

GUANZON Credit Application User Guide

Update Note:

Entry of Credit application is the same like it used to be. We just added some features for applications with **QM Result** beginning with **CI**. Applications having QM results with CI are now approved by the assigned CI or branch collector using the Guanzon Approval Code app.

Application Entry

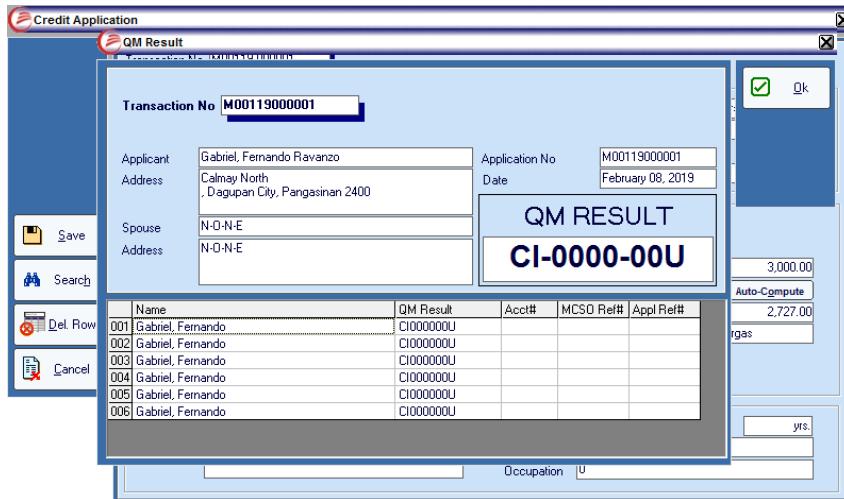
- Empty credit application form.

The screenshot shows the 'Credit Application' window with a blue sidebar containing icons for Save, Search, Delete Row, and Cancel. The main area has a light blue background. It contains sections for 'Applicant Info' (Name, Address, Birth Date, Age, Civil Status, Occupation), 'Application Information' (Application Date, Application Type, Unit Applied, Specify, Model, Gross Price, PN Value, Down Payment, Term, Monthly Amort., Credit Investigator, Quick Match No., With Financer checkbox), and 'Spouse Info' (Name, Address, Birth Date, Age, Birth Place, Occupation). A transaction number 'M00119-000001' is displayed at the top left.

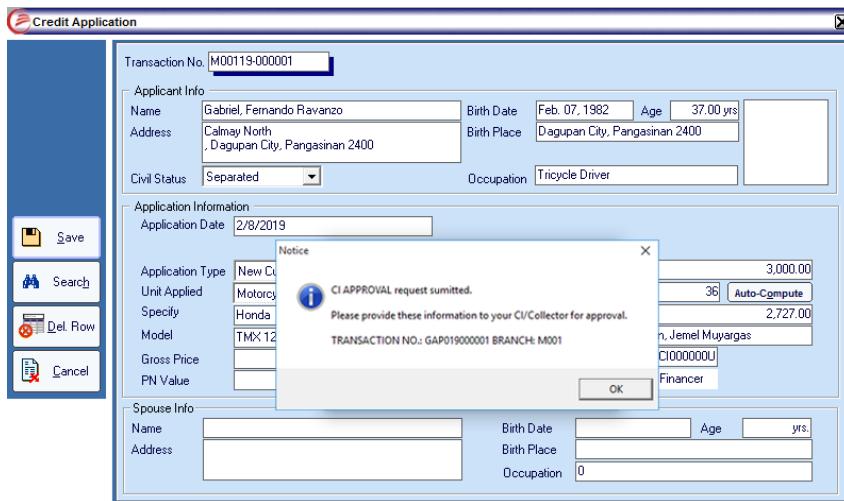
- Filled up application form.

The screenshot shows the 'Credit Application' window with the same blue sidebar and transaction number. The 'Applicant Info' section now includes specific details: Name 'Gabriel, Fernando Ravanzo', Address 'Calmay North, Dagupan City, Pangasinan 2400', Birth Date 'Feb. 07, 1982', Age '37.00 yrs', Civil Status 'Separated', and Occupation 'Tricycle Driver'. The 'Application Information' section includes: Application Type 'New Customer', Unit Applied 'Motorcycle', Specify 'Honda', Model 'TMX 125a', Gross Price '101,172.00', PN Value '98,172.00', Down Payment '3,000.00', Term '2,727.00', Monthly Amort. '2,727.00', Credit Investigator 'Sambillon, Jemel Muyargas', and Quick Match No. '0' checked. The 'Spouse Info' section is empty.

3. Saving the credit application.



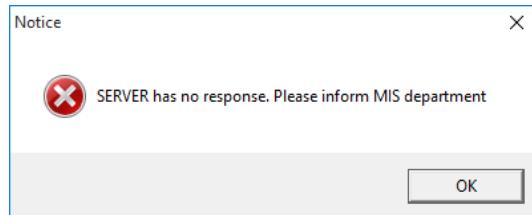
As you can see, the QM Result has initial 2 characters of “CI”. After you click the “Ok” button, please wait for a few seconds for the processing of application to be uploaded to the main office (10-20 seconds). Upon saving, the next illustrations may appear.



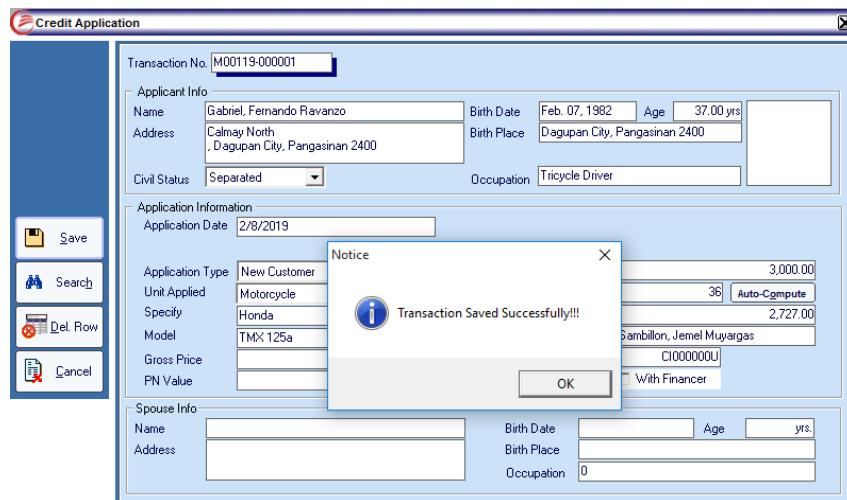
Please check the alert box, take note of the **TRANSACTION NO.** and **BRANCH**, and give this information to your CI or collector for the application approval code.

For this example, the **Transaction No.** is **GAP019000001** and the **Branch** is **M001**.

If the uploading of data to main office is not successful, (*this alert box may appear*), but don't be alarmed, it is just an alert, it will continue saving upon clicking Okay button. No internet connection is the reason why this alert appears. Until internet connection is not working, approval of Credit Application will not work also.



4. Save successful.



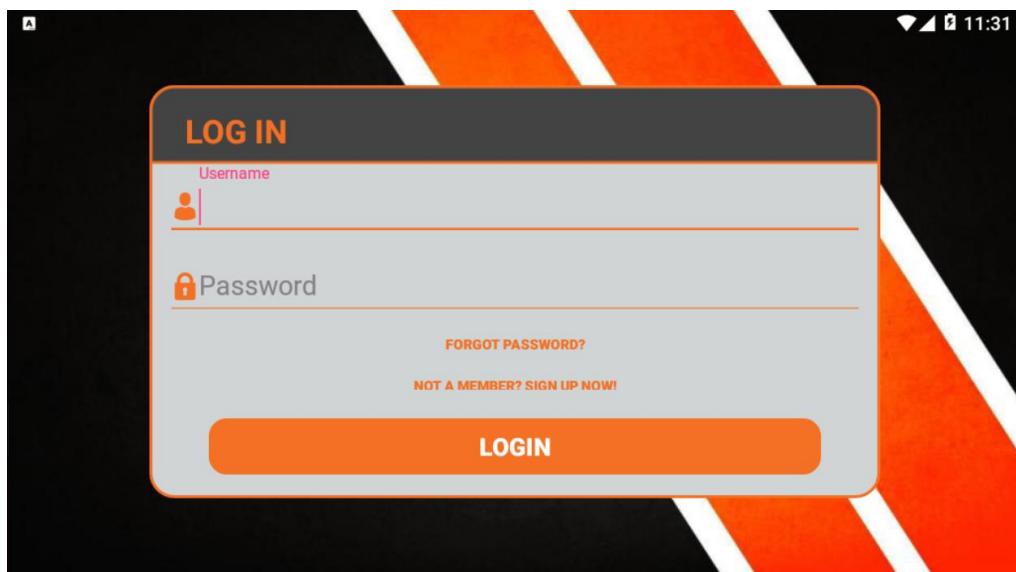
Approval Code Issuance (For Credit Investigators or Collector)

Approval codes for **CI** QM Results are given by the CI that is assigned from credit application entry. The CI or collector must install the app to their mobile phone or the branch service phones. Please refer to **“Approval Code Installation Guide.pdf”** for the application installation and **“User Management Procedure.pdf”** for the signup process.

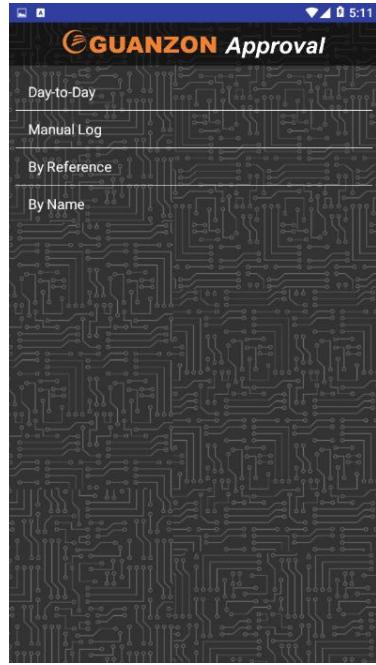
1. App splash screen



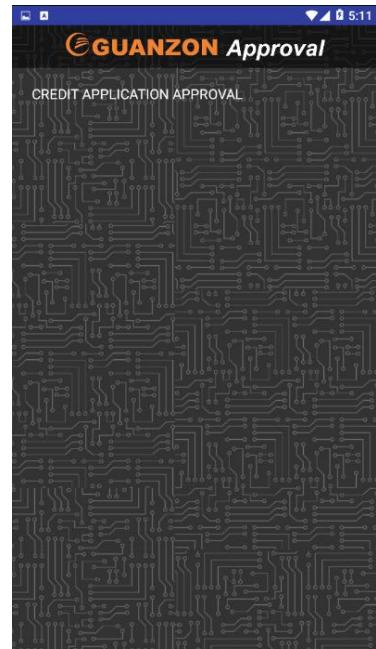
2. User login



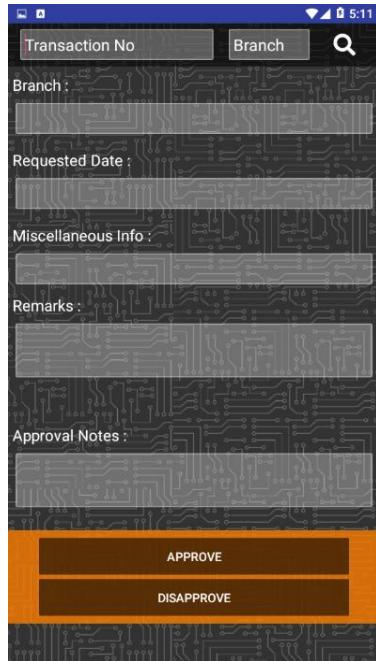
3. App main screen. Please choose “By Name” category for the approval.



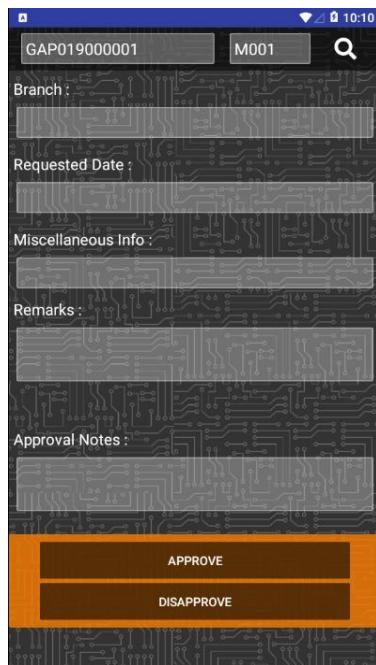
4. Select “CREDIT APPLICATION APPROVAL”



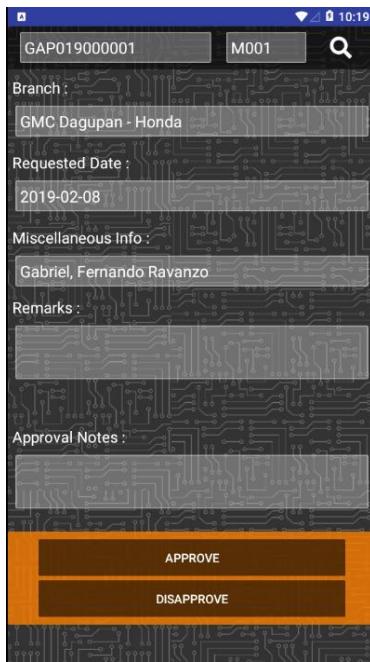
5. Approval screen



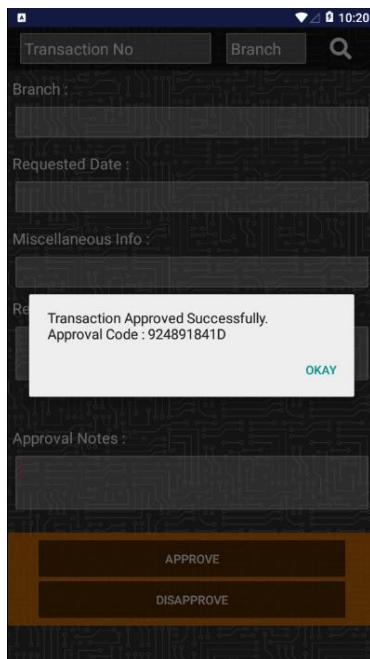
6. Type the **TRANSACTION NO.** and**BRANCH** on the respective fields and tick the search icon.



7. The app may look like this if the retrieval of data from the main office is successful.



8. Fill up the approval notes and tick “APPROVE” button. Or “DISAPPROVE” button for disapproved applications. For approved applications, the app will issue an **approval code**, and that code will be used by the branch to approve the encoded credit application.



For this example, the Approval Code is **924891841D**.

Application Approval

- Load the application entry.

The screenshot shows the 'Credit Application Approval/Disapproval' window. The transaction number is M0011900001. The applicant's name is Gabriel, Fernando Ravanzo, separated, with a birth date of Feb 07, 1982, and age 37.00 yrs. The address is Calmey North, Dagupan City, Pangasinan 2400. Employment data shows a spouse named TMX 125a, term 36 months, monthly amort. 2,727.00, and a quick match number CI000000U. The application type is New Customer, unit applied is Motorcycle, and the brand is Honda. The gross price is 101,172.00, PN value is 98,172.00, and down payment is 3,000.00. The right side of the screen has buttons for 'Browse', 'Approve', 'DisApprv', and 'Close'.

- Click "Approve" button for approved applications and confirm, else "DisApprv".

The screenshot shows the same application window as above. A confirmation dialog box is overlaid, stating 'Approved Customer Credit Application!!!' with 'Yes' and 'No' buttons. The right side of the screen has buttons for 'Browse', 'Approve', 'DisApprv', and 'Close'.

3. The system will ask for approval code and approving officer.



4. Please encode the approval code that was issued by your CI or collector and type his full name on the issue portion, or search using "F3" on the keyboard.



5. Successful approval

The screenshot shows the 'Credit Application Approval/Disapproval' application interface. A modal dialog box in the center displays the message 'Transaction Saved Successfully!!!' with an 'OK' button. The main form contains the following data:

| | | | |
|--|---------------------------|---|-------------------------------|
| Transaction No. | M0011900001 | Full Name | Gabriel, Fernando Ravanzo |
| Transaction No. | M00119-000001 | CLOSED | |
| Name | Gabriel, Fernando Ravanzo | Birth Date | Feb 07, 1982 Age 37.00 yrs |
| Nickname | | Birth Place | Dagupan City, Pangasinan 2400 |
| Civil Status | Separated | Length of Stay | |
| Contact No. | | Caly North Dagupan City, Pangasinan 2400 | |
| Remarks | | | |
| Application Information Application Date: Feb 08, 2019 Application Type: New Customer Unit Applied: Motorcycle Specify: Honda Gross Price: 101,172.00 PN Value: 98,172.00 Down Payment: 3,000.00 | | | |
| Model: TMX 125a Term: 36 [Auto-Compute] Monthly Amort.: 2,727.00 Credit Investigator: Sambillon, Jemel Muyargas Quick Match No.: C1000000U | | | |

The screenshot shows the 'Credit Application Approval/Disapproval' application interface. The status at the top right is now 'APPROVED'. The main form contains the following data:

| | | | |
|--|----------------------------|----------------|---|
| Transaction No. | M0011900001 | Full Name | Gabriel, Fernando Ravanzo |
| Transaction No. | M00119-000001 | APPROVED | |
| Name | Gabriel, Fernando Ravanzo | Birth Date | Feb 07, 1982 Age 37.00 yrs |
| Nickname | | Birth Place | Dagupan City, Pangasinan 2400 |
| Civil Status | Separated | Length of Stay | |
| Contact No. | | Address | Calmay North Dagupan City, Pangasinan 2400 |
| Remarks | Former Addrs. Town/City | | |
| Application Information Application Date: Feb 08, 2019 Application Type: New Customer Unit Applied: Motorcycle Specify: Honda Gross Price: 101,172.00 PN Value: 98,172.00 Down Payment: 3,000.00 | | | |
| Model: TMX 125a Term: 36 [Auto-Compute] Monthly Amort.: 2,727.00 Credit Investigator: Sambillon, Jemel Muyargas Quick Match No.: C1000000U | | | |

Please inform the MIS Support Team for any errors encountered on the system. Thank you and God bless.