



Omni Capital

Retail Finance

OmniPort Training Handbook – Amended Applications

STRICTLY FOR RETAILER USE ONLY



OmniPort

V1.0



Contents

Amended Applications

Introduction	3
Amended Applications, how to process	5-8
FAQ	9

Introduction

Welcome to the OmniPort Training Handbook for amended applications. This guide has been created to support you in using our amended applications feature in OmniPort.

The amended applications feature has been designed to enable greater flexibility when the customer has a previously agreed loan where there has now been a change in the product price. This functionality enables you to agree a new loan with the customer that will remove the need for a new application and offer greater certainty as to the customer's eligibility for the new loan term.

Our upper amend value functionality will enable your customer to understand exactly the maximum loan amount that they will be approved for on their existing APR and loan term, enabling your customers to shop with flexibility and confidence.

This handbook is designed to be a supplement to the OmniPort Training Handbook where you can find more detailed information as to how to navigate OmniPort and carry out your regular activities on the system.



Omni Capital
Retail Finance

Tel: 0333 240 8318

sales@ocrf.co.uk | www.ocrf.co.uk

Operations Centre
Belvedere House, PO Box 6990, Basingstoke, RG24 4HX



www.twitter.com/OmniCapitalRF



www.linkedin.com/company/omnicapital-retail-finance

Omni Capital Retail Finance is a member of the Finance & Leasing Association (FLA)



Amended Applications

Amended Applications:

The amended application function enables our retailers to amend the terms of previously accepted applications to support changes in price to the goods or services provided. To be eligible for this feature the customer must have a previously approved application.

1. Select the customer's approved application from the loan applications.

The screenshot displays the 'Loan applications' interface. At the top, there's a navigation bar with 'Omni Capital Retail Finance' logo, a user greeting 'Welcome back', the date '14/04/2025 09:43 AM', and links for 'Account' and 'Log out'. Below this is a blue header with 'Loan applications' and buttons for 'Finance Calculator' and 'Loan Application'. A sub-header contains filters for 'SUBMITTED LOAN APPLICATIONS', 'DRAFT LOAN APPLICATIONS', 'SENT LOAN APPLICATIONS', and 'ELIGIBILITY CHECKER'. The main area features a table with search and filter options (Retailer Branch, From, To, Columns (5), Status, Search) and a 'Page Size' dropdown set to 10. An 'Export' button is also present. The table lists 11 loan applications with various statuses like 'Approved', 'Sign Documents', 'Payment Requested', and 'Order cancelled'. A blue arrow points to the right-hand side of the first row, which is labeled with the number '1'.

Loan reference	Retailers reference	Status	Created at	Status changed at	Installation name	Customer	Loan value	Loan channel	Time in current status	Amendment
RF97701		Approved	11/04/2025 11:16 AM	11/04/2025 11:18 AM	Instore only		4950.00	In-store Eligibility	2 days	
RF97678		Sign Documents	09/04/2025 04:24 PM	09/04/2025 04:24 PM	Instore only		2900.00	In-store Eligibility	4 days	
RF97675		Approved	09/04/2025 03:45 PM	09/04/2025 03:48 PM	Instore only		4500.00	In-store Eligibility	4 days	
RF97663		Approved	08/04/2025 01:42 PM	08/04/2025 01:45 PM	Instore only		900.00	In-store	5 days	
RF97582	test	Sign Documents	25/03/2025 10:26 AM	25/03/2025 10:26 AM	Instore only		720.00	In-store	19 days	
RF97549		Payment Requested	20/03/2025 12:04 PM	20/03/2025 01:02 PM	Instore only		1300.00	In-store	24 days	
RF97483		Order cancelled	11/03/2025 05:16 PM	11/03/2025 05:17 PM	Instore only		2000.00	In-store	33 days	Amendment
RF97482		Payment Requested	11/03/2025 05:04 PM	11/03/2025 05:23 PM	Instore only		4450.00	In-store	33 days	Original
RF97285		Payment Requested	13/02/2025 11:16 AM	13/02/2025 11:40 AM	Instore only		25000.00	In-store	59 days	
RF97249		Payment Requested	10/02/2025 10:44 AM	10/02/2025 11:01 AM	Instore only		6300.00	In-store	62 days	

Application Amendments - Continued

2. Once you have accessed the required approved application then you will see that the "Amend loan application" tab is available on the loan information screen. Select this button to access the amendments feature.

Loan Application

Loan reference:	RF97728
Retailer reference:	1234
Retailer:	**Test Retailer - instore only
Customer:	tester@test.com(Test Test)
Retailer Branch:	Instore only
Status	Approved
Description of goods:	Test
Previous loans:	0
Last loan date	N/A
Created By	TESTTESTER12
Amendment	No
Decline Category	N/A
Eligibility Check:	Details
Upper amend value:	£4,000.00

3

Finance Product

Finance product:	12 months Interest free (0%)
Loan Channel:	In-store Eligibility
Annual interest rate:	0.00%
Payment Term:	12
Deferred Term:	0
Total Term:	12
First payment period(month):	0
Price	£3,200.00
Deposit:	£200.00
Loan Value:	£3,000.00
Customer admin fee:	£0.00
First payment:	£250.00
Subsequent payments:	£250.00
Total interest payable:	£0.00
APR:	0.00%

4

[Back](#) [Cancel loan application](#) [Pay Deposit](#) [Amend loan application](#)

3. You can see clearly from this screen the "Upper amend value" field. This confirms the maximum loan value the customer is pre-approved for At their current loan terms.

4. Select the "Amend loan application" tab to access the amend loan application screen.

Amended Applications - Continued

Amend loan application

If you wish to amend the customer's loan application, please enter either the new price, new deposit, or both in the fields below and press the 'Calculate' button.

If you've amended your loan application and we're not able to offer a loan that meets your revised criteria this is likely due to affordability, however, please also check that you have not taken the loan value below our minimum.

Current Price (£): 2000.00
Current Deposit (£): 500.00
Current Product : 24 months interest bearing (9.90%)
Current Monthly Payment (£): 68.85
New Price (£):
New Deposit (£):

5

5. Enter the new details required in the "New Price" and "New Deposit" fields.

6. Press "Calculate" button to search for new terms available.

****Please note that if the original loan terms are available these will be presented before alternative products****

Amend loan application

If you wish to amend the customer's loan application, please enter either the new price, new deposit, or both in the fields below and press the 'Calculate' button.

If you've amended your loan application and we're not able to offer a loan that meets your revised criteria this is likely due to affordability, however, please also check that you have not taken the loan value below our minimum.

Current Price (£): 2000.00
Current Deposit (£): 500.00
Current Product : 24 months interest bearing (9.90%)
Current Monthly Payment (£): 68.85
New Price (£):
New Deposit (£):

6

Amended Applications - Continued

7. The pre-approved loan terms that are available will be presented underneath the amended fields.
8. Once the customer has confirmed that they are happy with the new terms you should select the "Apply" button to create the new loan.
9. The confirmation note will then appear confirming the new loan number and that documents will be received by the customer.
10. At this point the original loan is then put into a frozen status until the customer has signed the documents on the new loan.
11. Once the new loan has been signed the original loan will be automatically cancelled.
12. To unlock the original loan terms the amended application should be cancelled. This will allow the original loan to be progressed as normal.

Amend loan application

If you wish to amend the customer's loan application, please enter either the new price, new deposit, or both in the fields below and press the 'Calculate' button.

If you've amended your loan application and we're not able to offer a loan that meets your revised criteria this is likely due to affordability, however, please also check that you have not taken the loan value below our minimum.

Current Price (£): 2000.00

Current Deposit (£): 500.00

Current Product : 24 months interest bearing (9.90%)

Current Monthly Payment (£): 68.85

New Price (£):

New Deposit (£):

9

i The loan has been amended and this application will now be locked. The amended loan has been created as reference 'RF88587' and its status is 'Sign Documents (Amendment)'. An email has been issued to the customer informing them of the proposed changes and a confirmation email has been sent to your inbox for reference. Please close this window and return to the Submitted Loan Applications screen where you can view the new loan.

Close

	<input type="button" value="Calculate"/>	<input type="button" value="Close"/>
New Product	New Monthly Payment	
24 months interest bearing (9.90%)	£110.16	<input type="button" value="Apply"/>

Q: Will this impact the customer's credit file?

A: This will not result in an additional check being undertaken on the customer.

Q: Can I amend the application to increase or decrease the price?

A: You are able to both increase and decrease the price of an accepted application.

Q: Will this work with declined or referred applications?

A: No, this functionality supports accepted application amendments only.

Q: There are multiple products being shown as available after I have entered the new term, but the existing terms are not listed, why is this?

Where possible we will look to ensure that the product remains the same, however, in the event we cannot offer the customer the current terms as pre-approved for credit we will present a list of options the customer can proceed with. You should ensure all available options are discussed with the customer before proceeding with a new product.

Q: The customer wants a loan of more than the upper amend value, what options are available to them?

A: The upper amend value is the maximum value they are approved for at the same APR and term of the original loan. OmniPort will show the customer any alternative products that may be available. The customer may also still be able to apply for a higher value loan at their original term, this will require a new application.

Q: Will the customer receive any further communications?

A: Yes, the customer will receive an e-mail that details the new application amounts and presents them with the original terms by way of comparison.

Q: Will the customer be required to sign a new credit agreement?

A: Yes, the customer will be required to sign a new credit agreement outlining the new terms in the same way as their original application.

Q: What will happen to any deposit the customer has paid?

A: Any deposit will automatically transfer across to the amended loan.

Q: Do I need to discuss any loan amendments with the customer before proceeding?

A: Yes, it is essential that all terms are discussed with the customer before proceeding with any amendments.

STRICTLY FOR RETAILER USE ONLY

Tel: 0333 240 8318

(Option 2 for Retailer Support)

***Enquiries for Omni Capital Retail Finance Retail Finance:
retailersupport@ocrf.co.uk | www.ocrf.co.uk
Underwriting@ocrf.co.uk***

Operations Centre
Belvedere House | Basing View | Basingstoke | Hampshire | RG21 4HG

www.twitter.com/OmniCapitalRF

www.linkedin.com/company/omnicapital-retail-finance

Omni Capital Retail Finance Retail Finance is authorised and regulated by the Financial Conduct Authority, Firm Reference Number: 720279.

Omni Capital Retail Finance Retail Finance is a member of the Finance and Leasing Association (FLA)