



*Omni Capital*

*Retail Finance*

# OmniPort Training Handbook – Eligibility Checker

*STRICTLY FOR RETAILER USE ONLY*



V1.0



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## Introduction

Welcome to the OmniPort Training Handbook for our Finance Calculator and Eligibility Checker functionality. This guide has been created to support you in using these features in OmniPort to enhance your customers' experience.

The Finance Calculator enables you to illustrate the total cost of any credit products to your customers. The seamless transition to the Eligibility Checker ensures that your customers can assess their likelihood of being approved for credit with no impact on their credit score.

By presenting the amount your customer will be approved for on the selected terms we believe that we are creating an opportunity for you to have positive conversations with your customers and deliver increased value and customer conversions in-store.

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.



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



# Finance Calculator

The finance calculator helps you to work out repayment values for the customer. You can then easily transition from the Finance Calculator to the Eligibility Checker or launch a loan application directly.

1. Select "Finance Calculator" from your Dashboard to launch the calculator.

The screenshot shows the Omni Capital Retail Finance dashboard. At the top right, there are links for "Account" and "Log out". The main navigation bar is blue and contains two buttons: "Finance Calculator" and "Loan Application". A blue arrow points to the "Finance Calculator" button, with the number "1" next to it. Below the navigation bar, there is an "Announcements" section with a "Page Size" dropdown set to "3". A table lists three announcements:

Date	Category	Title
04/09/2018	Product update	New Loan Application Design
21/03/2018	TEST!	Testing_New
05/10/2017	General	Welcome

Below the table, it says "Showing 1 to 3 of 13 entries" and includes a pagination control with buttons for "Previous", "1", "2", "3", "4", "5", and "Next".

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OmniPort v 8.0.2.12

# Finance Calculator

2. Once the finance calculator is launched you will need to enter the product information that you are calculating the repayment values for.
3. Select the loan product from your list of available products.
4. Enter the value of the goods/services the customer is interested in.
5. Select the deposit the customer wishes to make, you can use the slider bar to select a percentage of the price to automatically enter a value
6. Once these fields are all selected you can then proceed to check the customer's eligibility as well as find out the highest value loan they are likely to be approved for with the loan product selected.
7. Select "Check Eligibility" to proceed to the eligibility checker. You will not be able to select the button until the requested information is completed.
8. If the customer wishes to proceed straight to an application select "Loan Application". this will take you to the normal loan application journey.

Omni Capital Retail Finance

Account Log out

## Finance Calculator

Finance Calculator Loan Application

Use this calculator to see which finance option best suits the customer's need.

3 → **Loan product:\*** 6 months Interest free (0%)

4 → **Price (£):\*** 2000

**Deposit (£):\*** 200

5 → **Deposit (%)** 10%

7 → **Check Eligibility**

8 → **Loan Application**

Qualifying/minimum eligibility criteria:

- ✓ 18 or over
- ✓ Gross annual income of £5,000 or more
- ✓ Bank account with Direct Debit facility
- ✓ Not currently bankrupt, subject to an Individual Voluntary Agreement or have any County Court Judgments

### Representative example

<b>Loan type:</b>	6 months Interest free (0%)
<b>Price:</b>	£2,000.00
<b>Deposit:</b>	£200.00
<b>Loan value:</b>	£1,800.00
<b>Total term (months):</b>	6
<b>APR:</b>	0%
<b>First payment:</b>	£300.00
<b>Monthly payment:</b>	£300.00
<b>Total interest payable:</b>	£0.00
<b>Total amount payable:</b>	£1,800.00

Checking eligibility will not impact the customer's credit score.

# Eligibility Checker

1. At the top of the screen the summary results of the finance calculator will be displayed with the loan details.
  - The loan type.
  - The value of the goods or services.
  - The deposit amount due to be paid.
  - The total value of the loan before any interest.
  - The interest rate of the loan.
  - The value of the first payment.
  - The value of the regular monthly instalment.
  - The total value of any interest to be applied to the loan.
  - The total amount repayable by the customer across the term of the loan.

## Finance Calculator

Finance Calculator    Loan Application

### Finance calculator summary

<b>Loan type:</b>	6 months Interest free (0%)
<b>Price:</b>	£2,000.00
<b>Deposit:</b>	£200.00
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<b>Total amount payable:</b>	£1,800.00

# Eligibility Checker

2. In the bottom section of the page, you will be asked to complete the customer's information.

- Email
- Title
- First name
- Last name
- Date of birth
- Residential status (rental information will be required for non-homeowners)
- Number of dependents
- Employment status
- Gross annual income (£)

## Customer details

Fields marked with an asterisk\* must be completed

Email:*	<input type="text" value="test@tester.com"/>
Title:*	<input type="text" value="Mr"/>
First name:*	<input type="text" value="Test"/>
Last name:*	<input type="text" value="Appilcation"/>
Date of birth:*	<input type="text" value="17/10/2025"/>
Residential status:*	<input type="text" value="Owner"/>
Number of dependents:*	<input type="text" value="2"/>
Employment status:*	<input type="text" value="Employed"/>
Gross annual income (£):*	<input type="text" value="40000"/>

3. You will also need to provide the customer's address details. Enter the customer's post code and select "Find Address".

## Current address

Postcode:*	<input type="text" value="RG21 4HG"/>	<input type="button" value="Find Address"/>	3
Address:	<input type="text" value="Castle Trust Capital plc Belvedere House Basing View Basingstoke RG21 4HG"/>	<input type="button" value="Manual Input"/>	5
Flat:	<input type="text"/>		4
House number:	<input type="text"/>		
House name:	<input type="text" value="Belvedere House"/>		
Street:	<input type="text" value="Basing View"/>		
Town / City:*	<input type="text" value="Basingstoke"/>		



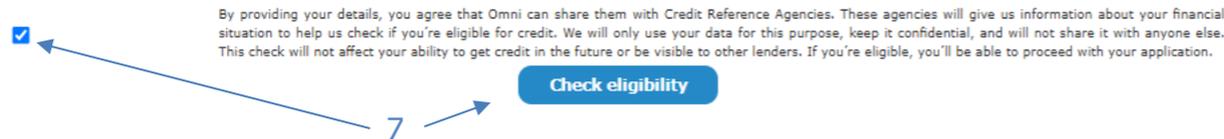
By providing your details, you agree that Omni can share them with Credit Reference Agencies. These agencies will give us information about your financial situation to help us check if you're eligible for credit. We will only use your data for this purpose, keep it confidential, and will not share it with anyone else. This check will not affect your ability to get credit in the future or be visible to other lenders. If you're eligible, you'll be able to proceed with your application.

# Eligibility Checker

4. This will then enable the customer to select their address from the drop-down menu.
5. If the customer's address is not found, they can use the "Manual Input" box to enter their address manually.
6. The customer must then read, or have read to them, the declaration:

"By providing your details, you agree that Omni can share them with Credit Reference Agencies. These agencies will give us information about your financial situation to help us check if you're eligible for credit. We will only use your data for this purpose, keep it confidential, and will not share it with anyone else. This check will not affect your ability to get credit in the future or be visible to other lenders. If you're eligible, you'll be able to proceed with your application."

7. The customer then needs to tick the box and click on "Check eligibility" to complete the eligibility check.



8. This will then present to you the outcome of the eligibility check.

The screenshot shows the Omni Capital Finance Calculator results. At the top is the Omni Capital logo. Below it is a blue header with the text "Finance Calculator". A blue arrow labeled '8' points to the main heading: "This customer is likely to be approved for finance". Below this is a sub-heading: "Subject to additional checks during a full application submission." A blue arrow labeled '11' points to the text: "Based on the information provided and loan product selected, this customer is likely to be approved for finance up to £3000.00." Below this is a link: "Return to the finance calculator to see a representative calculation should the customer choose to increase their loan amount." There are two main sections: "Finance calculator summary" and "Customer details". The "Finance calculator summary" section contains a table with loan details. Below it is a blue "Apply" button with a blue arrow labeled '10' pointing to it. The "Customer details" section lists the first name, last name, and date of birth.

Omni Capital Retail Finance

## Finance Calculator

8 → **This customer is likely to be approved for finance**  
Subject to additional checks during a full application submission.

Based on the information provided and loan product selected, this customer is likely to be approved for finance up to **£3000.00**. ← 11  
Return to the finance calculator to see a representative calculation should the customer choose to increase their loan amount.

### Finance calculator summary

Loan type:	6 months Interest free (0%)
Price:	£2,000.00
Deposit:	£200.00
Loan value:	£1,800.00
Total term (months):	6
APR:	0%
First payment:	£300.00
Monthly payment:	£300.00
Total interest payable:	£0.00
Total amount payable:	£1,800.00

Apply ← 10

### Customer details

First name:	Test
Last name:	Tester
Date of birth:	17/10/1999

## Eligibility Checker

9. This will indicate if the customer is likely to be approved or unlikely to be approved for finance.
10. If the customer is likely to be approved for finance, then you can proceed to an application by pressing the “Apply” button.
11. You will also be able to see the maximum loan value that the customer will likely be approved for. If this value is less than the requested amount the maximum value will still be presented enabling you to discuss options with the customer.
12. If the result is that the customer is unlikely to be approved for finance, the customer may want to consider reviewing their credit report or exploring other options
13. Once you proceed with the application the information entered on the eligibility check will automatically be completed in the application.
14. If you make an amendment to the selected product type you will receive this will receive a notification that this could impact the outcome of the application.

Please note that the loan product you've selected is different than what was entered for the eligibility check. The outcome of the application may differ as a result.

15. Similarly, if you change the value of the loan above the maximum approval value you will receive a notification.

Please note that the purchase price you've entered implies a higher loan amount than you are eligible for. The outcome of the application may differ as a result.

16. The application is then as per your current application process, with information pre-filled from the eligibility checker. If any of the pre-filled information is changed you will receive a notification.

*If any application details have been changed this may impact the final decision.*

## FAQs

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

A: This will not result in a full credit check being completed on the customer unless they go ahead with a full application and sign their credit agreement.

**Q: Can I still apply without using the Finance Calculator and Eligibility Checker?**

A: Yes, you can still launch an application directly using the "New Application" button.

**Q: Does "likely to be approved" mean that the application will definitely be accepted?**

A: The application may still be referred to our Underwriting team for verification of any information the customer has entered that we are unable to validate electronically. Once that information is received and the details confirmed the loan will be approved.

**Q: Can I do more than one Eligibility Check per customer?**

A: Yes, you can do multiple checks per customer. The check is product specific, so if a different product is selected the outcome may be different. If the customer is declined for numerous different loan products and price combinations, they may wish to check their credit file.

**Q: Can the customer be "unlikely to be approved" for one product but "likely to be approved" for another?**

A: Yes, if the customer is "unlikely to be approved" but presents as having a "likely to be approved for" this is likely to indicate that the customer may be approved for a loan at a lower monthly instalment.

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(Option 2 for Retailer Support)

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