Personal Loan Scenario

Wireframe Template V2

Kantara UMA WG
UMA Protocol (high level)

Step 0
User introduces AM and Host

Step 1
Requester registers with AM

Step 2
Requester agrees to terms for resources

Step 3
Requester grants access to resource
### Notes

<table>
<thead>
<tr>
<th>Type</th>
<th>Element</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Area</td>
<td>Homepage Feature</td>
</tr>
<tr>
<td>2</td>
<td>List</td>
<td>News</td>
</tr>
<tr>
<td>3</td>
<td>Area</td>
<td>Our Solution box</td>
</tr>
<tr>
<td>4</td>
<td>List</td>
<td>From Our Blog</td>
</tr>
</tbody>
</table>

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### Concept

Home page provides snapshot of organization's activities and services. One main feature calls to attention recent work or service. Client login placed on homepage so clients can read what the organization has been up to as they log in.

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### Client Login

- **User Name**: 
- **Password**: 
- **Login**
- **Forgot password**
- **What are ProjectSpaces?**

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### News

- **02.02.2005**
- **12.27.2004**
- **11.02.2004**
- **10.27.2004**
- **09.15.2004**

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### Our Services

- **Service #A**
- **Service #B**
- **Service #C**
- **Service #D**

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### From Our Blog


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© copyright 2004 [Name of Organization]. All rights reserved.
Fonts, Color and Logo

UMA Font
Font family: Gills Sans, Typeface: Light or Regular

UMA Color
based on kantara logo color

Welcome Alice Adams!
Change password
Settings

UMA Banner Site
Scenario
Alice is logged in to Financial Risk site
Alice checks out her credit information
Alice decides to share and protect credit information by UMA

Click on UMA logo
User-Managed Access

Financial RISK is asking to sign up with UMA Service to have it protect resource residing there. Allow?

UserID: alice
Password: 

Host data description: Credit score data

Deny  Allow

Click on Allow
Credit Information

01.08.2009
- Mortgage to buy first house $200,000.
- Monthly payment details

12.27.2009
- Personal Loan Request (Pending) $10,000

Your Score is 678

- Excellent
- Good
- Fair
- Uncertain
- Poor

Financial Credit Report

Resource Protected
This resource information is protected by User-Managed Access (UMA) Service.

Credit Score data UMA Settings

Click on "Credit Score data UMA Settings"
UMA lets an individual control the authorization of data sharing and service access made between online services on the individual's behalf.

Description here

Alice logs in to UMA site

Click on Login
UMA lets an individual control the authorization of data sharing and service access made between online services on the individual's behalf.

Create Resource Baskets

Basket Name
Hosts4Loan

Description
Basket of resources for loan request

Select
Add host to basket
Financial Risk
Salary Document
UniBank Corp

Hosts Basket
UniBank Corp - Bank Account information
SalaryDocument.com - monthly salary info
Financial RISK - Credit score data

Create or Cancel

Description here

Alice creates a basket of resources/hosts to share
Click on Create to continue
UMA lets an individual control the authorization of data sharing and service access made between online services on the individual's behalf.

Create Data Sharing Policy

Policy Name: Loan policy
Description: Policy for data sharing to request online loan

Common Contract type:
- Data Collection
- Data Processing

Data Feed Management:
- Validity: __ / __ / ___
- Ask me consent
- Notify me about data access
- Allow sharing with multiple requesters

Click on Create to continue or Click on contract type links to see details
UMA lets an individual control the authorization of data sharing and service access made between online services on the individual's behalf.

Create Data Sharing Policy

Policy Name: Loan policy
Description: Policy for data sharing to request online loan

Common Contract type
- Data Collection

Data Collection
- The requesting service can collect data without recording any information.

Data Feed Management
- Validity: __ / __ / ____, __ / __ / ____

Click on Create
UMA lets an individual control the authorization of data sharing and service access made between online services on the individual's behalf.

Create Data Sharing Policy

Policy Name: Loan policy
Description: Policy for data sharing to request online loan

Resource Baskets: Hosts4Loan

Common Contract type:
- Data Collection
- Data Processing

Data Feed Management:
- Validity: __ / __ / _____
- Ask me consent

The requesting service can collect and store data to process any information.

Click on Create
UMA lets an individual control the authorization of data sharing and service access made between online services on the individual's behalf.

Create Data Sharing Policy

Policy Name: Loan policy
Description: Policy for data sharing to request online loan

Common Contract type
- Data Collection
- Data Processing
- Data Publishing

Data Feed Management
- Validity: Start/End
- Ask me consent
- Notify me about data access
- Allow sharing with multiple requesters

The requesting service can collect and process data for publishing scope.

Click on Create
UMA lets an individual control the authorization of data sharing and service access made between online services on the individual's behalf.

Alice can see the granted access list and the status.
Personal Loan Request
Alice logs in to YourCredit.Com site

Click on Login
Alice selects Loan amount request
Alice selects automated information provisioning flag and specify UMA service as Trusted supplier
Click on UMA Service (mediator) to continue
Hello Alice!

Change password

Settings

Loan Request

Get a Personal Loan in 3-Clicks. Loan $30,000 at 5.9%

Loan amount

20,000

30,000

10,000

Loan amount Calculator

Automated Information Provisioning

InfoBank

UMA

Select Certified Supplier

UMA lets individual control the authorization of data sharing and service access made between online service on the individual's behalf.

Insert shared link

https://uma.org/protect/UMA_20100105A

OK

Click on OK to continue
Loan Request
Automated Information Collection process ...

<table>
<thead>
<tr>
<th>Data type</th>
<th>Resource/Host</th>
<th>Trusted</th>
<th>Status</th>
<th>Contract</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank account info</td>
<td>UniBank Corp</td>
<td>Yes</td>
<td>data collecting</td>
<td>Data Processing</td>
</tr>
<tr>
<td>Salary info</td>
<td>SalaryDocument</td>
<td>Yes</td>
<td>Authorization</td>
<td>waiting...</td>
</tr>
<tr>
<td>Credit score info</td>
<td>FinancialRisk.Com</td>
<td>Yes</td>
<td>Done ✓</td>
<td>Data Processing</td>
</tr>
</tbody>
</table>

Alice can see the automated information provisioning process
Click on Ok button to continue
Hello Alice!

Get a Personal Loan in 3-Clicks. Loan $30.000 at 5.9%

Loan Request confirmation

Loan amount: $10.000  View Details

Authoritative Hosts for customer information

<table>
<thead>
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<th>Contract</th>
</tr>
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<tbody>
<tr>
<td>Bank account info</td>
<td>UniBank Corp</td>
<td>Yes</td>
<td>Done</td>
<td>Data Processing</td>
</tr>
<tr>
<td>Salary info</td>
<td>SalaryDocument</td>
<td>Yes</td>
<td>Done</td>
<td>Data Processing</td>
</tr>
<tr>
<td>Credit score info</td>
<td>FinancialRisk.Com</td>
<td>Yes</td>
<td>Done</td>
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</table>

Terms and conditions

Far far away, behind the word mountains, far from the countries Vokalia and Consonantia, there live the blind texts. Separated they live in Bookmarksgrove right at the coast of the Semantics, a large language ocean.

Accept

Submit request or Cancel

Terms and conditions here are about loan request and credit legislation things. There aren't related to UMA terms.

Contract items are related to UMA common contract type

Description here

Alice can see the updated status about information provisioning. Click on "Submit request" to continue.
Hello Alice!

Get a Personal Loan in 3-Clicks. Loan $30,000 at 5.9%

Loan Approval Pending...

<table>
<thead>
<tr>
<th>Date</th>
<th>Loan Amount</th>
<th>Payment details</th>
<th>Customer Information</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.05.2010</td>
<td>$10,000</td>
<td>monthly</td>
<td>Automated provisioning</td>
<td>Pending for approval</td>
</tr>
</tbody>
</table>

Click on OK
Later, at UMA site
UMA lets an individual control the authorization of data sharing and service access made between online services on the individual's behalf.

Alice can see the updated status "active" and then click on YourCredit.com link to view details.
UMA lets an individual control the authorization of data sharing and service access made between online services on the individual's behalf.

Granted Access List

<table>
<thead>
<tr>
<th>Date</th>
<th>Share</th>
<th>Requesting Service</th>
<th>Host</th>
<th>Policy</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.05.2010</td>
<td>URL =<a href="https://uma.org/protect/UMA_20100105A">https://uma.org/protect/UMA_20100105A</a></td>
<td>YourCredit.Com</td>
<td>Hosts4Loan</td>
<td>Loan policy</td>
<td>Active</td>
</tr>
</tbody>
</table>

YourCredit.Com is granted to access and use the information from Hosts4Loan Host's Basket sites based on Loan policy.
Trust Management Model
Example