

MOBILE APP DEVELOPMENT BRIEF 1.0

September 2025

ABOUT DEALER FINANCE GROUP

Dealer Finance Group is an **automotive and asset finance lending panel** operating under its own Australian Credit Licence (ACL). We serve dealerships across Australia, offering access to over 40 specialist lenders and a team of brokers dedicated to making finance deals happen. DFG exists to increase dealership finance conversion rates—to ensure no prospect walks away due to financing gaps. We aim to deliver a seamless experience for both dealerships and their clients.

PROJECT GENERAL OBJECTIVES

- Enhance client experience through a **user-friendly interface**, **useful features**, and **fast processing speed**.
- **Increase client retention** by offering features like payment reminders, loan tracking, and DFG news updates.
- Boost opportunities for **upselling/refinancing** by leveraging loan data to suggest new products or refinancing options.
- Create a **direct communication channel** between clients and DFG.

TARGETS **USERS**

Primary Segment

- Individual clients who have taken or are currently **taking out loans through Dealer Finance Group.**
- Age range: 20–55, smartphone users.
- Needs: **Manage** their **loans**, receive **payment reminders**, and easily get in touch when **applying for a new loan or refinance.**

Core Needs

- Loan Management – View and track their loan balance, repayment schedule, and interest rates.
- Timely Notifications – Receive payment reminders and updates to avoid missed deadlines.
- Easy Contact – Quickly reach DFG to apply for a new loan or inquire about refinancing options.

Behavior Patterns

- Prefer self-service tools over calling or visiting in person.
- Expect clear, transparent, and mobile-friendly interfaces.
- Responsive to push notifications and in-app alerts.

I. KEY FEATURES & OBJECTIVES

KEY FEATURES

User Management & Authentication

- **Standalone Authentication System:** Develop a secure login and account management system, with login information mapped against data managed manually by administrators (including brokers).

- **Role-Based Access Control (RBAC):**

Client → View only their own personal and loan information.

Broker → Manage assigned client loan data (manual edits + data import/export).

Admin → Full administrative control

- **User Types:** Support both Guest (non-client) and Client accounts.

Loan Data & Dashboard

- Enable **broker and admin-controlled loan data** management.
- Support **batch loan data import/export** and clarify the mapping of loan fields with imported data.
- Include commercial clients in the client submission flow (all forms will be developed by DFG with PN&T's input)

KEY FEATURES (continued)

Notifications & Communication

- Integrate **3 notification channels**: Push notification, Email (Email API Key will be provided), In-app notification/alert banner.
- Implement **reminder notifications** (e.g., 5 days before repayment due date).
- Provide **DFG news/promotions hub** for client communication.

Design, UI & Branding

- Mockups will be created and aligned in **Figma**, following the **provided branding assets**: logo, color palette, and typography.
- Ensure a consistent, modern UI/UX experience across the application.
- Maintain a client-facing loan dashboard that **displays loan amount, repayment schedule, status, and more**.

Infrastructure

- Consolidate to an available website for management & integration.
- Procure: Server for admin panel + App Store and Google Play accounts (iOS/Android).
- Ensure secure data handling (SSL/HTTPS, encryption).

II. ROLES, PERMISSIONS & JOURNEYS

CLIENT VS GUEST PERMISSIONS AND JOURNEYS

Function	Sub-features	Client	Guest	Mapping	Screen Flow (User Journey)
User Account Management	Login/Logout, Password Reset	✓	✗	✓	Launch → Login/Reset PW → Dashboard → Profile / Logout
	Create an Account	✓	✗	✓	Launch → Create an Account → Fill in information form → Create PW → Login
	Continue without logging in	✓	✓	✗	Launch → Continue without logging in
Dashboard (Home)	Loan summary card and Loan Details	✓	✗	✓	Dashboard (Loan summary card, navigations) → Loan Details
	Loan Details: Active, Paid-off	✓	✗	✗	Dashboard → Loan Details → Active and Paid-off Loans
	General Notification	✓	✓	✗	Notification → Tap → Navigate to DFG Hub/Site
	Loan + Refinance Application Request for Statement	✓	✓	✗	Dashboard → Apply/Refinance → Fill form → Submit (Request for Statement)
	DFG Hub	✓	✓	✗	Dashboard → DFG Hub
	Contact Us	✓	✓	✗	Dashboard → Contact Us
Repayment Reminder	<ul style="list-style-type: none"> • See alert banners in dashboard • See push notification (triggered - automated) • Email reminder once the client takes out the loan 	✓	✗	✓	Background → Notification → Dashboard → Tappable banner → Loan Details

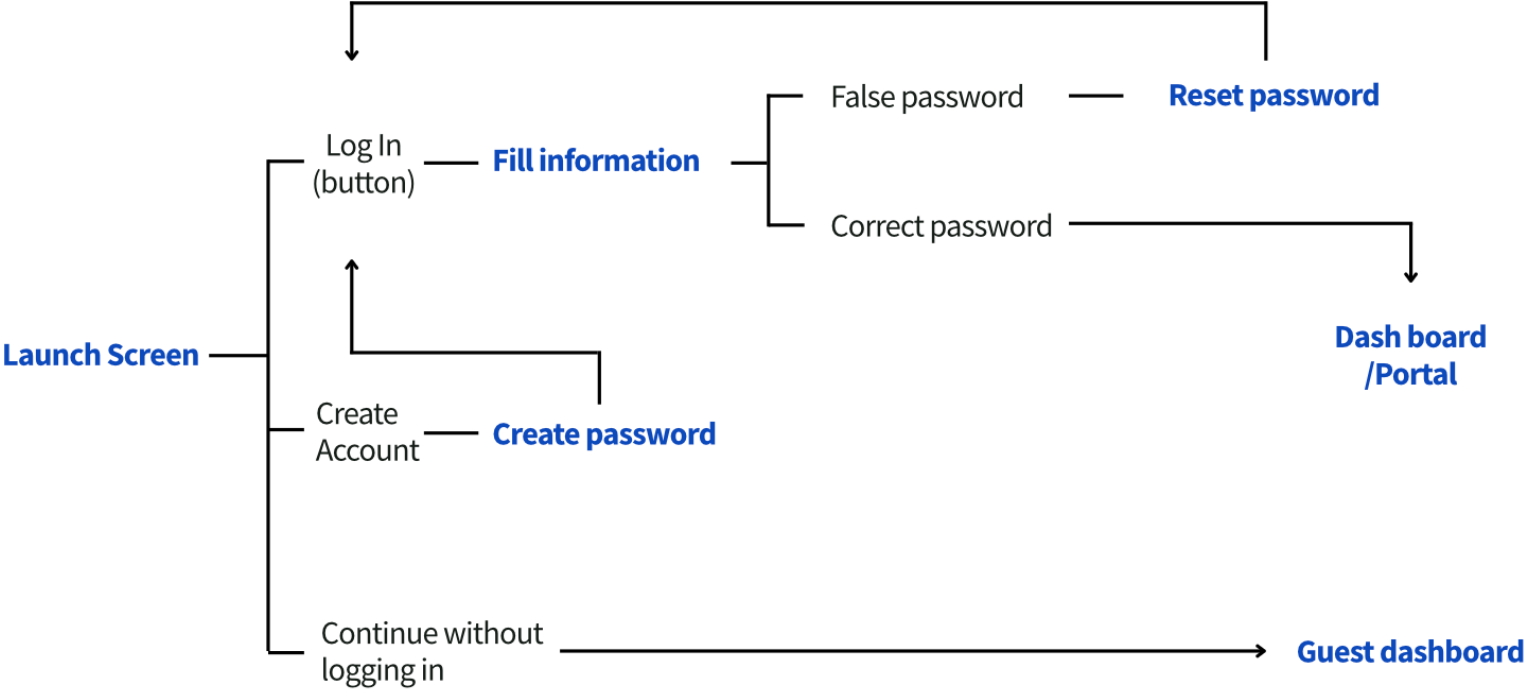
BROKERS VS ADMINS PERMISSION COMPARISON

The system maintains **1 centralized client database**, ensuring consistency, efficiency.

Role-based access control (RBAC) is applied to manage visibility and actions for each user group.

Step / Function	Broker	Admin
Login & Access	Log in / reset password with broker account	Log in / reset password with admin account
Loan Data Import	Import loan data (CSV/Excel) only for assigned clients	Import loan data (CSV/Excel) for entire database
Field Mapping & Processing	System maps imported fields → updates clients under broker management	System maps imported fields → updates all clients in loan database
View Loan Information	View Active Loan / Past Loan of assigned clients only	View Active Loan / Past Loan of all clients
Loan Data Export	Export loan data (CSV/Excel) for reporting/reconciliation of managed clients	Export loan data (CSV/Excel) for audit/reporting across full database
Notifications	Send predefined notification templates to assigned clients	Configure notification templates + push system-wide or at broker/client level
User & Role Management	✗ Not allowed	✓ Create / edit / deactivate broker accounts, assign broker permissions
Reports & Analytics	View reports for clients under management only	View reports & analytics across all clients and brokers
System Settings	✗ Not allowed	✓ Manage system settings and global access control
CMS Access	✗ No access	✓ Exclusive access to CMS for content management
Session Control	Log out securely after use	Log out securely after use

USER ACCOUNT MANAGEMENT JOURNEY



	Required Information (from user)
Login/Logout, Password Reset	<ul style="list-style-type: none">• Log in: Phone Number + Password• New password (if reset): PN&T to suggest required information
Create an Account	<ul style="list-style-type: none">• Reference for Information form will be provided by PN&T• New password

III. APPLICATION FORMS

LOAN + REFINANCE APPLICATION FORM REFERENCE



[← Back](#)

✓ **Vehicle**

● **Loan**

● **Employment**

● **Residency**

● **Final
Details**

Are you planning to buy or refinance?

Buy

Refinance

By continuing you agree to our [privacy policy](#).

<https://finance.dealerfinancegroup.com.au>

Please make sure to answer all the questions thoroughly and provide comprehensive information. If you would rather speak directly to a broker, feel free to give us a call.

Continue

IV. COLOR SCHEME & TYPOGRAPHY

PRIMARY COLORS SCHEME

COBALT BLUE

PRINT

PANTONE 2728 C

CMYK 93/61/0/26

SCREEN

RGB 13/74/188

HEX #0D4ABC

BLACK

PRINT

PANTONE BLACK C

CMYK 0/0/0/100

SCREEN

RGB 0/0/0

HEX #000000

WHITE

PRINT

PANTONE WHITE

CMYK 0/100/97/39

SCREEN

RGB 255/255/255

HEX #FFFFFF

RED

PRINT

PANTONE 485 C

CMYK 0/100/100/0

SCREEN

RGB 255/0/0

HEX #FF0000

TYPOGRAPHY

DIN 2014 TEXT BOLD – ALL CAPS
Headlines / Display Font

EXO TEXT BOLD – ALL CAPS
Secondary/Supporting Font for subheadings, buttons, callouts.

Exo Text
Secondary/Supporting Font for subheadings, buttons, callouts.

Source San Pro
Body / Utility font

ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789(.,’”-;)!/?&

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