

## Future Credit - User Manual

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### 1. About this manual

This manual is a user manual of the future credit webpage, which details the software functions and the user guide of future credit.

### 2. Software overview

The software is divided into server side and webpage. The website is based on the social reality that college students' borrowing activities are active but lacking credit, it is a third party bridge function for college students to perfect personal credit, helps bank obtain credit for college students and generates borrowing activities. Website is mainly responsible for providing perfect credit and viewing the user interface of loans and repayment, the server is responsible for data acquisition, storage and analysis.

### 3. Using wizard

#### 3.1 home pages

Home as shown:



Home interface set up registration and login buttons, the user can click to pop up the registration and login interface. At the same time, home page has interface corresponding of directly into the information authentication, credit assessment report and investment.

### 3.2 Login Registration

#### 3.2.1 Login pop-up interface:

注册严易贷

\* 手机号 ②:

发送验证码

\* 验证码:

\* 设置密码:

取消 注册

The user enters the personal mobile phone number, points the button of sending the verification code to obtain the verification code, sets the personal login password, clicks to register.

### 3.2.2 Registration pop-up interface:

登陆严易贷

手机号

密码

☒ 记住密码 [忘记密码?](#)

取消 登陆

The user logs in with entering the phone number and password when they register, can set remember the password and if forgot the password, he can edit the forgotten password to get back.

### 3.3 internal home pages (basic information entry interface)



It will display the entering of the basic interface when users enter future credit first time, the left part is the drawer bar, users can click on the link to the corresponding interface, and the upper right corner is the button to return the home page, register and login. The entering of basic information need to take the positive identity card photo, face photo, clicks the pop-up file selection box, select photo. Parents name, occupation, income need be filled in truth.

### 3.3.1 Sidebar



The sidebar includes basic information authentication, ICBC account binding, school educational network certification, sesame credit certification, data record, data analysis, investment, loan and repayment, click to enter the corresponding function page.

### 3.4 ICBC bank card binding

# 工商银行卡绑定

\* 银行卡号:

\* 持卡人学号:

确 认

The user can bind the bank card by entering the bank card number and the cardholder number, clicks OK to initiate the binding.

## 3.5 Educational network certification

### 教务网认证

\* 教务网账号:

\* 密码:

确 认

The user enters the educational network account number and password number to bind the bank card, click OK to initiate the authentication

## 3.6 Sesame credit certification

### 芝麻信用认证

我们将获取您的:

• 芝麻信用评分

• 信用消费记录

• 花呗记录

芝麻信用授权

Users click on sesame credit authorization, the system prompts the completion of the situation.

芝麻信用 已完成

请前往完成其他认证或查看信用报告

## 3.7 Data records

The data logging interface records all the information that the user has authenticated and the credit related information obtained from the third-party platform. The interface is as follows:

数据记录

报告基本信息							
真实姓名	身份证号	生源地	芝麻信用评分	父亲		母亲	
				职业	收入水平	职业	收入水平
黄小白	32052219970718AAAA	江苏省苏州市	9.8	程序员	¥ 100,000/月	设计师	¥ 100,000/月

报告学校信息				
学校	专业	年级	学号	综合GPA
南京大学	软件工程	大三	151250AAA	5.0

报告奖学金获奖记录		
获奖日期	奖项名称	奖金
2016-07-18	人民奖学金二等奖	¥ 2000.0
2016-07-18	人民奖学金一等奖	¥ 2000.0

Specific entries include:

Basic Information

报告基本信息							
真实姓名	身份证号	生源地	芝麻信用评分	父亲		母亲	
				职业	收入水平	职业	收入水平
黄小白	32052219970718AAAA	江苏省苏州市	9.8	程序员	¥ 100,000/月	设计师	¥ 100,000/月

School information

报告学校信息				
学校	专业	年级	学号	综合GPA
南京大学	软件工程	大三	151250AAA	5.0

Scholarships record

报告奖学金获奖记录		
获奖日期	奖项名称	奖金
2016-07-18	人民奖学金二等奖	¥ 2000.0
2016-07-18	人民奖学金二等奖	¥ 2000.0
2016-07-18	人民奖学金二等奖	¥ 2000.0

Volunteer record

报告志愿活动记录		
日期	志愿活动名称	志愿时长
2017-03-22	感谢师恩你我同行	4.0h
2017-03-22	感谢师恩你我同行	4.0h

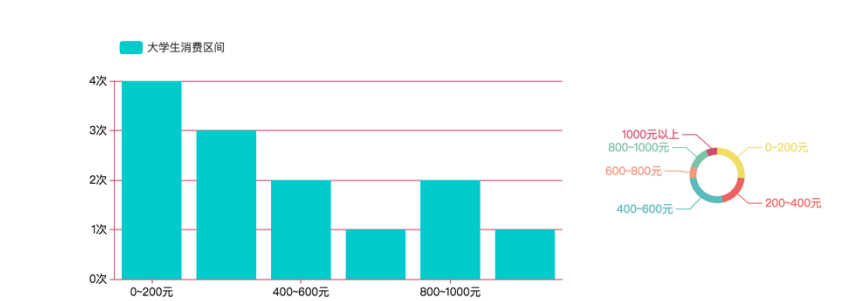
## Bank card consumption record

报告银行卡消费记录			
#	消费日期	消费类型	消费金额
0	2017-07-18	衣饰	¥ 299.0
1	2017-07-18	衣饰	¥ 299.0
2	2017-07-18	衣饰	¥ 299.0
3	2017-07-18	衣饰	¥ 299.0
4	2017-07-18	衣饰	¥ 299.0

## 3.8 Data analysis

Data analysis function is based on the user's credit information to do data visualization display, the interface is as follows:

### 数据分析



## 3.9 Investment

The interface is as follows:

### 投资

<p><b>中银稳富131-34期</b></p> <p>利率：5.17%</p> <p>如果本理财产品所投资的信托项目出现未按时足额支付理财产品本金及利息的情况,本理财产品的收益率可能低于预期最高收益率,收益可能为0,甚至发生本金损失。</p> <p><a href="#">详情</a> <a href="#">投资</a></p>	<p><b>中银集富理财计划2017-001-HQ期</b></p> <p>利率：5.07%</p> <p>如果本理财计划的交易对手或者所投资债券的发行人发生信用违约,则可能影响投资收益,甚至致使理财计划本金受到损失。</p> <p><a href="#">详情</a> <a href="#">投资</a></p>	<p><b>中银智荟理财计划2017年006期</b></p> <p>利率：5.0%</p> <p>如果本理财计划的交易对手或者所投资债券的发行人发生信用违约,则可能影响投资收益,甚至致使理财计划本金受到损失。</p> <p><a href="#">详情</a> <a href="#">投资</a></p>	<p><b>中银智荟理财计划2017年004期</b></p> <p>利率：5.45%</p> <p>如果本理财计划的交易对手或者所投资债券的发行人发生信用违约,则可能影响投资收益,甚至致使理财计划本金受到损失。</p> <p><a href="#">详情</a> <a href="#">投资</a></p>
<p><b>中银平穩理财计划-智荟系列2017年【11】期</b></p> <p>利率：5.35%</p> <p>投资风险说明: 资金信托, 动产信托, 不动产信托, 有价证券信托, 其他财产或财产权信托。作为投资基金或者基金管理公司的发起人从事投资基金业务, 经营企业资产的重组、购并及其项目融资、公司理财、财务顾问等业务, 受托经营国务院有关部门批准的证券承销业务, 办理居间、咨询、资信调查等业务, 代保管及保管箱业务, 以存放同业、拆放同业、贷款、租赁、投资方式运用固有财产, 以固有财产为他人</p> <p>131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150</p>	<p><b>中银智荟理财计划2017年007期</b></p> <p>利率：5.45%</p> <p>资金信托, 动产信托, 不动产信托, 有价证券信托, 其他财产或财产权信托。作为投资基金或者基金管理公司的发起人从事投资基金业务, 经营企业资产的重组、购并及其项目融资、公司理财、财务顾问等业务, 受托经营国务院有关部门批准的证券承销业务, 办理居间、咨询、资信调查等业务, 代保管及保管箱业务, 以存放同业、拆放同业、贷款、租赁、投资方式运用固有财产, 以固有财产为他人</p> <p>131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150</p>	<p><b>中银平穩理财计划-智荟系列2017年【14】期</b></p> <p>利率：5.45%</p> <p>触发提前终止的条件包括但不限于: 在理财计划存续期内, 若国家相关法律、法规、监管规定出现重大变更或者其它突发事件和因素引起金融市场情况出现重大变化以及其它原因导致理财计划管理人认为理财计划已经不适合继续帮助投资者实现投资目标的, 理财计划管理人有权宣布提前终止本理财计划。</p>	<p><b>中银智荟理财计划2014年009期</b></p> <p>利率：5.30%</p> <p>收益率可能低于预期甚至发生本金损失</p>

For the subject of investment that system provide, the user can view the details and invest.

## 3.10 borrowing

The interface is as follows:

## 借款

\* 目标借款金额:

0

RMB

\* 目标借款银行:

请选择目标借款银行

\* 还款期限:

请选择还款期限

\* 个人借款说明:

☐ 我已阅读并同意[借款协议](#)

提交

Borrowing process: Precondition is user has logged in and the basic information has been certified. User fills the borrowing amount, select unit, target borrowing bank, repayment term, personal borrowing instructions, then agrees with the loan agreement, submits and waits for system review.

### 3.11 Repayment

The interface is as follows:

## 还款

<div>待还款项0</div> <div>借款金额: ¥ 10000 借款银行: 中国工商银行 借款时间: 2017-8-01 还款期限: 2017-10-01</div> <div>还款</div>	<div>待还款项1</div> <div>借款金额: ¥ 5000 借款银行: 中国工商银行 借款时间: 2017-10-01 还款期限: 2017-11-01</div> <div>还款</div>	<div>待还款项2</div> <div>借款金额: ¥ 8000 借款银行: 中国农业银行 借款时间: 2017-11-01 还款期限: 2017-12-01</div> <div>还款</div>	<div>待还款项3</div> <div>借款金额: ¥ 6500 借款银行: 中国农业银行 借款时间: 2017-11-01 还款期限: 2017-12-01</div> <div>还款</div>
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The system shows the subject that need to repay, the user clicks the repay button to enter the repayment channel.