credit report.

## M-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	file (image/PDF)	Required
2	Emirates ID – Back	File Upload	file (image/PDF)	Required

### Mobile Layout Notes

- Upload zones stacked vertically, each w=318 px
- Tapping opens **bottom sheet file chooser** (Camera / Gallery / Files)

### Buttons

Button	Action
Continue	Navigate to M-C9
Back	Navigate to M-C7

### State Variants

#### *M-C8-Success*

| Figma Node 130:38131 · 390 × 844



## Upload your Emirates ID

[Tips to upload your documents →](#)

Front side



emirates\_id\_front.pdf



PDF, JPG, PNG | 5MB max.

Back side



Upload file

PDF, JPG, PNG | 5MB max.

### Why do we need this?



We use your Emirates ID to verify your identity and pull your credit report.

## M-C8-Success

Both sides uploaded — green checkmarks.

### ***M-C8-FileChooser — Bottom Sheet***

| Figma Node 130:38234 · 390 × 844



## Upload your Emirates ID

[Tips to upload your documents →](#)

Front side



Upload file

PDF, JPG, PNG | 5MB max.

Back side



Upload file

PDF, JPG, PNG | 5MB max.



### Why do we need this?

We use your Emirates ID to verify your identity and pull your credit report.

### Important

Ensure documents are in JPG, PDF or PNG, less than 5MB and

[Choose image from library](#)

[Choose from files](#)

[Cancel](#)

## M-C8-FileChooser

**Mobile-only state.** Bottom sheet with Camera / Gallery / Files options.

### ***M-C8-Error***

| Figma Node 130:38182 · 390 × 844



## Upload your Emirates ID

[Tips to upload your documents →](#)

Front side



Upload failed

Please try again

File format not supported or exceeds 5MB.

Back side



Upload file

PDF, JPG, PNG | 5MB max.



### Why do we need this?

We use your Emirates ID to verify your identity and pull your credit report.

## M-C8-Error

Upload failed — error border + retry.

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## M-C9 — Passport Upload

| Figma Node 50:3612 · 390 × 844 · AppBar 108 px · **Stepper Step 7** —  
| “Passport”



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## Upload your Passport

Tips to upload your documents

Passport bio-data page



Upload file

PDF, JPG, PNG | 5MB max.



### Please note

Ensure passport details are clearly visible and not cut off.

Next: Loan Preferences

## M-C9 – Passport Upload

**Purpose:** Upload passport photo/bio-data page.

### Fields

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

### Buttons

Button	Action
Continue	Navigate to M-C10
Back	Navigate to M-C8

### State Variants

#### ***M-C9-Success***

| Figma Node 130:38509 · 390 × 844



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## Upload your Passport

Tips to upload your documents

Passport bio-data page



passport\_bio\_data.pdf



PDF, JPG, PNG | 5MB max.



### Please note

Ensure passport details are clearly visible and not cut off.

Next: Loan Preferences

M-C9-Success

Uploaded — green checkmark.

***M-C9-FileChooser — Bottom Sheet***

| Figma Node 130:38645 · 390 × 844



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8

## Upload your Passport

Tips to upload your documents

Passport bio-data page



Upload file

PDF, JPG, PNG | 5MB max.

### Please note



Ensure passport details are clearly visible and not cut off.

Next: Loan Preferences

### Important

Documents must be JPG, PDF or PNG, under 5MB and clearly

Choose image from library

Choose from files

Cancel

## M-C9-FileChooser

**Mobile-only state.** Bottom sheet with Camera / Gallery / Files options.

### ***M-C9-Error***

| Figma Node 130:38577 · 390 × 844



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8

## Upload your Passport

Tips to upload your documents

Passport bio-data page



Upload failed

Please try again

PDF, JPG, PNG | 5MB max.



### Please note

Ensure passport details are clearly visible and not cut off.

Next: Loan Preferences

## M-C9-Error

Upload failed — error message with retry.

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## M-C10 — Bank Details

| Figma Node 50:3642 · 390 × 844 · AppBar 108 px · **Stepper Step 8** —  
| “Bank Details”



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## Bank Details

Enter your salary account IBAN so we can verify your last 6 months of statements.

**Enter IBAN\***

AE XX XXXX XXXX XXXX XXXX XXX

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 to validate your income.

**Next: Documents**

## M-C10 – Bank Details

**Purpose:** Collect salary transfer IBAN for loan disbursement.

### Fields

#	Field	UI Component	Type	Validation	Notes
1	IBAN	InputField	text	Required · UAE IBAN format (AE + 21 digits)	—

### UI Components

- UAEFTS info card

### Buttons

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

## M-C11 — IPA Result

| Figma Node 50:3672 · 390 × 844 · AppBar 56 px only (**no stepper**)



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STL (Salary Transfer)

Non-STL

Estimated Loan Eligibility

**AED 1,200,000**

✓ STL – Best rate applied

#### Your IPA breakdown

Approved Loan Amount

**AED 1,200,000**

Monthly EMI

**AED 5,840 /mo**

Interest Rate

**3.75% p.a.**

Maximum Tenor

**25 years**

LTV

**80%**

Tenor options

15 yr

**20 yr**

25 yr

#### How is this amount calculated?



Based on income, liabilities and Al Etihad Credit Bureau data. Amounts may vary.

**Increase Eligibility**

**Proceed with IPA**

## M-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
IPA Banner	Approval / conditional approval banner
5 Metrics	Eligible Amount, Monthly Instalment, Interest Rate, Loan Tenor, Loan Processing Fee
Tenor Pills	Selectable tenor options — recalculates on selection
Info Card	Disclaimers and notes

### Buttons

Button	Action
Accept / Proceed	Accept IPA → M-C13
Reduce Liabilities	Navigate to M-C12

### Backend Data Needed

- IPA calculation response: eligible amounts, rates, tenors, processing fee
- STL vs Non-STL metrics
- Tenor recalculation endpoint

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## M-C12 — Reduce Liabilities

| Figma Node 116:8095 · 390 × 940 · Red AppBar + RAK logo (**no stepper**)



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## Reduce Your Card Liabilities

Adjust your existing credit card limits to improve eligibility.



Credit Card with credit limit of AED  
30,000k

Use the slider to adjust your credit limit

Credit limit

30000

AED

AED 0

AED 30000



Credit Card with credit limit of AED  
30,000k

Use the slider to adjust your credit limit

Credit limit

30000

AED

AED 0

AED 30000



Credit Card with credit limit of AED 15,000  
RAKbank

Use the slider to adjust your credit limit

Credit limit

15000

AED

AED 0

AED 15000



Reducing your credit limits may increase your eligible loan amount.

+ Back

1 Recalculate Eligibility

## M-C12 – Reduce Liabilities

**Purpose:** Reduce existing credit card liabilities to improve eligibility.

**Layout:** White card (358 × 712 px, r=16).

### UI Components

Component	Detail
AECB Credit Card List	Existing credit cards from AECB
Slider per card	Adjust/reduce outstanding balance
Info Strip	Total reduction impact

### Buttons

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

### Backend Data Needed

- AECB credit data: card list, limits, outstanding
- Recalculation endpoint

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## M-C13 — Congratulations

| Figma Node 116:8470 · 390 × 800 · Red AppBar + RAK logo (**no stepper**)



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## Congratulations!

Your IPA application has been submitted.

We will verify your income and documents, which may take up to 24 hours. Your IPA letter will be sent to your registered email once ready.

IPA Reference Number

**IPA-2026-000001**



Your dedicated agent

Will contact you shortly to guide you through the next steps

### What happens next?

- 01** Our team verifies your income & documents
- 02** IPA letter is sent to your registered email
- 03** Your agent contacts you to proceed with the full application

**+ Return to Home**

**Purpose:** Confirmation screen after IPA approval.

**Layout:** White card (358 × 700 px, r=16).

## 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
What Happens Next	Step-by-step 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
M-A1	POST	/api/v1/banks/{bankId}/login	Implemented
M-A2	—	Search endpoint	TBD
M-C1	POST	/api/v1/banks/{bankId}/biometric-otp/send	Implemented
M-C1	POST	/api/v1/banks/{bankId}/biometric-otp/verify	Implemented
M-C1	POST	/api/v1/banks/{bankId}/biometric-otp/resend	Implemented
M-C3	GET	CIF pre-fill endpoint	TBD

Screen	Method	Endpoint	Status
M-C3	GET	Nationality list endpoint  /api/v1/banks/{bankId}/users/{userId}/terms-and-conditions/accept	TBD
M-C4	POST	/api/v1/banks/{bankId}/users/{userId}/consent-management/token	Implemented
M-C4	POST	{userId}/consent-management/token	Implemented
M-C5	—	Loan type / property details submission	TBD
M-C6	POST	Employment data + salary certificate upload	TBD
M-C7	POST	Lifestyle expenses submission	TBD
M-C8	POST	EID front/back upload	TBD
M-C9	POST	Passport upload	TBD
M-C10	POST	IBAN / bank details submission → IPA trigger	TBD
M-C11	GET	IPA calculation result	TBD
M-C11	POST	Tenor recalculation	TBD
M-C12	GET	AECB credit data	TBD
M-C12	POST	Reduced liabilities → recalculate IPA	TBD
M-C13	GET	IPA reference number + agent details	TBD

## Appendix B — Mobile Stepper

8 step circles, D=20 px, spacing=50 px. **Numbers only, no text labels.**

Step #	Screen	Active Circle
1	M-C3	Red number
2	M-C4	Red number
3	M-C5	Red number
4	M-C6	Red number
5	M-C7	Red number
6	M-C8	Red number
7	M-C9	Red number
8	M-C10	Red number

Done steps show a red check icon. Future steps show white circle at 35% opacity.

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

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## Appendix C — Mobile vs Desktop Differences

Aspect	Desktop (1440 px)	Mobile (390 px)
Layout	2-column forms (C3, C5, C6)	Single-column always
AppBar height	64 px (plain) / 144 px (stepper)	56 px (plain) / 108 px (stepper)
Stepper labels	Text labels below circles	Numbers only, no labels
Card width	1200 px (40 px inner padding)	358 px (20 px inner padding)
Input width	1120 px (single) / 548 px (2-col)	318 px (always)
File upload	Drag-and-drop zones	Bottom sheet (Camera / Gallery / Files)
File chooser states	Not present	M-C6, M-C8, M-C9 FileChooser variants
Logo sizes	Logomark 36×36, Wordmark 98×36	Logomark 28×28, Wordmark 76×24

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## Appendix D — DLS Components Used

DLS Component	Figma Key	Usage
InputField (Default)	40581028988d2cc8e49f9244e691114bd35a7f9e	All text inputs in default state
InputField (Complete)	ccc15570ffc433f1f86c81dc5d2601ca0cc54656	

DLS Component	Figma Key	Usage
SelectApp (Default)	855c85861f1dd3bc98c87ab640469ac5261d90d2	Pre-filled fields (M-C3)
SelectApp (Complete)	9564d4e46cb6e6232cab9121d4df2f84ecc8269e	All dropdowns
Button Primary (Full Width)	ca22c2fcc5107d85bcd6438d4a49dd886217e4b4	Pre-filled dropdowns
Button Primary (Hugged)	b933ff049b7d71a47ccc86cd253d50a4b9b95647	CTA buttons (w=318 on mobile)
Button Black (Full Width)	d3623d0a3a4650627006f16d21a2b4375ade76f6	Search button
Button Black (Hugged)	751633681e65b9c7d35d0e1a9b5421e74deb3428	Back / secondary buttons
Alert	05a32e5cee8cd3e75288ff16be3a53ab7acaaf24	—
Dialog	1de91e4fbeac101f855da27df8ad6745ec9a348e	Error messages, info banners
		PDF viewer modal (M-C4)