C/SC/DE DCL Workflow

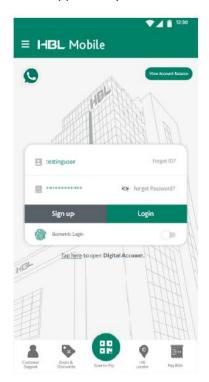
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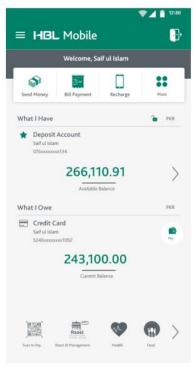
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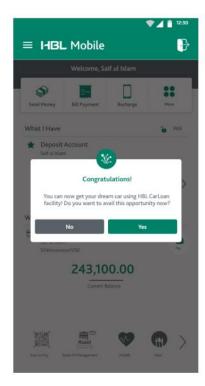
Digital Car Loan

Mobile App Journey (Customer POV)

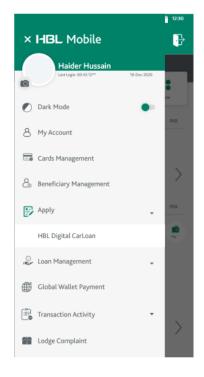
1. The customer logs in to the HBL app then receives a pop-up notification offering the customer an opportunity to avail a car loan.

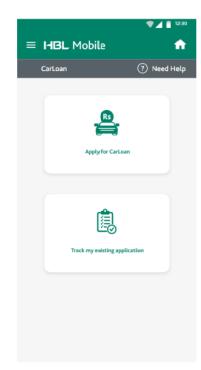


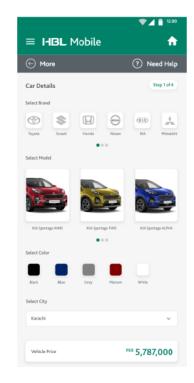




2. The customer can then select between applying for a new loan or track an existing application. In case of a new loan, customer will be able to select car's make, model, and color they're interested in.

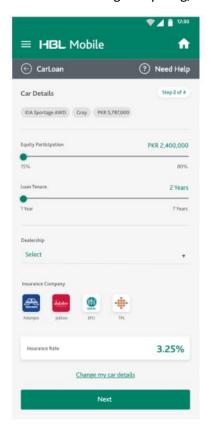


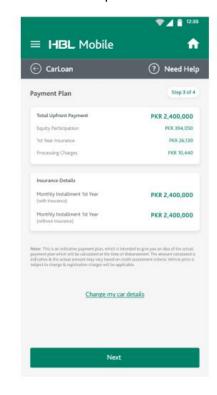


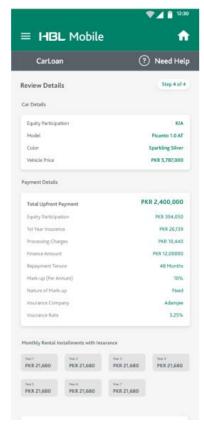


3. The customer will then be prompted to select the equity participation and loan tenure. Insurance company and dealership will also be selected at this stage.

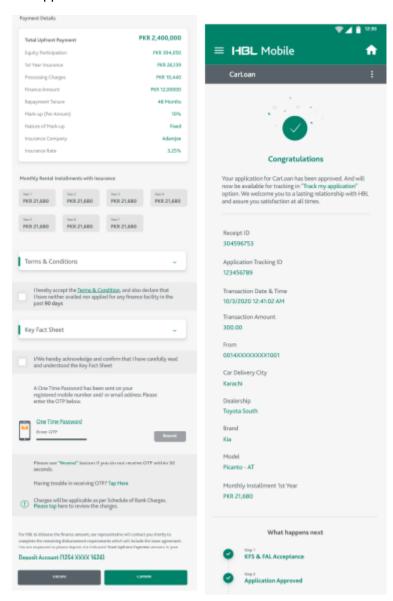
After selecting everything, the customer will be provided with an overview of all details.





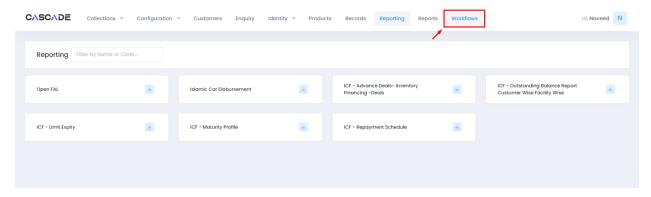


4. The customer will then be prompted to agree to terms and conditions and enter OTP. After entering the OTP, customer will receive a prompt acknowledging the approval of their car loan application.

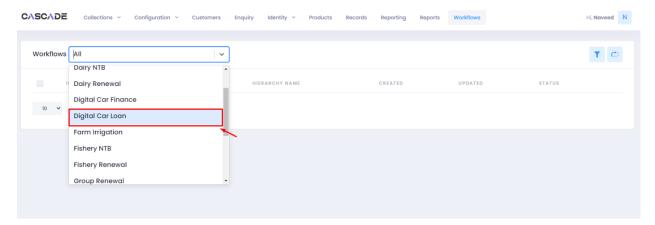


User Workflow

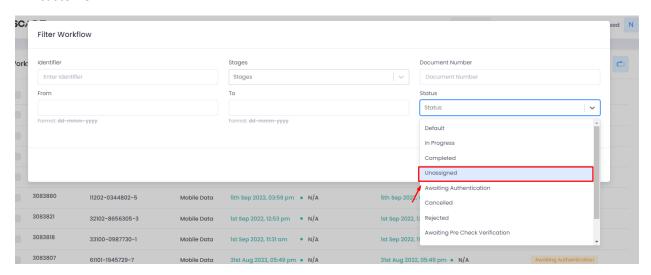
1. Click on 'workflows' to view workflows.



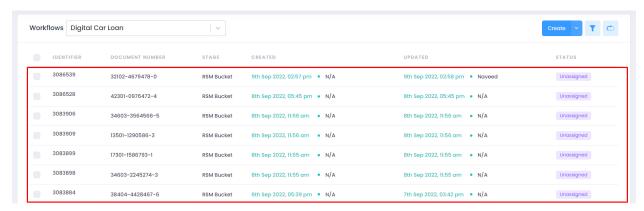
2. Select 'digital car loan' to from the dropdown menu.



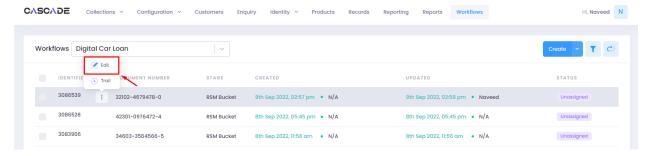
3. Click on 'filters' and filter by 'unassigned' to view all DCL applications authenticated by the customer.



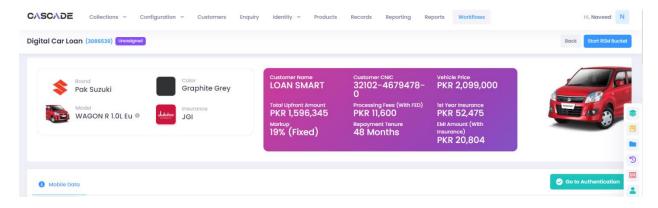
4. All 'unassigned' applications will be shown'.



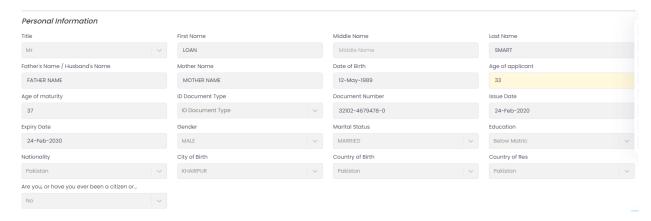
5. Click on 'edit' to start work on an application.



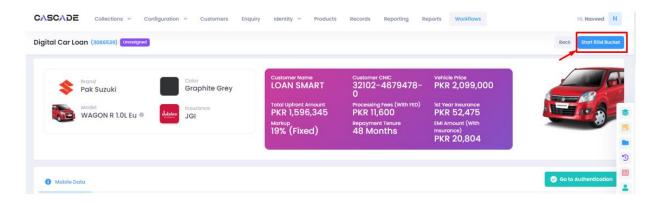
6. On the top of the page, an overview of the customer details and the car loan details can be viewed.



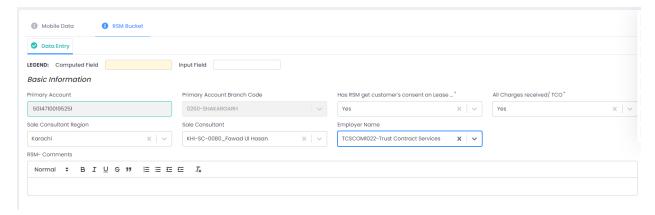
7. Complete customer details can also be viewed on the page.



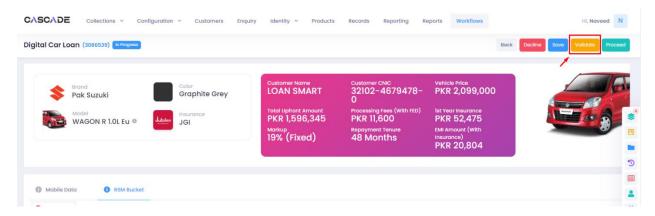
8. Click on 'Start RSM Bucket'.



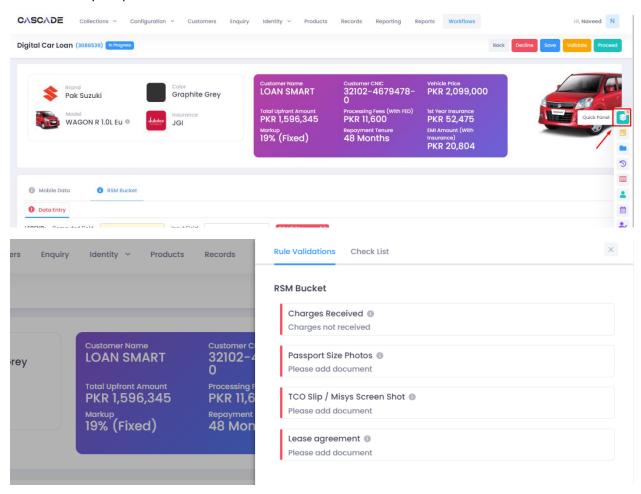
9. Fill all the required fields.



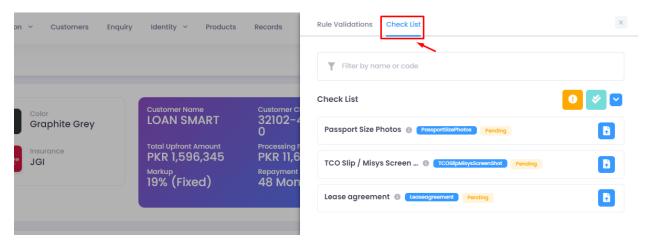
10. Click on 'validate' to validate the application and check for rule validations.



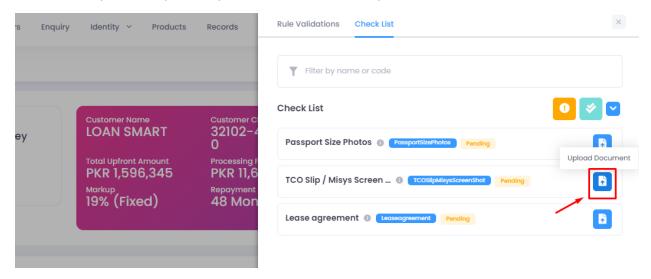
11. Click on 'quick panel' to view the rule validations.



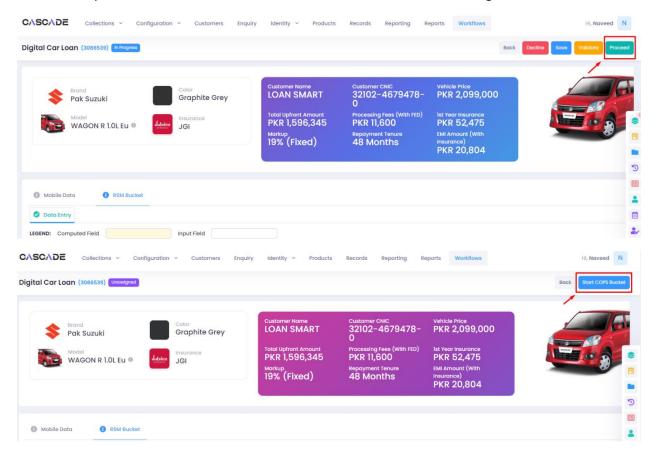
12. Click on the 'check list' tab to complete the rule validations.



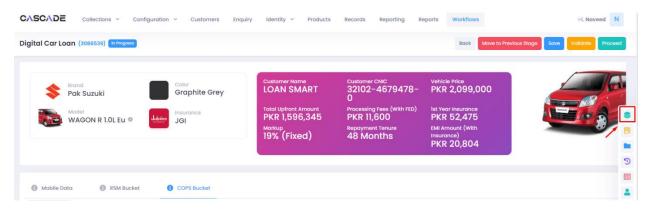
13. Click on 'upload' to upload required documents and complete the check list.



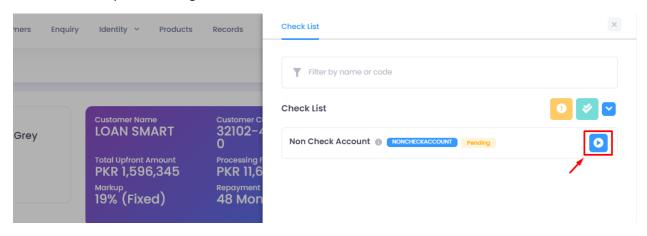
14. Click on 'proceed' then click on 'start COPS Bucket' to move to the next stage.



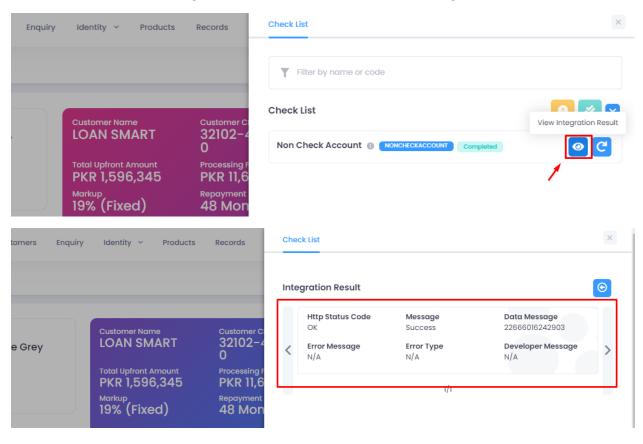
15. Click on 'quick panel' to perform an integration.



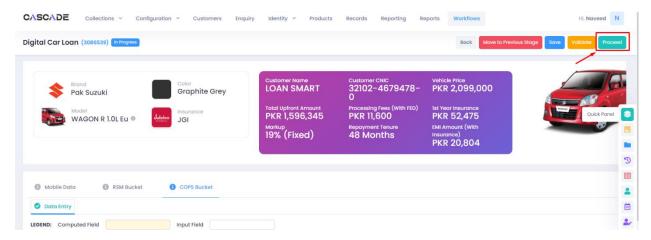
16. Click on the 'perform integration' button.



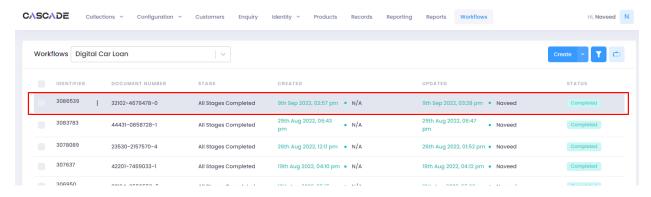
17. You can click on 'view integration result' to view the status of the integration.



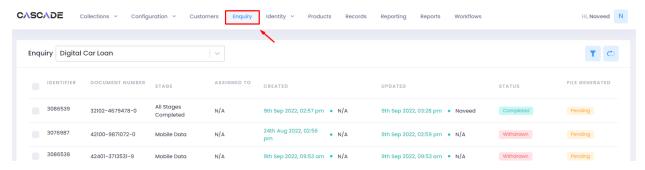
18. After performing the integration, click on 'proceed'.



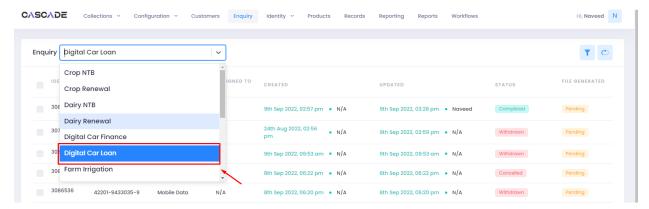
19. The workflow will then be successfully completed and appear under 'completed' applications.



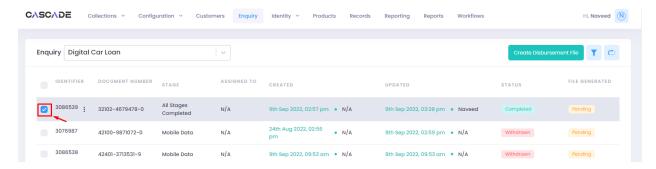
20. To generate a disbursement letter, click on 'enquiry'.



21. Select 'digital car loan' from the dropdown menu.



22. Tick the checkbox to select the application.



23. Click on 'create disbursement file' to generate the disbursement file for the application.

