**APPROVA 2022**

**REQUIREMENTS**

**DOCUMENTATION**

**INTRODUCTION**

APPROVA is a debit card application for Karum PLC ( Private Label Card)

The current version is old and clumsy and Karum want it replaced

Here is a link to vide showing the current APPROVA application running to give you ands idea of process

<https://drive.google.com/open?id=1xkm29_zFZp30Hi5vJss8Vb3jMKS9OmpI&authuser=tomsintcom%40gmail.com&usp=drive_fs>

Here is a link to the APPROVA requirements document for the new version

https://drive.google.com/open?id=13-9zTe92BYaFKtm1NA3pJak7xqtSBCwE&authuser=tomsintcom%40gmail.com&usp=drive\_fs

Here is link to APPROVA Training Manual

https://drive.google.com/open?id=1G7xuGQXqFq8\_iCtqHQALjA1rV\_DW5Anf&authuser=tomsintcom%40gmail.com&usp=drive\_fs

The new APPROVA 2022 MUST be a web-based application and be responsive to various devices it may be run from (desktop, laptop, Table, mobile phone)

The web application will be hosted in Karum web site as a sub domain

[www.karum.com/approva](http://www.karum.com/approva)

For testing we will use CardPay Group domain to host web application

https://approva.cardpaygroup.com/

If you read through the Approva 2022 requirements document, here are the main requirements

**Speed of entry**

Proof of Identity

Location

Low cost

Remove paper statements

New engagement channels

Web based

EXTERNAL SOFTWARE

**Tuidentidad**

This is for INE OCR extraction API

API KEY: FTG2vZbb

Swagger: [Swagger UI (tuidentidad.com)](https://web-prod01.tuidentidad.com/index.html)

Technical documentation: <http://docs.tuidentidad.com/>

Here is link to test INE images

https://drive.google.com/open?id=1T7ADUs8kxuAi1IFirbySSKuhAps4rFxb&authuser=tomsintcom%40gmail.com&usp=drive\_fs

We will use other API’s for “liveness Detection” , in later releases

**KARUM API’s**

Here is link to Karum API’s

https://drive.google.com/open?id=10mAGGp8WLWHvtFz68AViMKrvtB81n5vi&authuser=tomsintcom%40gmail.com&usp=drive\_fs

Data Base

Here is link to Karum Approva Data Base Desceiption

<https://drive.google.com/open?id=1y8cIDQN8H8J9xlBmL4VaITdCXnL191nm&authuser=tomsintcom%40gmail.com&usp=drive_fs>

All updates to DB are via API’s called from web application

**APPLICANT**

We need a DB file containing registered Approva Customers

A record is added to file the first time a Customer logs nto APPROVA and provides their mobile #, and reply to OTP successfully

This file is checked each time a Customer logs into application

If mobile record does not exist, it is a new Customer

If record exists, it is a Customer returning to complete application

**FILE LAYOUT**

Here is link to APPLICANT DB layout

https://docs.google.com/document/d/12UDGlko9NVXGsPy2ZbZ\_oc2RC6SoHaaF?rtpof=true&authuser=tomsintcom%40gmail.com&usp=drive\_fs

**DOCUMENT**

This DB contains a record for each document uploaded by a Karum Card Applicant

**FILE LAYOUT**

Mobile#

Document#

Upload date

Upload Time

GPS location

Upload device

Image Type

Image

**Example**

Mobile # 04091-8867

Document # ( system generated) 0001

Date (mm/dd/yy)060622

Time (hh:mm:ss) 011200

GPS Location Coordinates North South

Upload Device (desktop, mobile) Mobile

Image Type (PNG, Jpeg, PDF ) JPEG

Image (Sored Image )

NOTE: For INE there will be two images stored ( Front and back)

**DOCUMENT TYPE**

This DB contains a record for each type of document that can be uploaded

INE

Passport

Proof of Address

Proof of Income

Utility

**FILE LAYOUT**

Document #

Document Description

Document Points

**Example**

0001

INE

80

0002

Passport

80

0003

Proof of Address

10

0004

Proof of Income

10

0005

Utility

10

**APPROVA REQUIREMENTS DOCUMENTS**

**APPROVA V3 2022 Requirements**

https://docs.google.com/document/d/11jF-AMLH4LDWkSNua3PKmA4d6nA-Z-rv?rtpof=true&authuser=tomsintcom%40gmail.com&usp=drive\_fs

**APPROVA DESKTOP – IDENTIFICATION(INE)**

https://docs.google.com/document/d/1wWcK8zWmLaIIi7LWLfGg-Knpp01qIcIi?rtpof=true&authuser=tomsintcom%40gmail.com&usp=drive\_fs

**APPROVA UX**

**DESKTOP**

https://drive.google.com/open?id=1y5Hrolz9jfeiMKZuHlNbDF2j3FDpfk\_Q&authuser=tomsintcom%40gmail.com&usp=drive\_fs

**DEMO**

https://drive.google.com/open?id=1VCfnit5wapYifYywUlmsTUXNlI5XnKpL&authuser=tomsintcom%40gmail.com&usp=drive\_fs

**INE**

For an application to be submitted for approval the consumer must provide all the information required INCLUDING provision of the INE and CURP

The INE is a primary form of identification in Mexico, all Mexican should have one , it is a plastic card, there is no digital version.

A close-up of a note

Description automatically generated with low confidence

An image of this needs to be provided with application (Back and Front)

**CURP**

The CURP is another form of identity in Mexico, in this case it is a NUMBER which is provided to citizen after they prove identity

Text

Description automatically generated

For Approva application the customer **MUST** provide an image of their INE and also their CURP number

You will see later that there is an API available that can check the validity of the CURP number which customer provides

WORKFLOW

The web application can be run from a desktop or a mobile and there are a number of documents that need to be uploaded and verified.

**CUSTOMER DOCUMENTS**

Documents are uploaded from local machine they are using, whether it be a desktop, laptop or mobile

If customer is running APPROVA application from a desktop or Laptop in a store or at home and they are required to load documents or take photos of documents.

What is required is to allow the customer to scan a QR code which will be present on each display where documents are required to be uploaded.

Once the customer scans QR code with their mobile camera they then take control of the uploading process from their phone, and when complete, they can “hand back” control to the web application on the desktop.

This is a central part of the design and is critical to the success of the project and on-going business within Karum

This must be seamless

**MANDATORY FIELDS**

All MANDATORY Fields that are EMPTY are underlined in RED. with a RED asterisk next to Field heading

When a MANDATORY Field has data entered into it, replace the RED Asterisk with a Green Asterisk and change underline from RED to GREEN

Graphical user interface, website

Description automatically generated

Graphical user interface, website

Description automatically generated

Proceso de Originación Web

The APPROVA is to be a web-based application that MUST be responsive to various desktop, laptop and mobile devices

As such the UX provided has be design to 1280 x 720 resolution

Once the log on procedure is completed the applicant can scroll back and forth through the various displays

**CARDPAY SPORTS**

**Graphical user interface, text, application, email, Teams

Description automatically generated**

Web#1

**Graphical user interface, text, application, email

Description automatically generated**

Web#2

**Graphical user interface, text, application, email

Description automatically generated**

Web#3

**WORKFLOW**

1. Add Karum Card as a payment method on CardPay Sports web site
2. If Customer selects Karum Card then display Web#2

(For Stage 1 , payments are not available)

1. If Customer selects Apply for Karum Card then go to Web#3
2. If Customer clicks/touches “**HERE**” then go to **INITIALISE WEB APPLICATION**

**INITIALISE WEB APPLICATION**



Approva Desktop\_1.psd

**WORKFLOW**

1. Display Splash Screen for 5 seconds
2. “Fade in” APPROVA LOGO GIF
3. Go to **INITIAL TERMS and CONDITIONS**

**INITIAL TERMS and CONDITIONS**

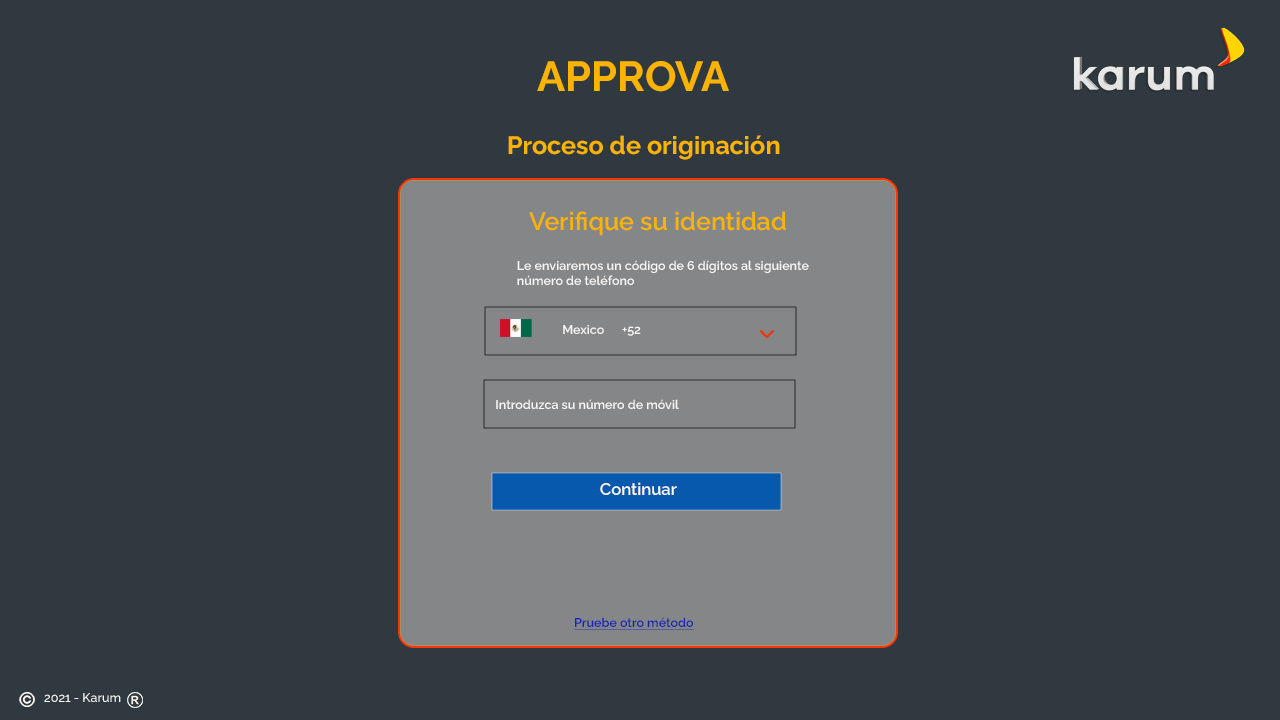


Approva Desktop\_3e.psd

**WORKFLOW**

1. As Customer clicks/touches each box, add a TICK
2. When “**Iniciar solicitud**” (Start Application) is clicked/touched, go to “**LOGIN”**
3. If “**Leer el Aviso de Privacidad**” has been “ticked” go to “**DISPLAY PRIVACY**”

**LOGIN**



**Approva Desktop\_3.psd**

**WORKFLOW**

From here a customer can make an initial application or continue an incomplete application.

We will identify Customer via their mobile number and use a 6-digit OTP to verify Customer has mobile in their hand

If mobile was previously registered then continue application where customer left off , populating all the data fields previously completed

If mobile number was not previously registered, then it is a new customer

1. Customer ensoters their Mobile #
2. When **CONTINUAR** is clicked or touched
3. Generate 6 digit OTP
4. Send to Mobile Number entered
5. Go to **OTP**

NOTE: We will use SINCH for OTP

**OTP**



Graphical user interface, application

Description automatically generated

Approva Desktop\_3c.psd

WORKFLOW

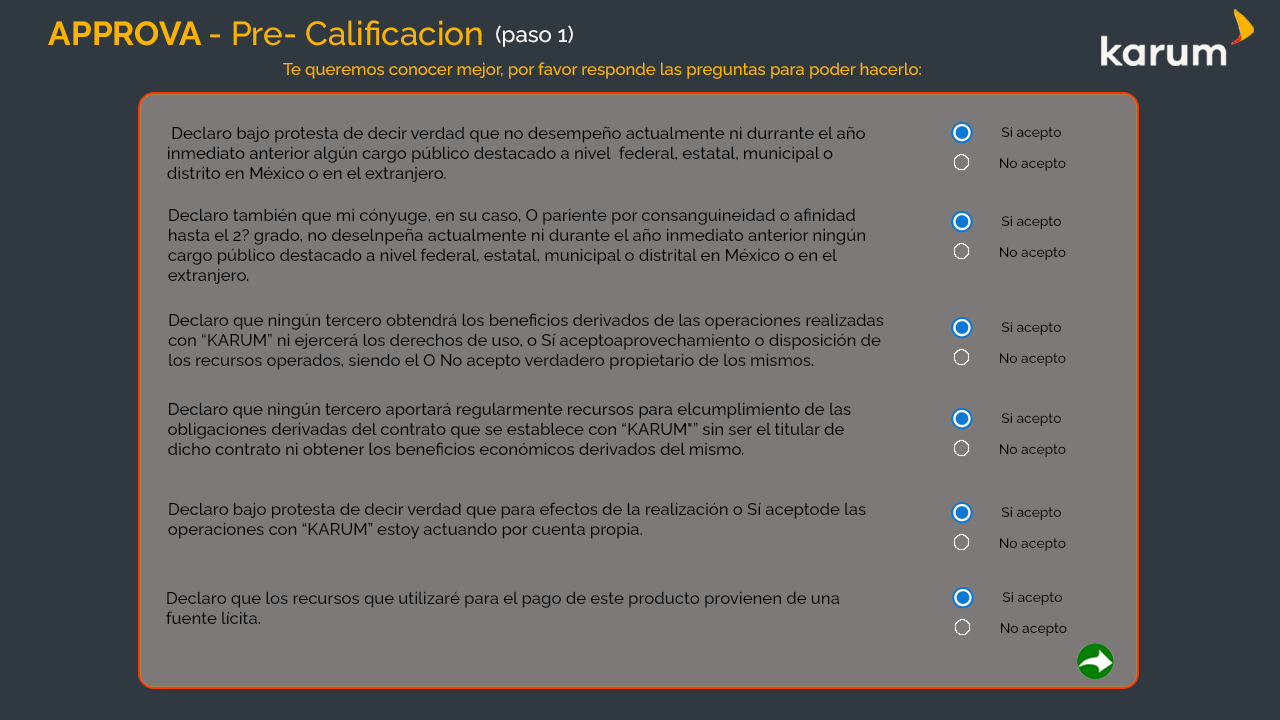
1. When **CONTINUAR** is clicked or touched
2. Check OTP entered was code sent to Mobile # provided
3. If invalid OTP then Display Error
4. If customer selects “ **Inserire un altro numero di cellulare**” ( Enter another Mobile Number) then go to **LOGIN**
5. If OTP is valid, then
6. Check of Mobile Number was previously registered against **APPLICANT DB**
7. If Mobile Number was previously registered, then
8. Read document “**APPROVA CONTINUE APPLICATION**” for requirements

Here is link to document xxxxxxxxxx

NOTE: This is in MILESTONE 2

1. Go to **PRE-CALIFICACION**

**PRE-CALIFICACION**



Approva Desktop\_6.psd

**WORKFLOW**

1. Check that customer has checked off all the “**si acepto**” boxes

Display error “Cannot proceed until all boxes have been checked off “

1. If customer touches / clicks **FORWARD** button , then
2. Go to **DOCUMENTS**

**DOCUMENTS**

Graphical user interface, text

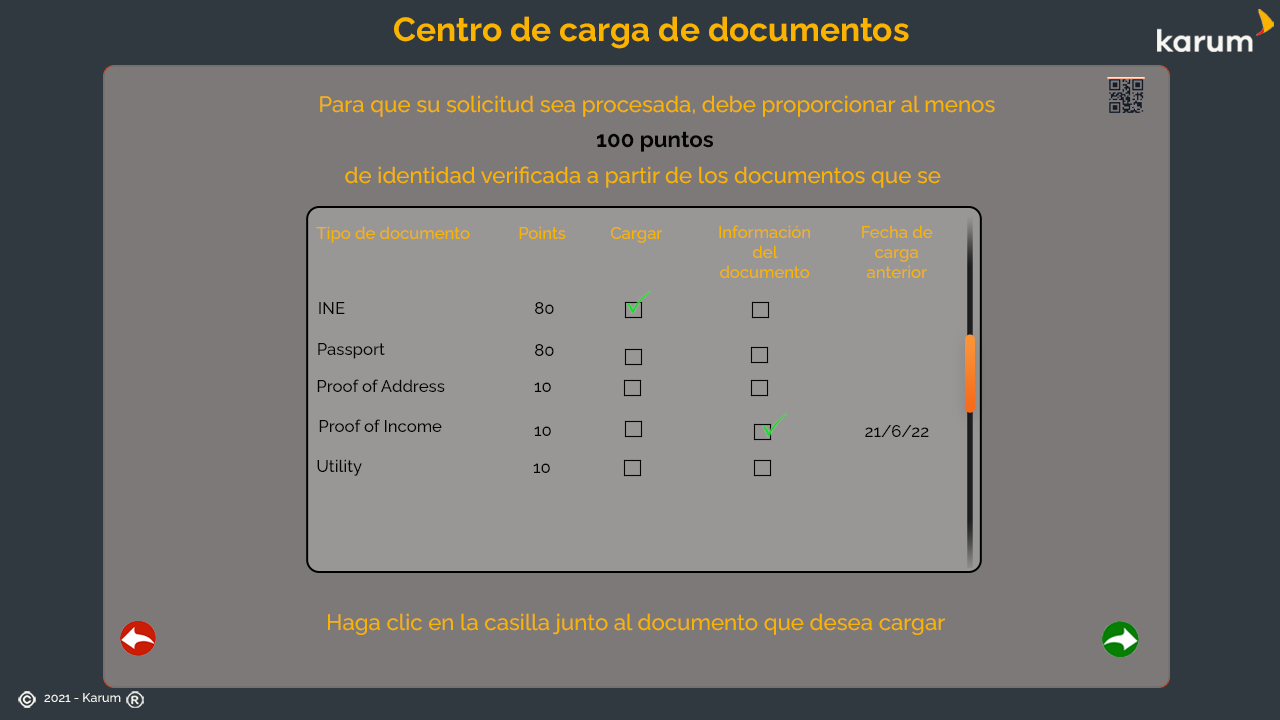
Description automatically generated

Approva Desktop\_7.psd

**WORKFLOW**

1. If customer Clicks/Touches **FORWARD** BUTTON then
2. Go to **IDENTIFICACION**
3. If customer Clicks/Touches **BACK** BUTTON then go to **PRE-CALIFACION**

**IDENTIFICACION**



Upload Centre#1.psd

**WORKFLOW**

The Upload centre is where all document uploads commence from

The **DOCUMENT DB** contains a record for each document the operator has loaded.

The **DOCUMENT TYPE DB** contains a record for each **DOCUMENT TYPE** that can be loaded by customer

1. Read **DOCUMENT TYPE DB** and add an entry into list of documents in display
2. Read **DOCUMENT DB** for this customer , and if a document exists for any of the document types listed , place date in “**Fecha de carga**” ( Date Uploaded)
3. If operator clicks/touches any of the selection boxes , then place a GREEN TICK in the box
4. If operator clicks/touches **FORWARD** button then
5. If INE selected then

Go to **APPROVA IDENTIFICATION (INE) - DESKTOP**

1. If Passport selected then

Go to **APPROVA IDENTIFICATION (PASS) – DESKTOP**

1. If Proof of Address selected then

Go to **APPROVA IDENTIFICATION (PASS) – DESKTOP**

1. If Proof of Address selected then

Go to **APPROVA IDENTIFICATION (POA) – DESKTOP**

1. If Proof of Income selected then

Go to **APPROVA IDENTIFICATION (POI) – DESKTOP**

1. If Utility selected then

Go to **APPROVA IDENTIFICATION (UTL) - DESKTOP**

1. If operator has selected “**Información del documento”** (Document Information) for I**NE** , and document had been previously uploaded, then
2. Retrieve INE Record from **DOCUMENT DB**
3. Go to **DOCUMENT INFO**
4. If operator has selected “**Información del documento”** (Document Information) for **Passport** , and document had been previously uploaded, then
5. Retrieve **Passport**  Record from **DOCUMENT DB**
6. Go to **DOCUMENT INFO**
7. If operator has selected “**Información del documento”** (Document Information) for **Proof of Address** , and document had been previously uploaded, then
8. Retrieve **Proof of Address**  Record from **DOCUMENT DB**
9. Go to **DOCUMENT INFO**
10. If operator has selected “**Información del documento”** (Document Information) for **Proof of Income** , and document had been previously uploaded, then
11. Retrieve **Proof of Income**  Record from **DOCUMENT DB**
12. Go to **DOCUMENT INFO**
13. If operator has selected “**Información del documento”** (Document Information) for **Utility** , and document had been previously uploaded, then
14. Retrieve **Utility** Record from **DOCUMENT DB**
15. Go to **DOCUMENT INFO**

If customer selected multiple documents to upload , process one after the other.

When all uploads selected are complete , remove the TICK (s) from the selection box(es) and refresh display to show new “**Fecha de carga” (** date Uploaded),

1. Go to **INFORMACION PERSONAL**

**APPROVA IDENTIFICATION (INE) - DESKTOP**

**Here is link**

https://docs.google.com/document/d/1ONlxM1napu3QMk8350irbQ3nyT57hAmq/edit?usp=sharing&ouid=111924571281825829387&rtpof=true&sd=true

**APPROVA IDENTIFICATION (PASSPORT) - DESKTOP**

**Here is link**

https://docs.google.com/document/d/1ONlxM1napu3QMk8350irbQ3nyT57hAmq/edit?usp=sharing&ouid=111924571281825829387&rtpof=true&sd=true

**APPROVA IDENTIFICATION (POA) - DESKTOP**

**Here is link-Proof of Address**

https://docs.google.com/document/d/1ONlxM1napu3QMk8350irbQ3nyT57hAmq/edit?usp=sharing&ouid=111924571281825829387&rtpof=true&sd=true

**APPROVA IDENTIFICATION (POI) - DESKTOP**

**Here is link-Proof of Income**

https://docs.google.com/document/d/1ONlxM1napu3QMk8350irbQ3nyT57hAmq/edit?usp=sharing&ouid=111924571281825829387&rtpof=true&sd=true

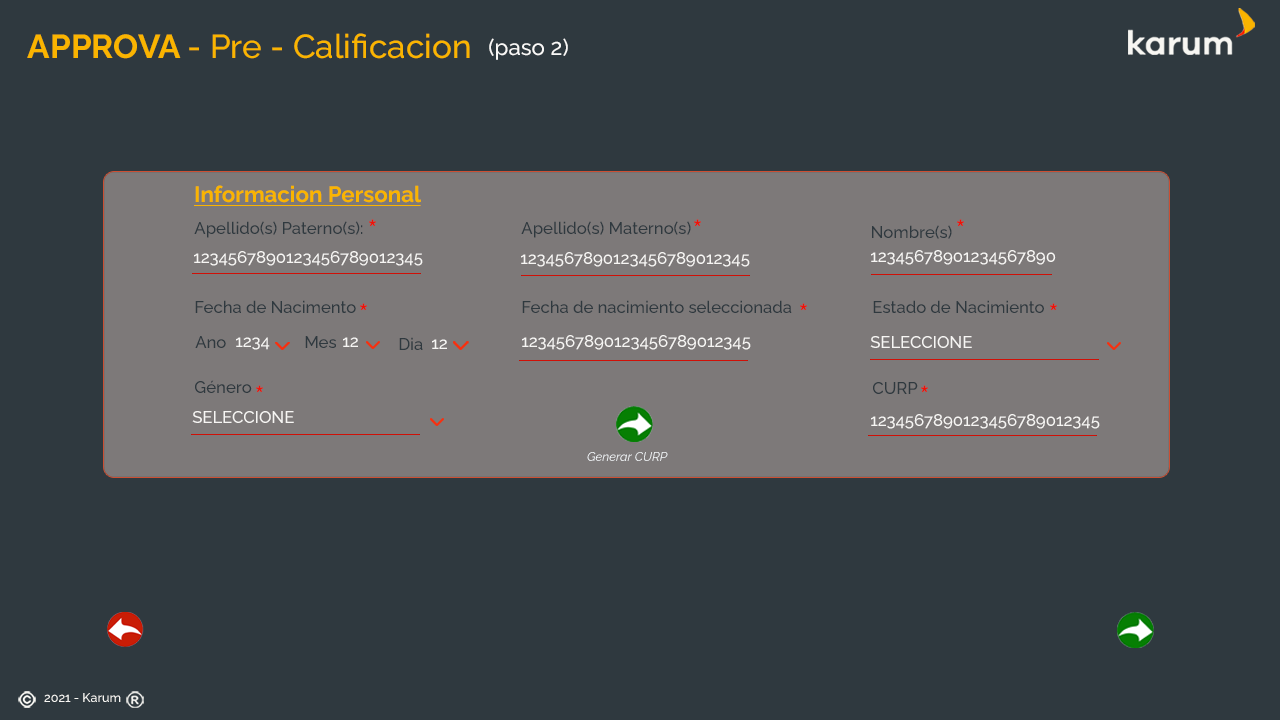
**APPROVA IDENTIFICATION (UTL) - DESKTOP**

**Here is link-Utility**

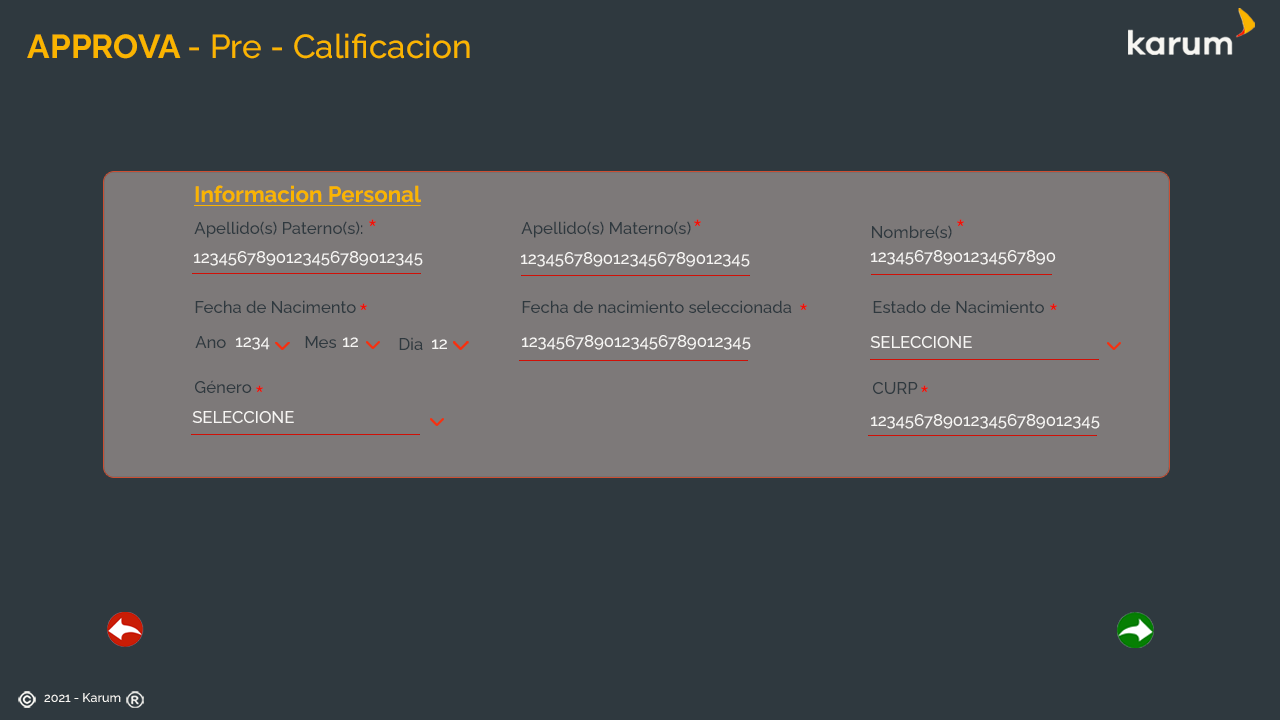
https://docs.google.com/document/d/1ONlxM1napu3QMk8350irbQ3nyT57hAmq/edit?usp=sharing&ouid=111924571281825829387&rtpof=true&sd=true

NOTE: For Stage 1 Only accept **INE , Passport, Proof of Income, Proof of Address**

**INFORMACION PERSONAL**



Approva Desktop\_8.psd



Approva Desktop\_8a.psd

**WORKFLOW**

1. Retrieve data fields for this display from **APPLICANT DB**
2. Populate data fields

**Data Fields**

Apellido(s) Paterno(s): - ( Paternal Last Name(s)

**Mandatory**

**Apellido(s) Materno(s) - (Mother's Last Name(s)**

**Mandatory**

**Nombre(s) - (Names)**

**Mandatory**

Fecha de Nacimento - ( Date of Birth)

Ano - (Year)

Mes -(Month)

Dia - (Year)

**Mandatory**

**API XXX to populate lists**

Fecha de nacimiento seleccionada - (Date of birth selected)

**Mandatory**

Estado de Nacimiento – (State of Birth)

**Mandatory**

**API XXXX to create list**

Género – (Gender)

**Mandatory**

**API XXXX to create list**

Curp – (CURP)

**Mandatory**

API XXXX to create CURP

1. If customer clicks/touches BACK button then
2. Go to **IDENTIFICACION**
3. If customer clicks/touches **FORWARD** Button then
4. Use CURP API to validate CURP.

if ICURP is invalid Display Error message “ **Invalid CURP”**

1. Check all mandatory data fields have been entered
2. Add/Update APPLICANT with data from this display
3. Go to **DOMICILIO**

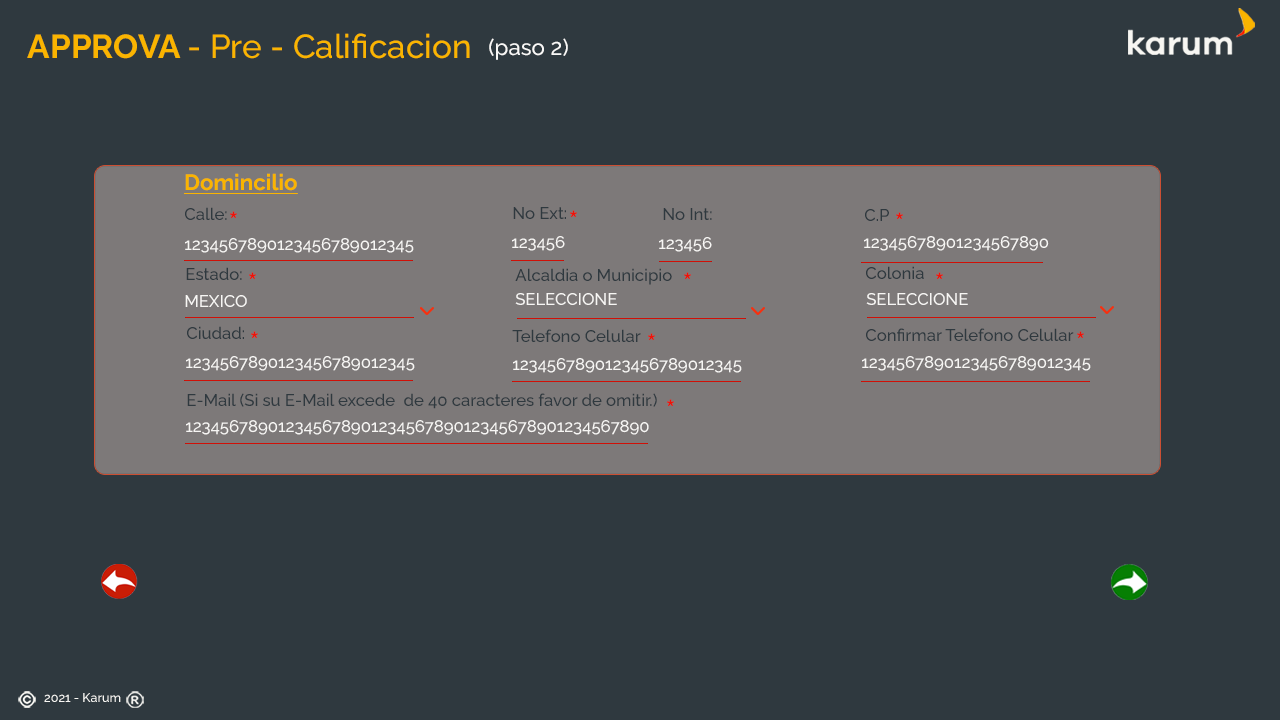
**NOTES**

All MANDATORY Fields have a RED asterisk next to heading and the input field is underlined in RED

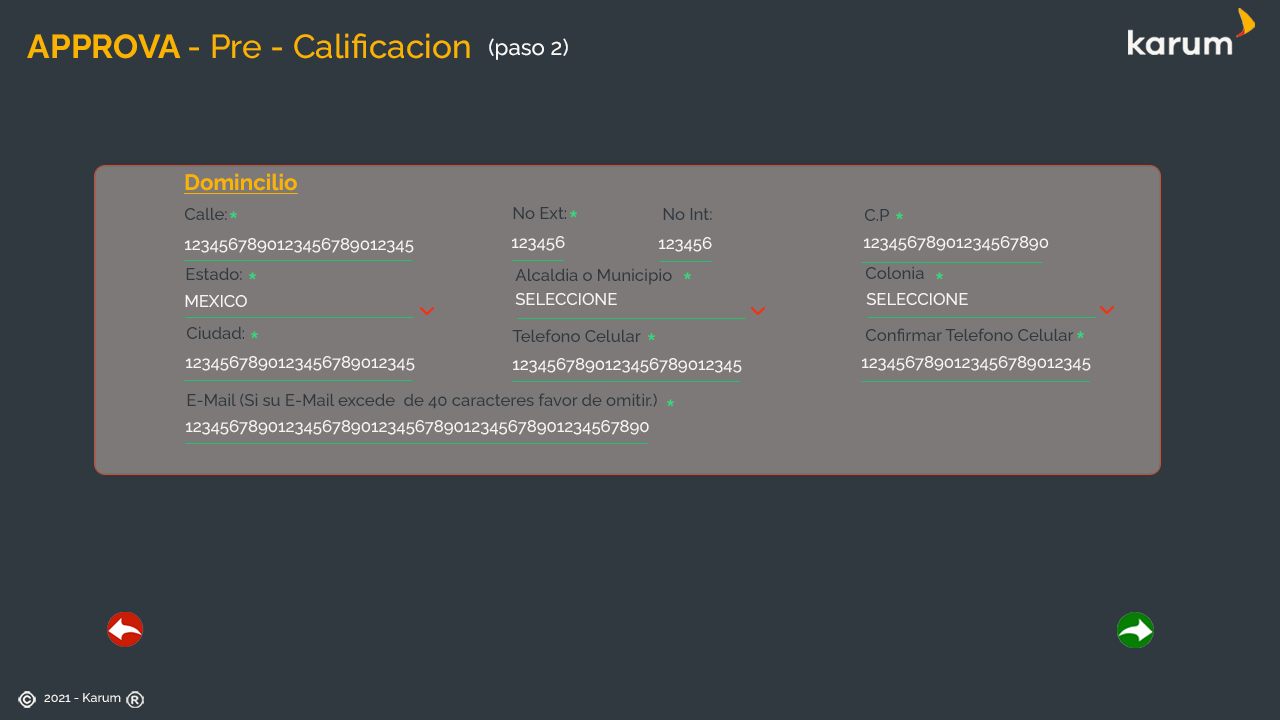
When a MANDATORY Field has data entered into it, change RED asterisk to GREEN and Underline to Green

A CURP is a unique identity number that is generated when you provide pieces of data including surname, date of birth, gender etc

**DOMICILIO**



Approva Desktop\_9.psd



Approva Desktop\_9a.psd

**WORKFLOW**

1. Retrieve data fields for this display from **APPLICANT DB**
2. Populate data fields

**DATE FIELDS**

Calle: - (Street)

**Mandatory**

No Ext: (Street No)

**Mandatory**

No Int: (Unit / Apartment No)

Optional

C.P – ( Zip Code)

**Mandatory**

**Use API XXX to create list**

Estado: (State)

**Mandatory**

**Use API XXX to create list**

Alcaldia o Municipio (Municipality)

**Mandatory**

**Use API XXX to create list**

Colonia – (Colony)

**Mandatory**

**Use API XXX to create list**

Ciudad: (City)

**Mandatory**

**Use API XXX to create list**

Telefono Celular - (Cell Phone)

**Mandatory**

Confirmar Telefono Celular –( Confirm Cell Phone)

**Mandatory**

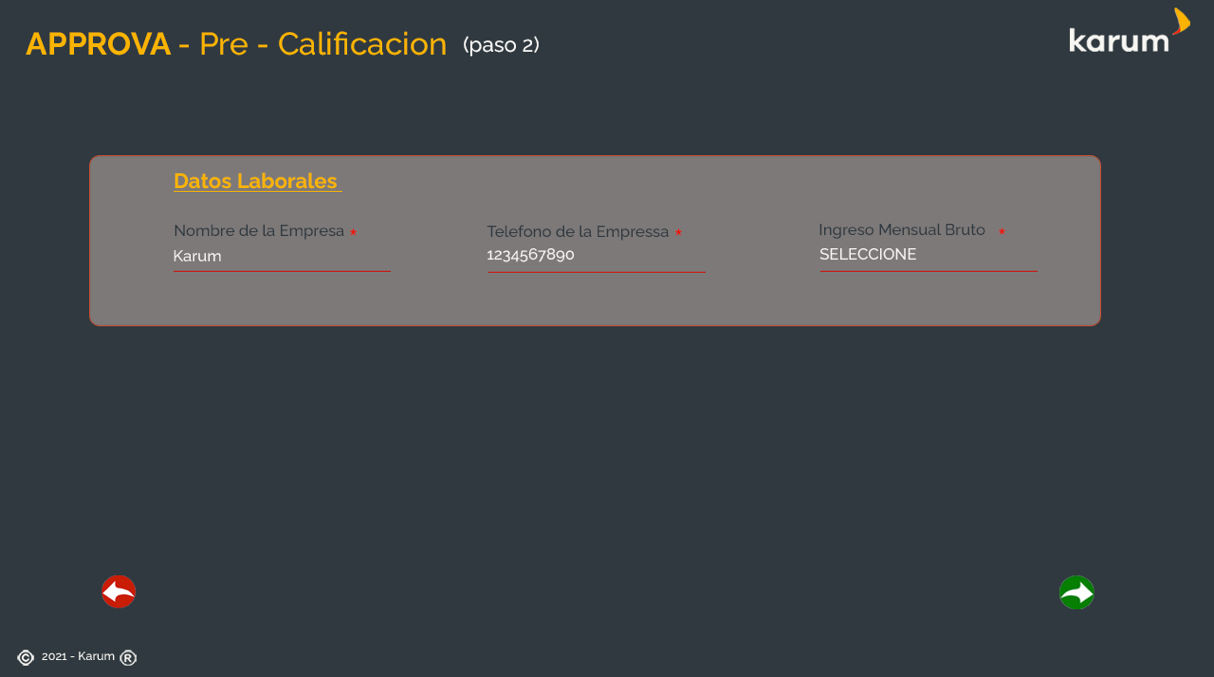
E-Mail - (Email address)

**Mandatory**

**Validate Email address**

1. If FORWARD Button is clicked or touched
2. Write/Update APPLICANT DB record for this display
3. Go to **Datos Laborales**
4. If BACK Button is pressed then
5. Go to **INFORMACION PERSONAL**

**DATOS LABORALES**



Approva Desktop\_10.psd

Graphical user interface, website

Description automatically generated

Approva Desktop\_10a.psd

WORKFLOW

1. Retrieve data fields for this display from **APPLICANT DB**
2. Populate data fields

**DATA FIELDS**

Nombre de la Empresa – (Company Name)

**Mandatory**

Telefono de la Empressa – (Company Phone)

**Mandatory**

Ingreso Mensual Bruto – (Gross Monthly Income)

**Mandatory**

1. If operator touches/clicks BACK button then
2. Go to **DOMICILIO**
3. If operator touches/ clicks forward button then
4. Add/Update APPLICANT DB DB record for this screen
5. Call API XXXX which will generate a OTP which will be sent to mobile #
6. Go to **SUMMARY**

**SUMMARY**

**Graphical user interface, text, application

Description automatically generated**

**WORKFLOW**

1. Read APPLICANT DB and populate display with data fields

Highlighting mandatory data fields with either GREEN or RED ( as previously described)

Customer can modify data fields

**DATA Fields**

Apellido(s) Paterno(s): - ( Paternal Last Name(s)

**Mandatory**

Apellido(s) Materno(s) - (Mother's Last Name(s)

**Mandatory**

Nombre(s) - (Names)

**Mandatory**

Fecha de Nacimento - ( Date of Birth)

Ano - (Year)

Mes -(Month)

Dia - (Year)

**Mandatory**

**API XXXX to provide lists**

Fecha de nacimiento seleccionada - (Date of birth selected)

**Mandatory**

Estado de Nacimiento – (State of Birth)

**Mandatory**

**API XXXX to provide lists**

Género – (Gender)

**Mandatory**

**API XXXX to provide lists**

**API XXXX to provide lists**

Curp – (CURP)

**Mandatory**

Calle: - (Street)

**Mandatory**

No Ext: (Street No)

**Mandatory**

No Int: (Unit / Apartment No)

Optional

C.P – ( Zip Code)

**Mandatory**

**API XXXX to provide lists**

Estado: (State)

**Mandatory**

**API XXXX to provide lists**

Alcaldia o Municipio (Municipality)

**Mandatory**

**API XXXX to provide lists**

Colonia – (Colony)

**Mandatory**

**API XXXX to provide lists**

Ciudad: (City)

**Mandatory**

**API XXXX to provide lists**

Telefono Celular - (Cell Phone)

**Mandatory**

Confirmar Telefono Celular –( Confirm Cell Phone)

**Mandatory**

E-Mail - (Email address)

**Mandatory**

Nombre de la Empresa – (Company Name)

**Mandatory**

Telefono de la Empressa – (Company Phone)

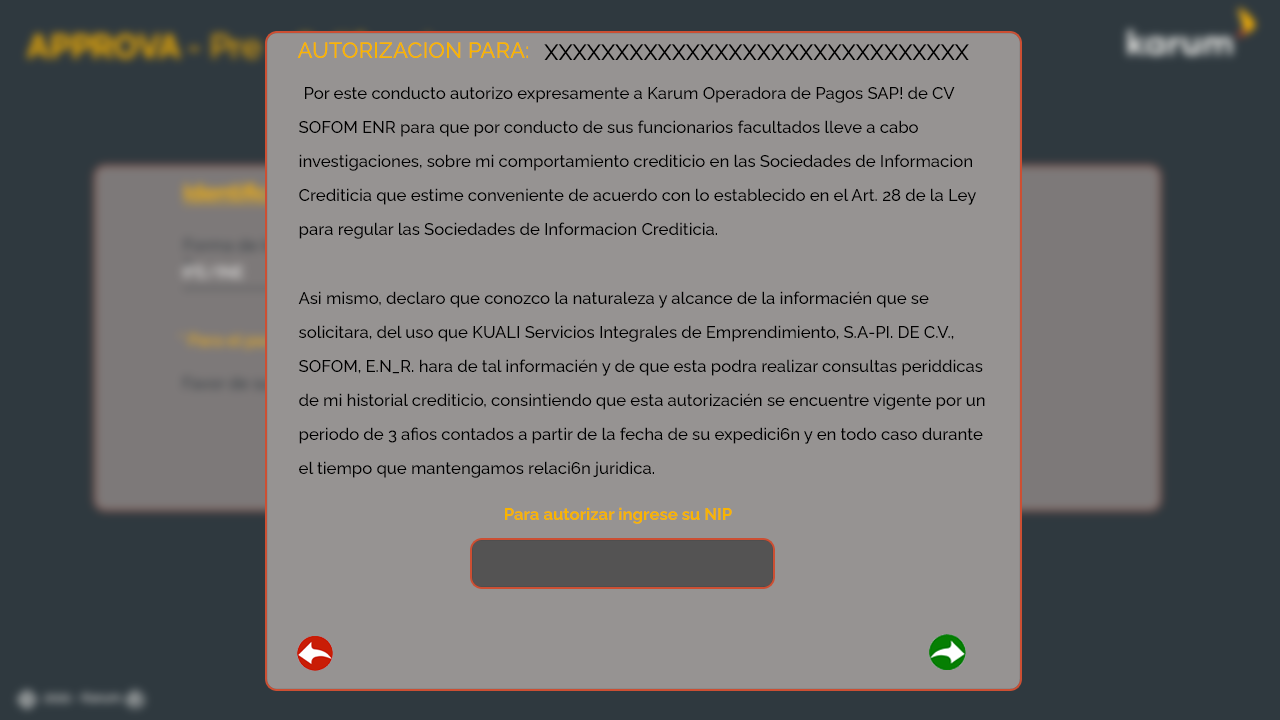
**Mandatory**

Ingreso Mensual Bruto – (Gross Monthly Income)

**Mandatory**

1. If customer clicks/touches **BACK** Button then
2. Go to **DATOS LABORALES**
3. If customer clicks/touches FORWARD button then
4. Call **API TC41** which will send OT to customer Mobile #
5. Go to **AUTORIZACION**

**AUTORIZACION**



**WORKFLOW**

This display accepts the OTP sent to customer after completing **SUMMARY** step

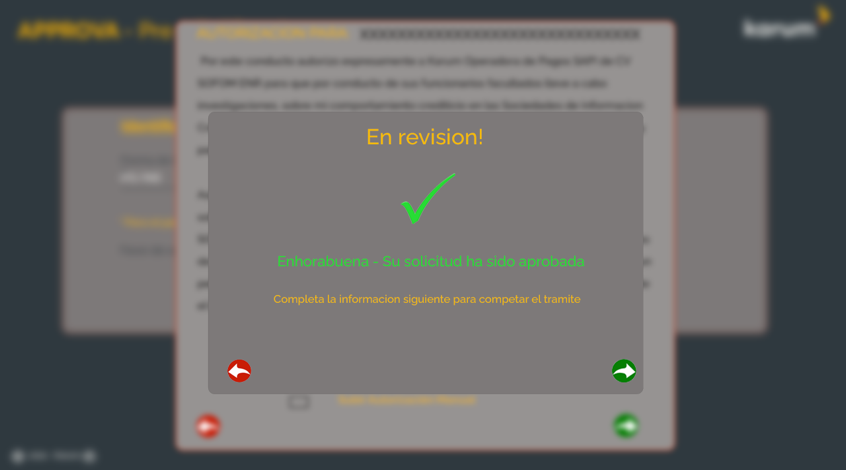
1. Insert customer nameafter **“Autorizacion para” ( Authorization for)**

**Nombre(s) + Apellido(s) Paterno(s)**

2, If Customer clicks/touches FORWARD button then call API TC42 to validate the correct OTP was entered

1. TC42 will return following responses codes
2. Approved
3. Under Evaluation
4. Declined
5. Go **to EN REVISION**
6. If customer clicks/touches **BACK** button then
7. Go to **SUMMARY**

**EN REVISION**

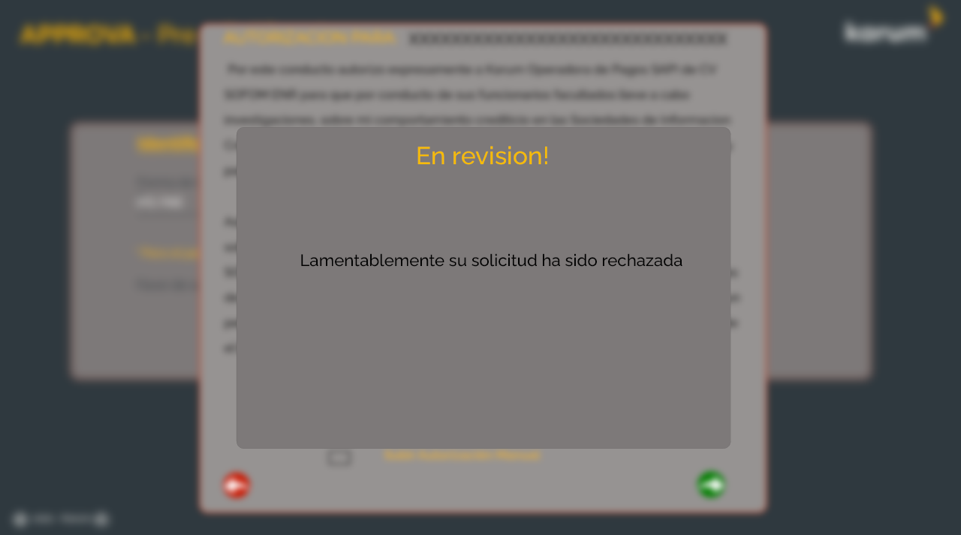


Approva Desktop\_11c. psd (Approved)

Graphical user interface, text, application, chat or text message

Description automatically generated

Approva Desktop\_11c-1. psd Under Evaluation)

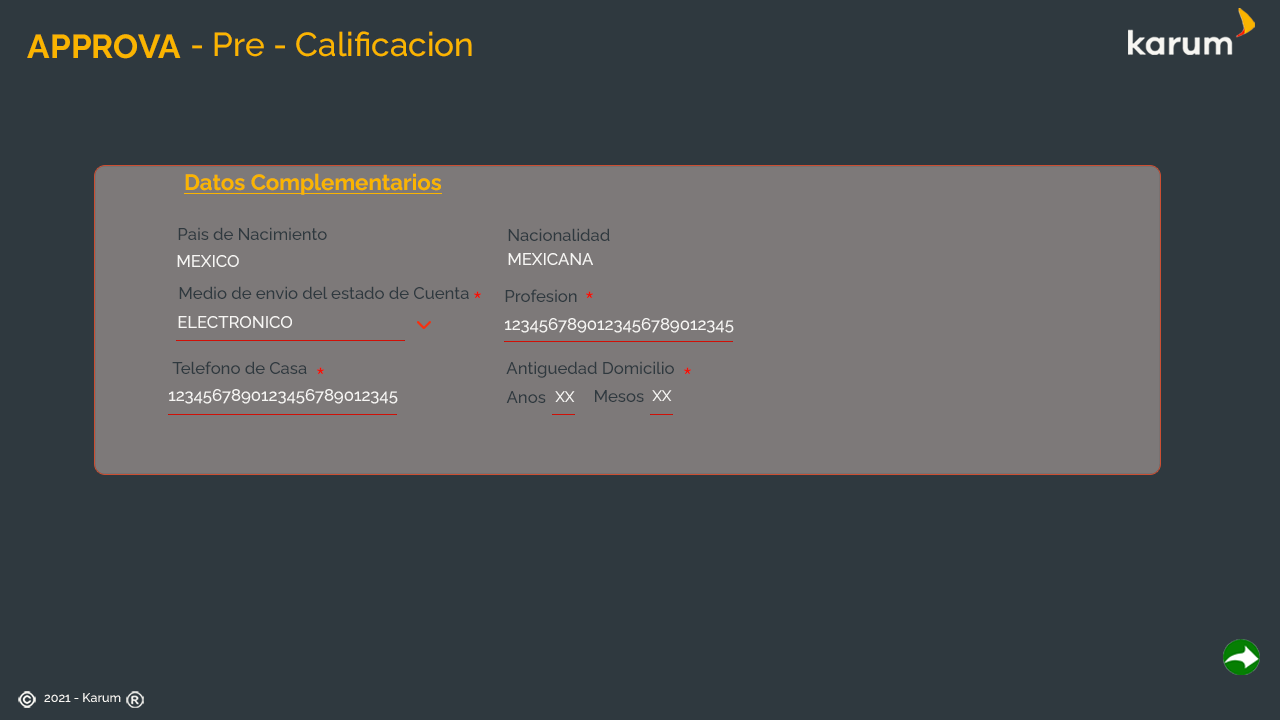


Approva Desktop\_11c-2. Psd (Declined))

**WORKFLOW**

1. **Depensing on response from API Tc43**
2. **Display** Approva Desktop\_11c if APPROVED
3. **Display** Approva Desktop\_11c-1 if Under Evaluation
4. **Display** Approva Desktop\_11c-2 if Declined
5. If customer clicks/touches FORWARD button is pressed then
6. Go to **Datos Complementarios**
7. If customer clicks/touches  **BACK** button then
8. Go to

**Datos Complementarios**



Approva Desktop\_12.psd

Graphical user interface, website

Description automatically generated

Approva Desktop\_12a.psd

**WORKFLOW**

1. Read APPLICANT DB
2. Populate data fields

**DATA FIELDS**

Pais de Nacimiento – (Country of Birth)

**Non editable**

Nacionalidad – ( Nationality)

**Mandatory**

**API XXX to provide list**

Medio de envio del estado de Cuenta – (Means of sending the statement of account)

**Mandatory**

**API XXX to provide list**

Profesion ( Profession)

**Mandatory**

**API XXX to provide list**

Telefono de Casa – (Home Phone)

**Optional**

Antiguedad Domicilio Anos –(How many years at address) YY

**Mandatory**

**API XXX to provide list**

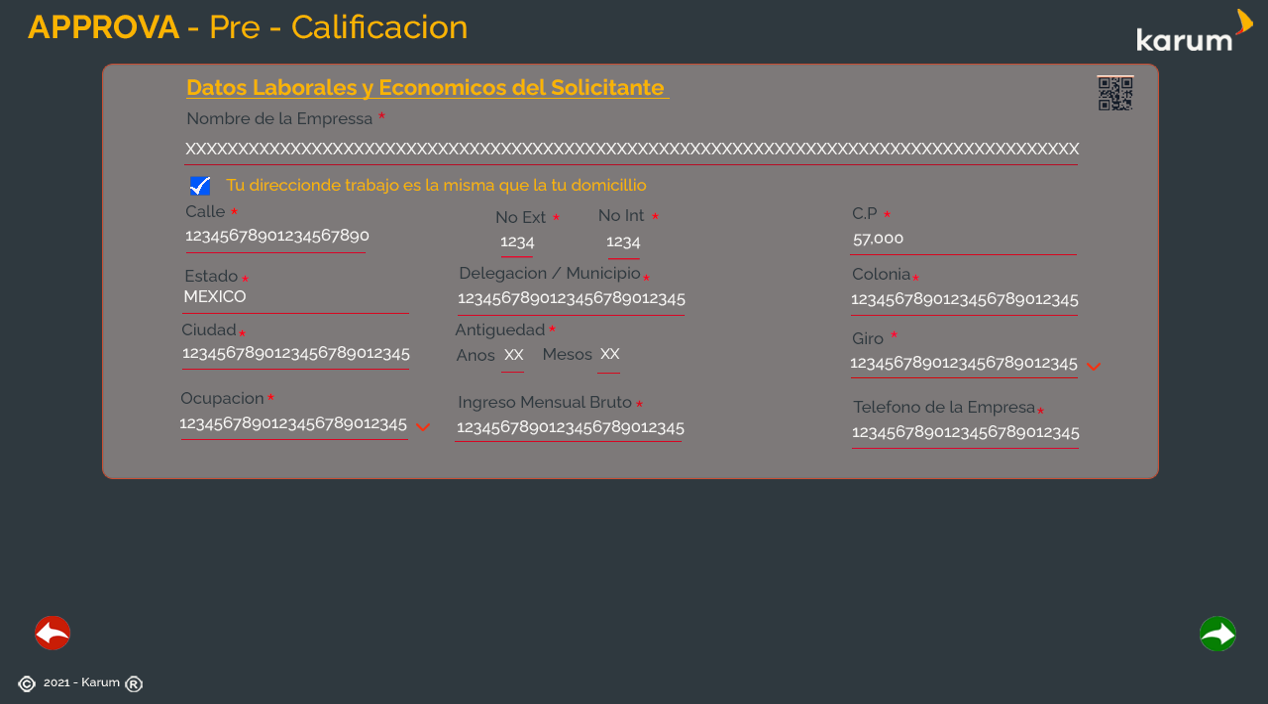
Antiguedad Domicilio Mes - (How many Months at address) MM

**Mandatory**

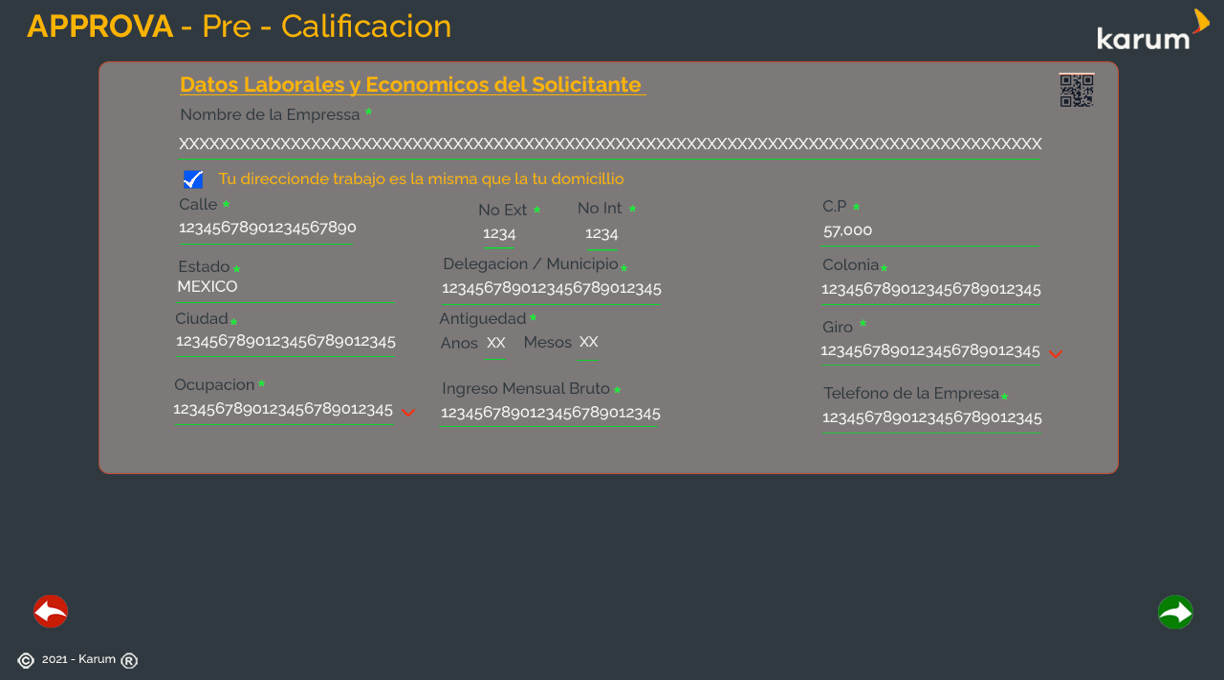
**API XXX to provide list**

1. If customer clicks/touches **FORWARD** button then
2. Add/update APPLICANT record
3. Go to **Datos Laborales y Economicos del Solicitante**

**Datos Laborales y Economicos del Solicitante**



Approva Desktop\_13.psd



Approva Desktop\_13a.psd

**WORKFLOW**

1. Read APPLICANT DB
2. Populate data fields

**Data Fields**

Nombre de la Empressa – ( Company Name)

**Mandatory**

Tu direccionde trabajo es la misma que la tu domicilio – (Work address is same as home address)

If this box is touched or clicked , then place a TICK in box and populate the following data fields

Calle – (Street)

**Mandatory**

Delegacion Municipi – (Municipal Delegation)

Ext.- (External)

Mandatory

Int – (Internal)

**Mandatory**

C.P – (Zip Code)

Estado – (State)

**Mandatory**

**API xxx to provide list**

Delegacion / Municipio –(Municipality)

**Mandatory**

**API xxx to provide list**

Colonia – (Colony)

**Mandatory**

**API xxx to provide list**

Ciudad –(City)

**Mandatory**

**API xxx to provide list**

Antiguedad –(Age)

Anos- (Years)

**Mandatory**

**API xxx to provide list**

Mesos –(Months)

**Mandatory**

**API xxx to provide list**

Ingreso Mensual Bruto –(Monthly Gross Income)

**Mandatory**

Giro – (Turn)

**Mandatory**

Ocupacion –(Occupation)

**Mandatory**

**API xxx to provide list**

Telefono de la Empresa – (Company Phone No)

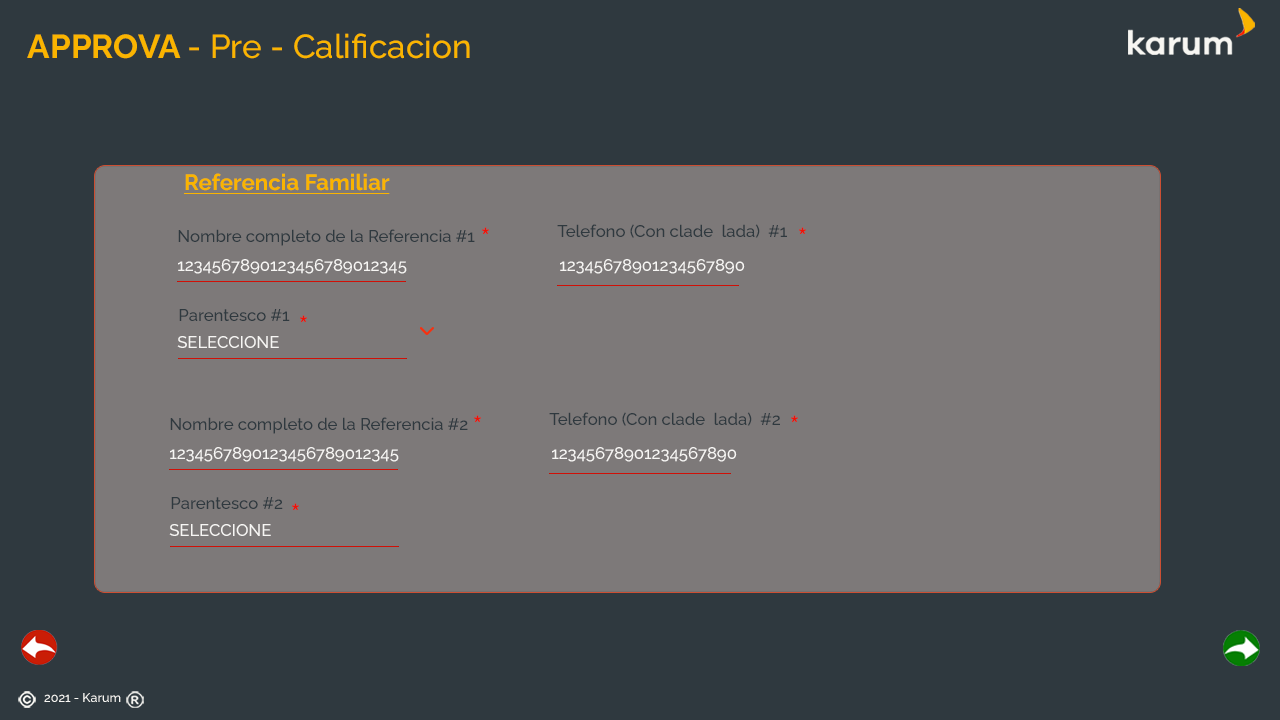
**Mandatory**

**API xxx to provide list**

1. If operator clicks/touches FORWARD button then
2. Add/update APPLICANT record
3. Go to **REFERENCIA FAMILIAR**
4. If operator clicks/touches BACK button then

Go to **Datos Complementarios**

**REFERENCIA FAMILIAR**



Approva Desktop\_14.psd

Graphical user interface

Description automatically generated

Approva Desktop\_14a.psd

**WORKFLOW**

1. Read APPLICANT DB
2. Populate data Fields

**Data Fields**

Nombre completo de la Referencia #1– (Full name of the Reference)

**Mandatory**

Telefono (Con clade lada) #1 – (Telephone (with dialing code)

**Mandatory**

Confirmación telefónica #1 – (Relephone Confirmation)

**Mandatory**

Parentesco #1 – (Relationship )

**Mandatory**

**API xxx to for list**

Nombre completo de la Referencia #2– (Full name of the Reference)

**Mandatory**

Telefono (Con clade lada) #2 – (Telephone (with dialing code)

**Mandatory**

Confirmación telefónica #2 – (Relephone Confirmation)

**Mandatory**

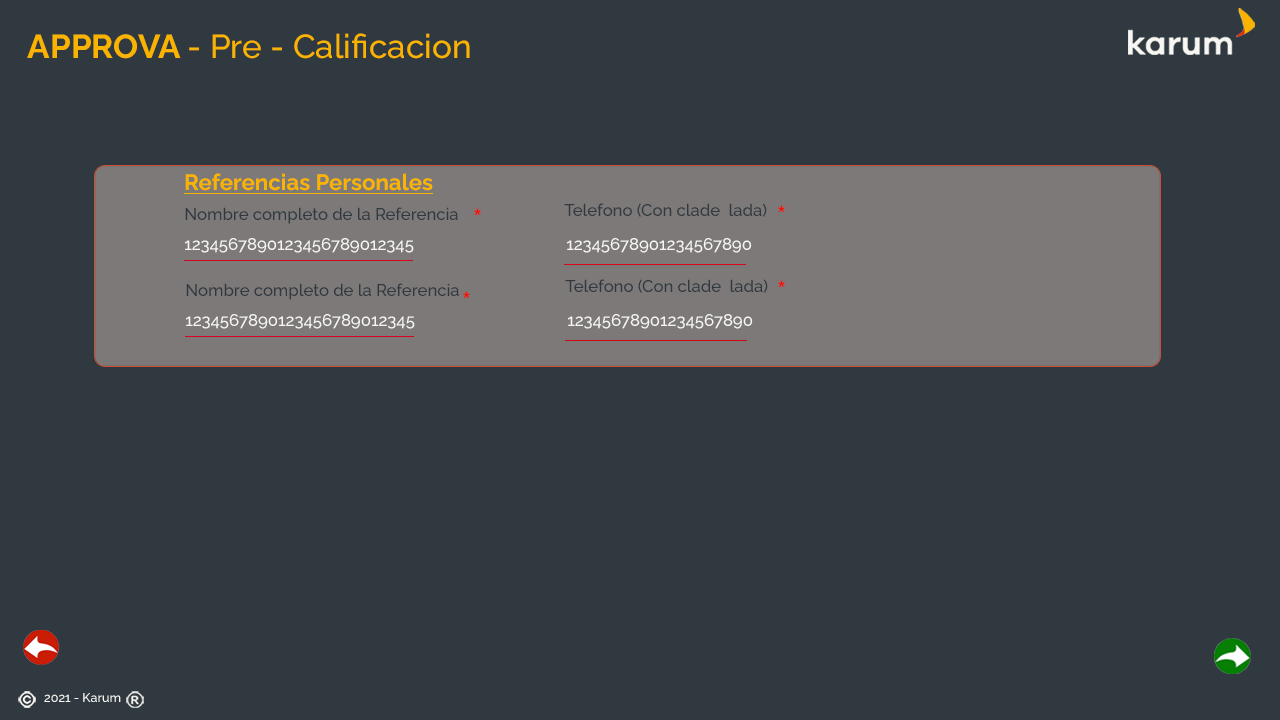
Parentesco #2 – (Relationship )

**Mandatory**

**API xxx to for list**

1. If customer clicks/touches FORWARD button then
2. Add/Update APPLICANT Record
3. Go to **REFERENCIAS PERSONALES**
4. If customer clicks/touches BACK button then
5. Go to **Datos Laborales y Economicos del Solicitante**

**REFERENCIAS PERSONALES**



Approva Desktop\_15.psd

Graphical user interface, text, website

Description automatically generated

Approva Desktop\_15a.psd

**WORKFLOW**

1. Read APPLICANT DB
2. Populate data Fields

**Data Fields**

Nombre completo de la Referencia #3– (Full name of the Reference)

**Mandatory**

Telefono (Con clade lada) #3 – (Telephone (with dialing code)

**Mandatory**

Confirmación telefónica #3 – (Relephone Confirmation)

**Mandatory**

Parentesco #3 – (Relationship

**Mandatory**

**API xxx for list**

1. If customer clicks/touches FORWARD button then
2. Add/update APPLICANT Record
3. Go to **SUMMARY #2**
4. If customer clicks/touches BACK button then
5. Go to **REFERENCIA FAMILIAR**

**SUMMARY#2**

Graphical user interface, website

Description automatically generated

Summary#2.psd

**WORKFLOW**

1. Read APPLICANT DB
2. Populate data fields

Data Fields

Pais de Nacimiento – (Country of Birth)

Nacionalidad –( Nationality)

Medio de envio del estado de Cuenta -( Means of sending statement)

Profesion – (Occupation)

Telefono de Casa –( Home Phone)

Antiguedad Domicilio Anos –(How many years at address) YY

Antiguedad Domicilio Mes - (How many Months at address) MM

Nombre de la Empressa – ( Company Name)

Tu direccionde trabajo es la misma que la tu domicilio – (Work address is same as home address)

Calle – (Street)

Delegacion Municipi – (Municipal Delegation)

Ext.- (External)

Int – (Internal)

C.P – (Zip Code)

Estado – (State)

Delegacion / Municipio –(Municipality)

Colonia – (Colony)

Ciudad –(City)

Antiguedad –(Age)

Anos- (Years)

Mesos –(Months)

Ingreso Mensual Bruto –(Monthly Gross Income)

Giro – (Turn)

Ocupacion –(Occupation)

Telefono de la Empresa – (Company Phone No)

Nombre completo de la Referencia #1– (Full name of the Reference)

Telefono (Con clade lada) #1 – (Telephone (with dialing code)

Confirmación telefónica #1 – (Relephone Confirmation)

Parentesco #1 – (Relationship )

Nombre completo de la Referencia #2– (Full name of the Reference)

Telefono (Con clade lada) #2 – (Telephone (with dialing code)

Confirmación telefónica #2 – (Relephone Confirmation)

Parentesco #2 – (Relationship )

Nombre completo de la Referencia #3– (Full name of the Reference)

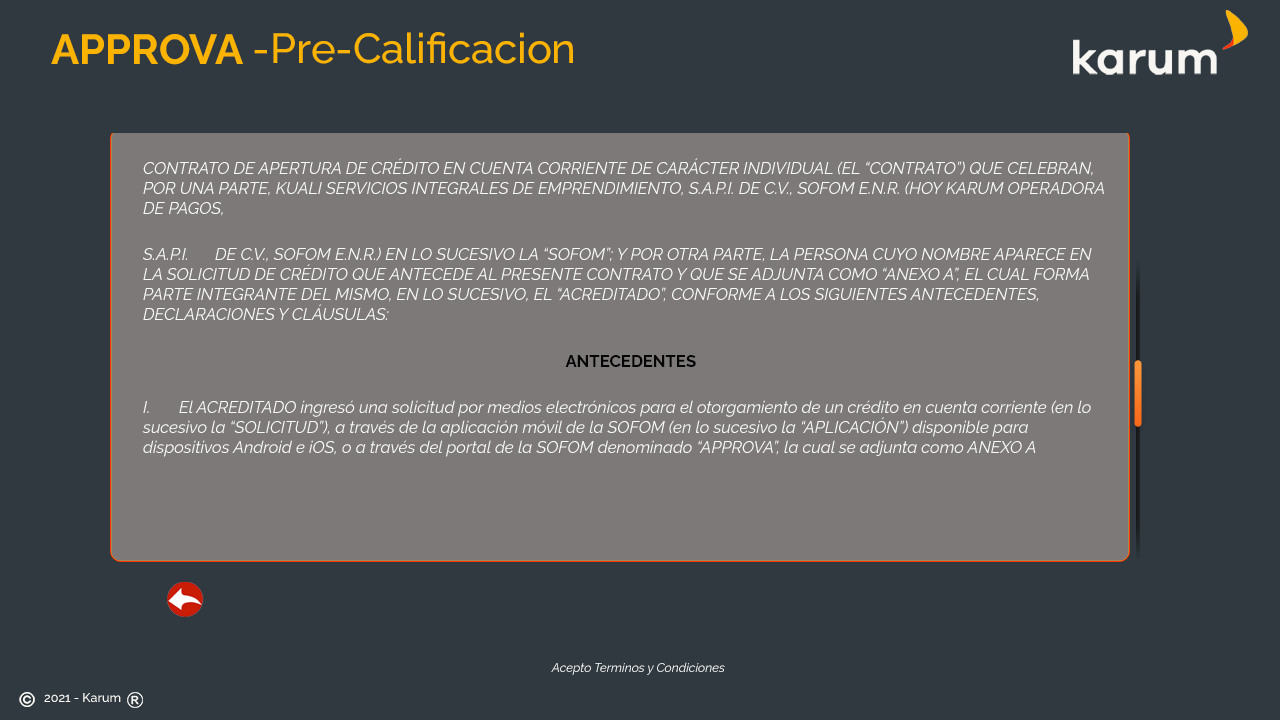
Telefono (Con clade lada) #3 – (Telephone (with dialing code)

Confirmación telefónica #3 – (Relephone Confirmation)

Parentesco #3 – (Relationship

1. If customer clicks/touches **FORWARD** Button then
2. Edit data Fields
3. Add/Update APPLICANT FB
4. Go to **DECLARATIONS#1**
5. If customer clicks/touches **BACK**  Button then
6. Go to **REFERENCIAS PERSONALES**

**DECLARATIONS#1**



Approva Desktop\_16.psd

**WORKFLOW**

1. Display Screen and allow customer to scroll through the Terms and Conditions
2. If they cancel display message “Are You Sure “ UX which is at end of this document , then go to
3. When customer scrolls to the end of the Terms and Conditions go to Declarations #2

Here is link to Word document to include in Terms and Conditions

https://docs.google.com/document/d/1Hr-r\_9uXe78ZstUUG2iu1ihCGU7owPH-?rtpof=true&authuser=tomsintcom%40gmail.com&usp=drive\_fs

**DECLARATIONS#2**

Graphical user interface, text, application

Description automatically generated

**WORKFLOW**

1. Display **FORWARD** button
2. If customer clicks or touches the  **FORWARD** button then
3. activate API 44 which will return with Folio Number
4. Update APPLICANT record with Folio number
5. Go to **COMPLETOS**

**COMPLETOS**

**A screenshot of a computer

Description automatically generated**

WORKFLOW

1. Display UX along with Folio number returned by API
2. If customer clicks / touches “Entendido” then
3. Go to **GOODBYE**

**GOODBYE**

A picture containing icon

Description automatically generated

**WORKFLOW**

1. Display UX
2. Logoff after 1 minute inactivity

**HANDOFF**

During any of the times that an upload of documents is required , there is a small QR Code GIF on top of the screen indicating that they can “handoff” control to a mobile application that can be used to upload local files , all take photos of documents

If operator touches/ clicks the QR Code , then a QR Code is displayed on the screen which the operator scans with mobile device the wish to hand control over to .

Once control is given to the mobile device , control can be taken back by clicking/touching the RESUME BUTTON on the desktop