APPLYONLINE®

SUPPORTING DOCUMENTS SERVICE

USER INFORMATION GUIDE

May 2018

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Introduction

This user guide introduces the *ApplyOnline*® *'Supporting Documents'* service.

- *Supporting Documents* service overview
- *Supporting Documents* service process overview.

Supporting Documents service overview

The *Supporting Documents* service is an *ApplyOnline*® feature that identifies supporting document requirements for each loan application.

Based on the information entered in the application and the lender selected, the rules engine creates a dynamic checklist detailing the exact documents required for the specific loan.

The new *ApplyOnline*® *Supporting Documents* service is now presented in the style of a checklist. It will present checklist items as per the rules around the data that was entered, which enables a more simplified style:

- All documents in this checklist are required to obtain unconditional approval status
- All items simply require attaching documents only or allow the user to seek exceptions.

What are the benefits?

- Highly secure transmission of documents (including no size limitations or drop out of transmission)
- Gives the choice of providing more documents upfront to enable faster (light touch) processing
- Easy upload or drag and drop functionality
- Improve turnaround time to formal approval
- Assist in the management of customer expectations.

Checklist types

ApplyOnline® supports three types of supporting document checklists. This will be lender specific.

- Submission checklist
- Approval checklist
- Settlements checklist
- Additional documents

Submission checklist

- Shows the set of document conditions that must be addressed upfront
- The loan application cannot be submitted until this checklist is completed
- Mandatory conditions will be designated by a ✖ or ❗ indicator
    - ✖ indicates the document must also be self-verified
    - ❗ indicates the document does NOT need to be self-verified.

Note: No exception requests are permitted for any mandatory conditions.

- Non-mandatory conditions can have documents attached, remain un-actioned or have an exception requested. If incomplete, these conditions will be deferred to the Approval Checklist to be completed after submission.

Note: Completion of the entire submission checklist will enable a faster time to approval.

Approval checklist

- All documents in this checklist are required to obtain unconditional approval status.
- Mandatory conditions will be designated by a ✖ or ❗ indicator
    - ✖ indicates the document must also be self-verified
    - ❗ indicates the document does NOT need to be self-verified.

Note: No exception requests are permitted for any mandatory conditions.

- Non-mandatory conditions can have documents attached, remain un-actioned or have an exception requested. If incomplete, these conditions will be deferred to the Approval Checklist to be completed after submission.

Settlement checklist

- These show the required set of documents to enable settlement of the loan
- Examples of these may be 'Loan Offer' documents
- Mandatory conditions will be designated by a ✖ or ❗ indicator
    - ✖ indicates the document must also be self-verified
    - ❗ indicates the document does NOT need to be self-verified.

Note: No exception requests are permitted for any mandatory conditions.

- Non-mandatory conditions can have documents attached, remain un-actioned or have an exception requested. If incomplete, these conditions will be deferred to the Approval Checklist to be completed after submission.

Additional documents

- This checklist allows for additional documents to be sent to the lender
- It will only be available once all checklists have been successfully submitted to the lender
- You may submit additional documents multiple times to the lender.

Glossary of terms

Conditions

Conditions on any checklist have four colour coded statuses:

- Dark grey - no action made
- Orange - one or more files are attached to the condition
- Red - an exception request has been made for the condition
- Green - the condition is fully self-verified by the broker.

Attach

There are multiple ways to attach files:

- Drag and drop function (bulk attach or individually attach)
- Upload documents via computer (multi-page file and individual file).

Document folder

Where all documents uploaded are stored and can be downloaded from.

Self-verify

Confirms the document type supplied and complies with the requirements indicated.

OCR (Optical Character Recognition)

Reads specific fields within documents and prepopulates metadata during self-verification (lender specific).

Checklist status indicators

- All documents attached, and mandated documents self-verified. The checklist may now be submitted
- Some documents are not self-verified. No outstanding mandatory conditions required. May now be submitted
- Checklist not complete. This cannot be submitted.

Condition status colours

NO ACTION

- No action e.g. no document attached. Usually this is the initial status of a condition as seen by the user.

ATTACHED

- Shows one or more documents are attached
- Document(s) are not self-verified (or split if it was a large multi-page file) by the user
- Requires the lender to select the appropriate page(s) that satisfy the condition during verification.

EXCEPTION REQUESTED

- The user has requested an exception
- The exception type and reason are shown underneath the item in the checklist
- Lender may choose to 'accept' the exception request during verification or not. If not, then an MIR is created.

SELF-VERIFIED

- The user has attached a document and has self-verified one or more page that satisfies the condition
- The lender will ONLY see the pages that were self-verified by the user
- Lender is required to select the appropriate page(s) during verification.

Attaching documents to checklists

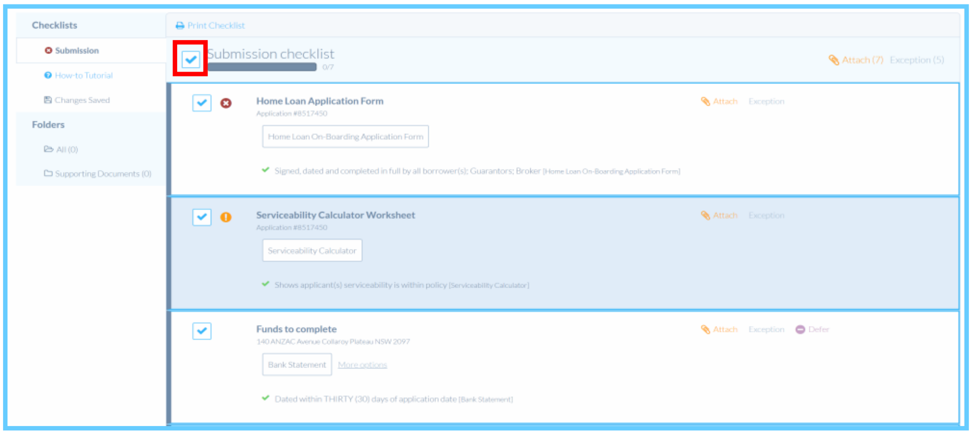
Drag and drop a file to all conditions

The drag and drop function allows you to select a file straight from your computer by holding down the left-hand side button of the mouse, holding and dragging into the 'drop zone'.

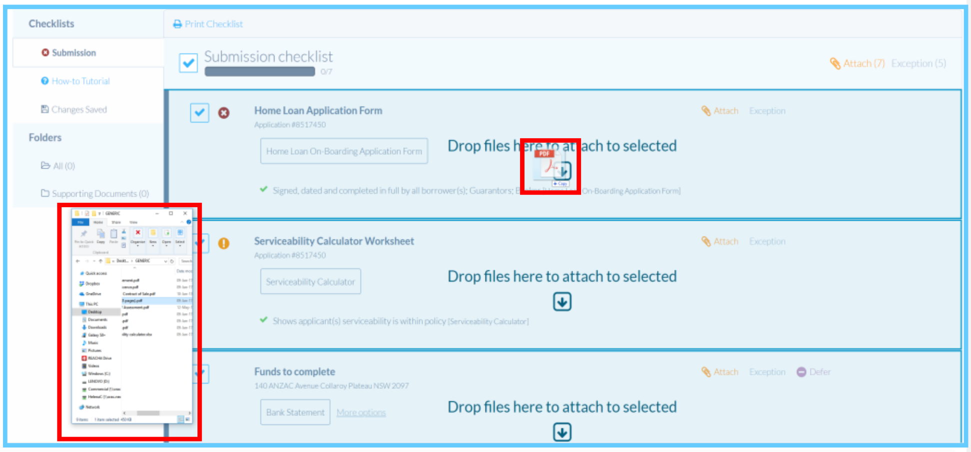
Guided step by step – bulk attach to all conditions

Perform the following steps:

1. To select all conditions on the checklist, simply click the checkbox in the checklist header.



2. Select the file you wish to use, by opening your folder or email (with attachment) and hold down the left-hand side button on the mouse, drag and drop it to the 'drop zone'.



Note: This will automatically attach that document to all conditions selected on the checklist.

For further instructions, please see Self-verify.

Drag and drop to a single condition

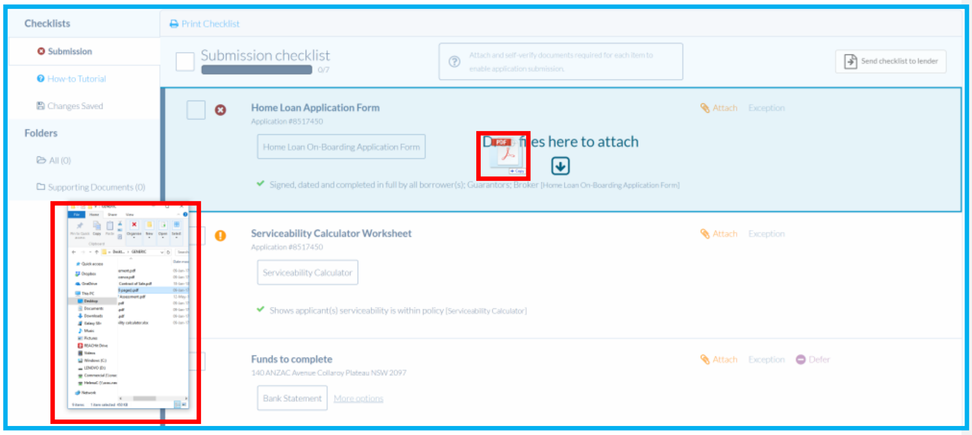
The drag and drop function allows you to select a file straight from your computer by holding down the left-hand side button of the mouse and dragging into the condition.

You can drag and drop to a single condition without needing to select the condition first.

Guided step by step – attaching to a single condition

Perform the following steps:

1. Select the file you wish to use, by opening your folder or email (with attachment) and hold down the left-hand side button on the mouse, drag and drop it to the 'drop zone'.



For further instructions, please see Self-verify.

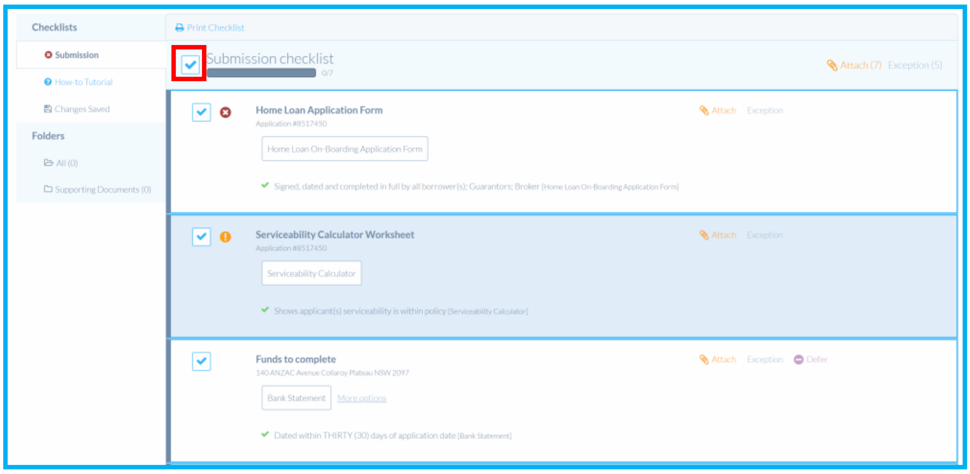
Upload a multi-page file via ‘attach’ function

You can upload files using the attach function which opens the document folder. From there you can upload files using the upload function (drag and drop also available), then select the file. This function is another way for you to access and upload your files from your computer or from the cloud.

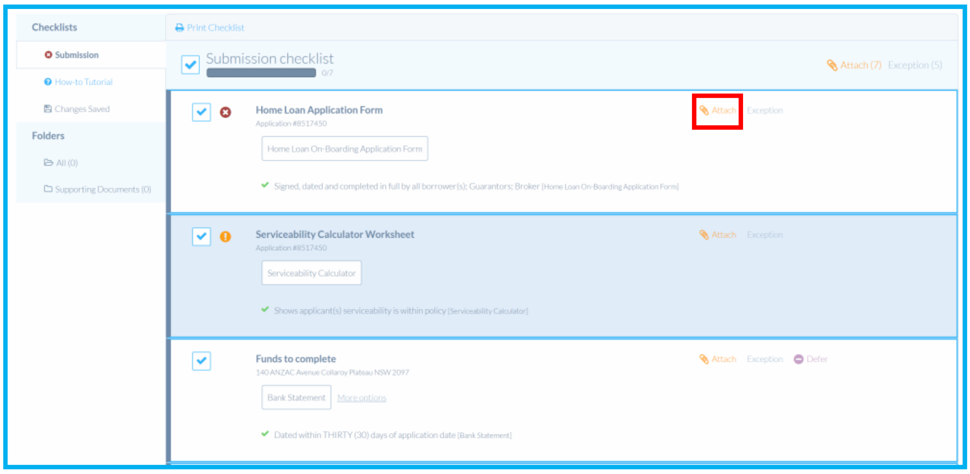
Guided step by step – bulk condition attach

Perform the following steps:

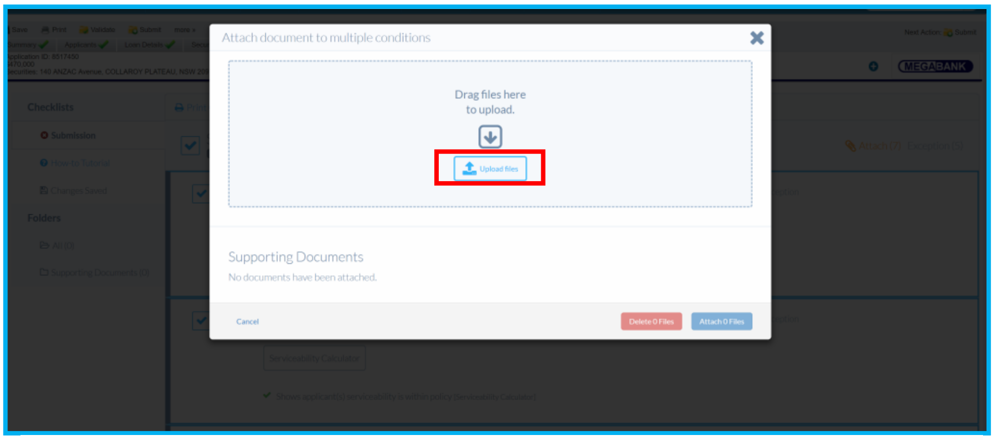
1. To select all checklist items, simply click the checkbox in the checklist header.



2. To upload and attach to all checklist items click the ‘Attach’ link which will take you to the document folder.

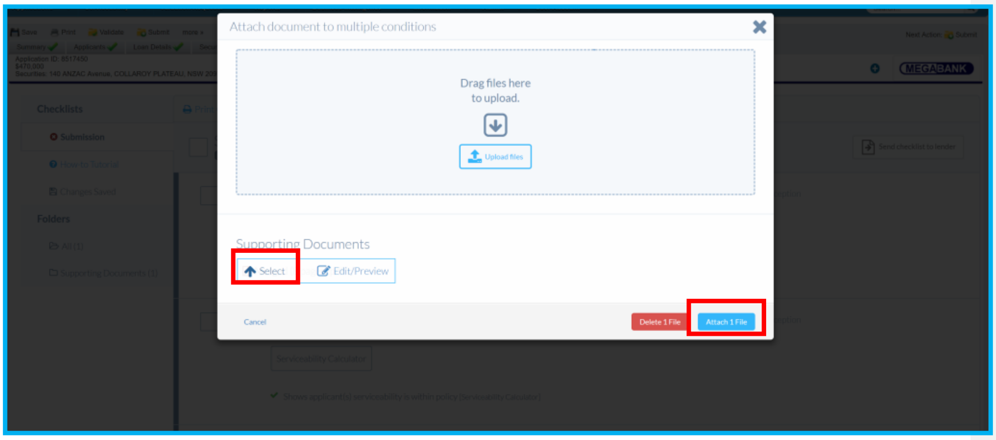


3. Upload files from your computer.



Note: Drag and drop files also available on this screen.

4. Once uploaded into the 'Document Folder', hover over the file and/or files, you will see the option to select. Select the files and click 'Attach (x) File/s' (x equals the total number of files selected).



For further instructions, please see Self-verify.

Upload an individual file via ‘attach’ function

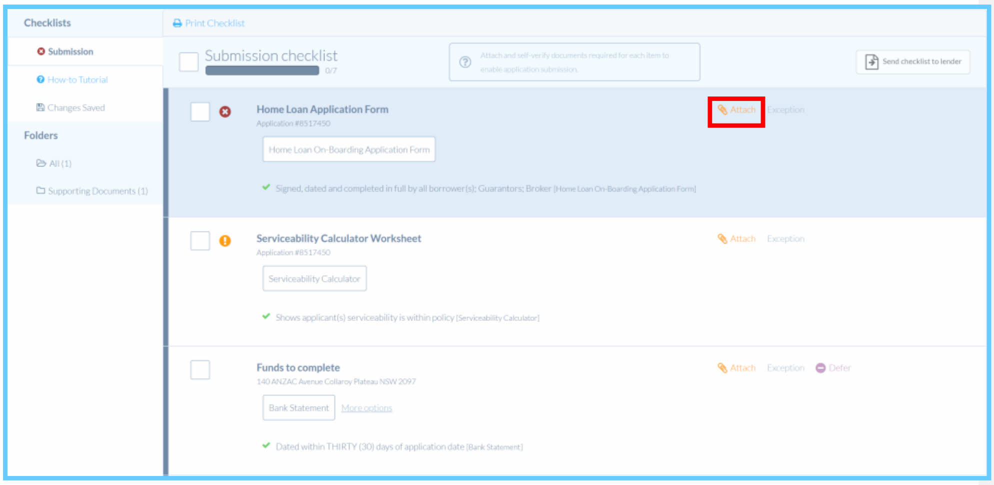
You can upload files using the attach function which opens the document folder. From there you can upload files using the upload function (drag and drop also available), then select the file.

This function is another way for you to access and upload your files from your computer or from the cloud.

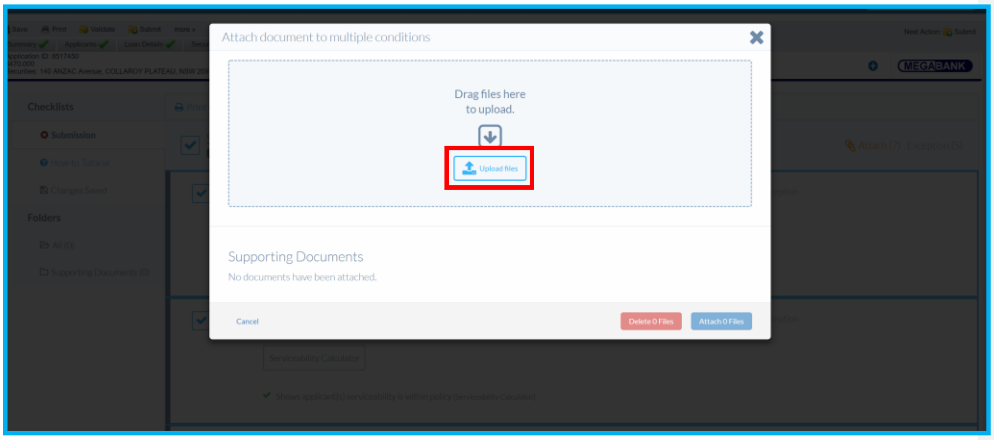
Guided step by step – single condition attach

Perform the following steps:

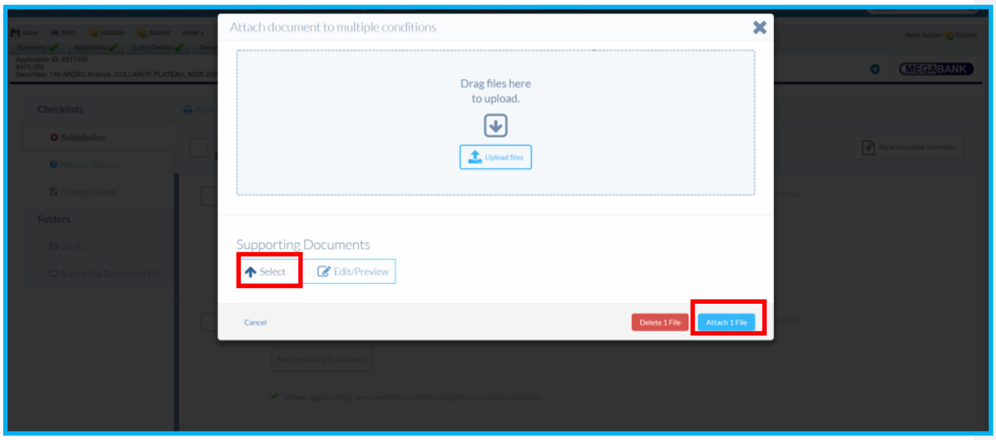
1. To attach a document to a checklist item, click the ‘Attach’ link which will take you to the document folder.



2. Upload files from your computer.



3. Once uploaded into the document folder, select the file(s), then click ‘Attach (x) File/s’ (x equals the total number of files selected).

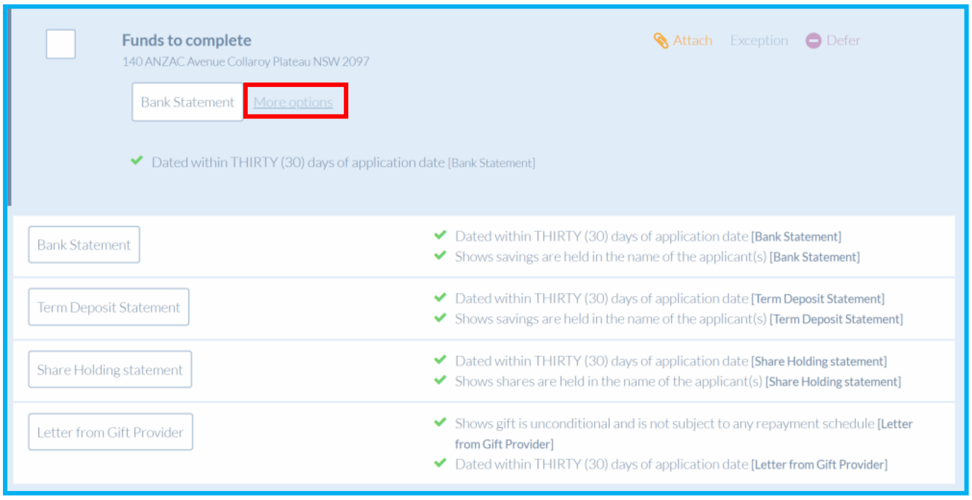


For further instructions, please see Self-verify.

Other document combinations

Within the checklist conditions, there may be an option to select 'More options'. This addresses other document combinations the lender may accept for supporting documents.

This will state what documents will be accepted and stipulate what will be accepted/not accepted for those conditions.



Self-verify

Once the required files are attached to one or more conditions, you may complete the process by self-verifying the files/pages for the condition.

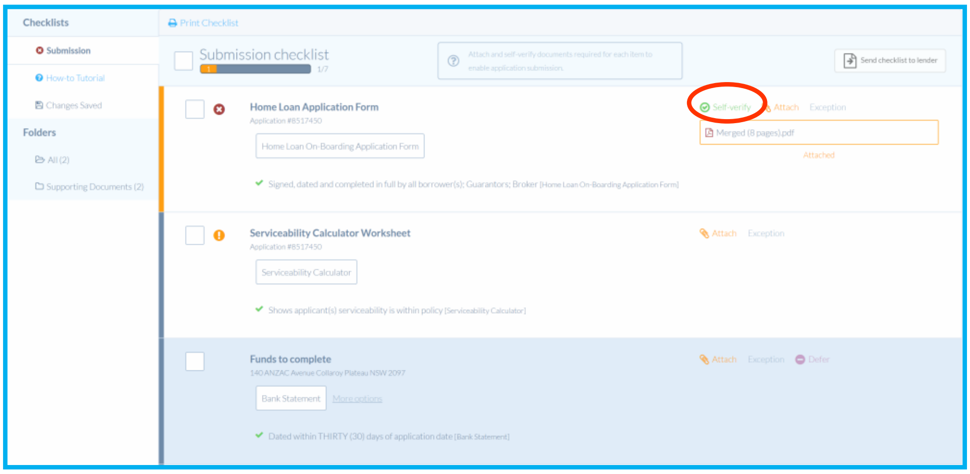
Self-verification confirms compliance with the document requirements indicated. Each document type per condition will show a list of statements to indicate the minimum parameters the document requires to support the condition. Compliance statements are also available per document type on the verification screen.

Note: Self-verification requirements will be specific to each lender's rules.

Guided step by step – selecting an individual document to self-verify

Perform the following steps:

1. Select 'Self-verify' in the condition to self-verify that document.

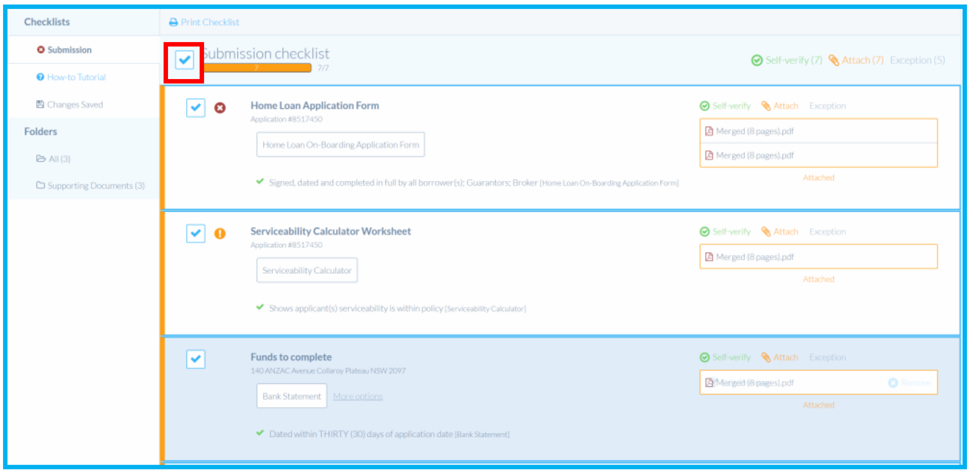


For further instructions, please see Verification screen.

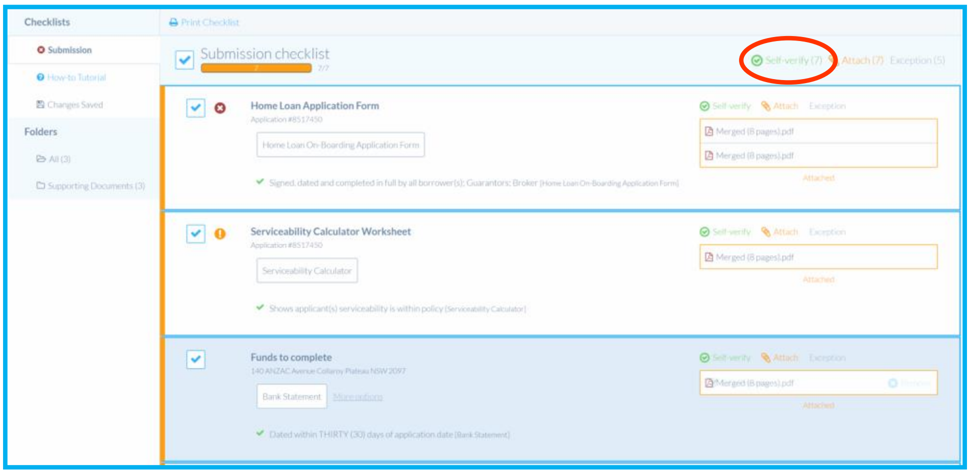
Guided step by step – selecting to self-verify all conditions

Perform the following steps:

1. Select all checklist items, click the checkbox in the checklist header.



2. Select 'Self-verify (x)' in the checklist header (x equals the total number of files selected).



For further instructions, please see Self-verify.

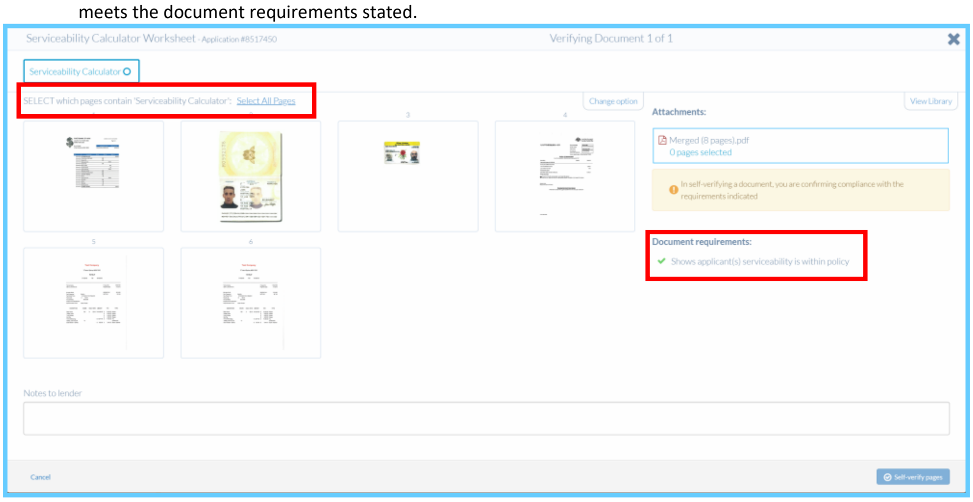
Verification screen

From this screen, you can see which files were attached, the pages of the file selected, and the additional data required per document (where applicable). There is also the option to add notes to the condition being verified. Prior to submission, removing a file from a self-verified condition will revert it to 'Attach' or 'Not Provided' status.

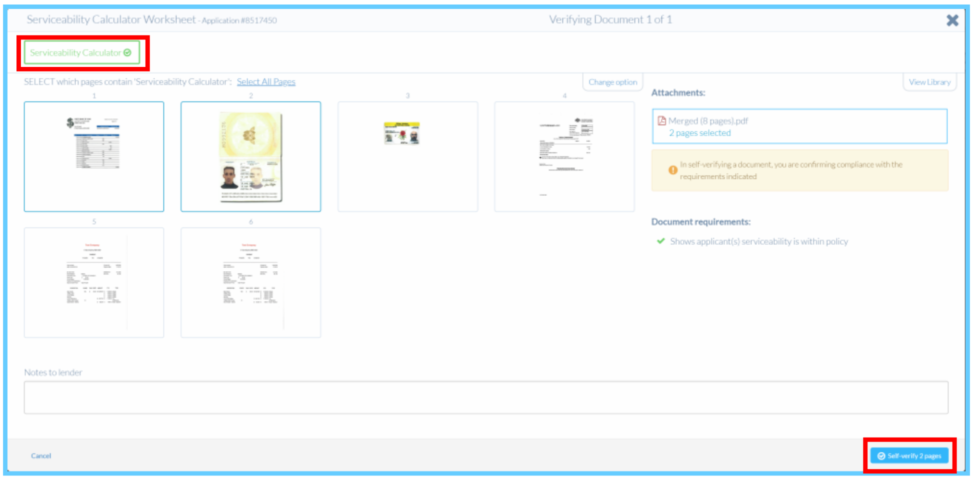
Guided step by step – document verification

Perform the following steps:

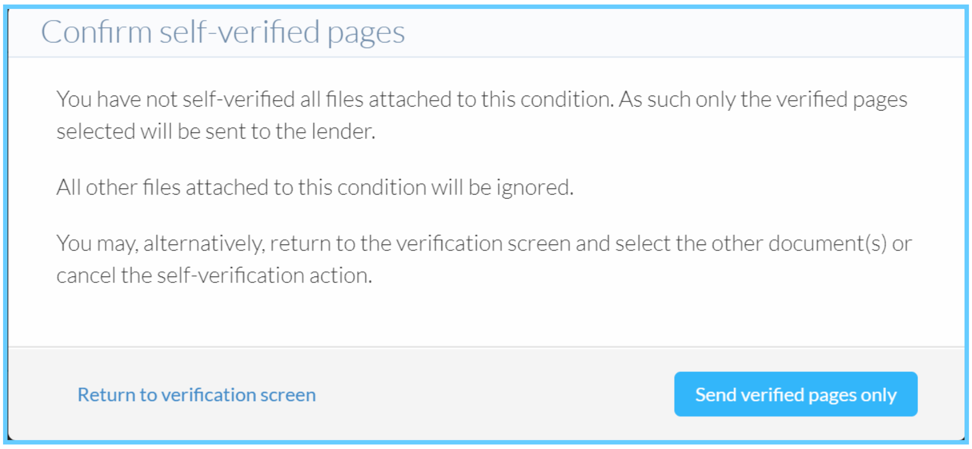
1. Select the relevant page(s) from the file(s) attached to confirm it is the required document type and that it meets the document requirements stated.



2. Click ‘Self-verify (x) pages’, the condition heading will turn green and selected pages will be highlighted.



Where there are multiple pages in a file or multiple files attached to one conditions and not all pages were selected during the self-verification process, the following warning appears.



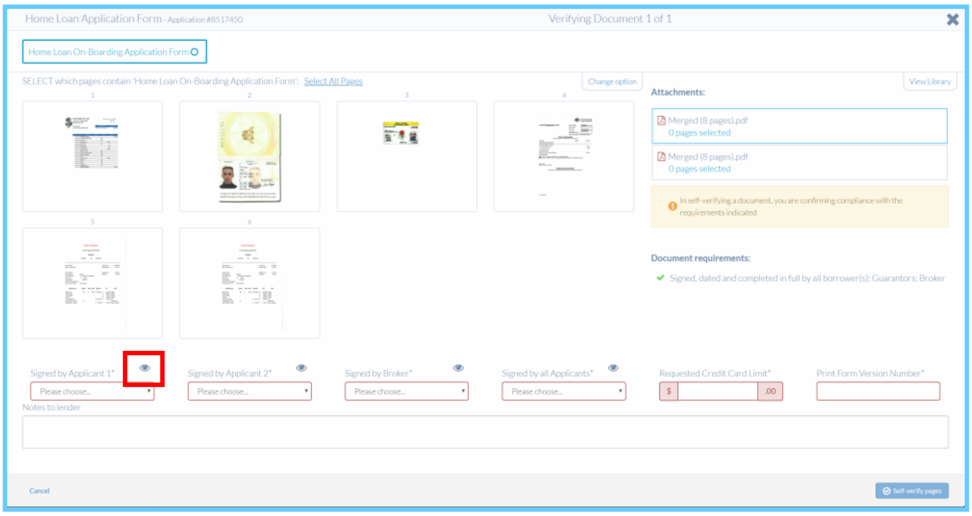
IMPORTANT NOTICE - The self-verification process will ignore any files or pages in a file that were NOT self-verified (selected) on the condition. Ignored pages or files ARE NOT SENT to the lender.

OCR and data verification

Previously we used OCR to provide a list of suggestions (condition and document type). In this update, we now expand on that capability to populate document data to the metadata fields (that were previously updated manually) automatically.

In addition, **we now use OCR to compare metadata results against the application data entered**. For example, where a credit limit is stated within the application to be $20,000, and the signed print form attached shows a credit limit of $15,000, this difference is highlighted to the lender. Additional verification by the lender may be required and may delay approval.

Where OCR has obtained a value, an eye icon appears over the relevant metadata field. Moving the mouse over (or touching) the eye icon will show an image of the area where OCR obtained the data from.



Viewing self-verified pages

After the checklist has been successfully submitted to the lender, the user will have access to specific folder which will contain the pages that were self-verified.

The contents of the folder will not show until the checklist is submitted to the lender and processing of those documents were completed. This will show the files or pages as selected during self-verification process. It also shows the document type it was verified as.

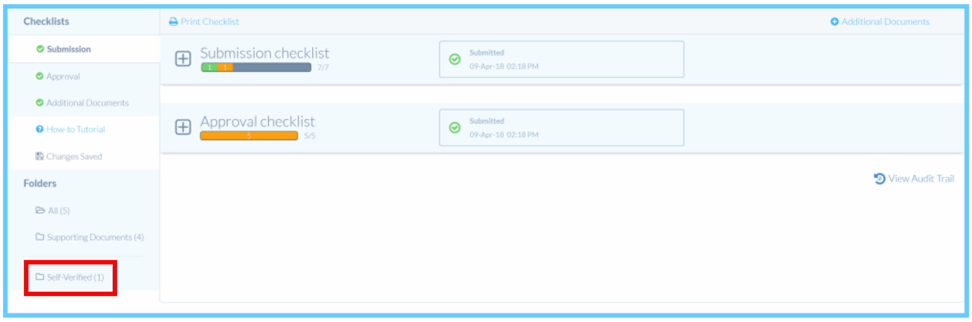
Commented [KG1]: What does this mean?

Commented [H2R1]: In the second screenshot, you will see the heading 'document type' so the condition it was verified against

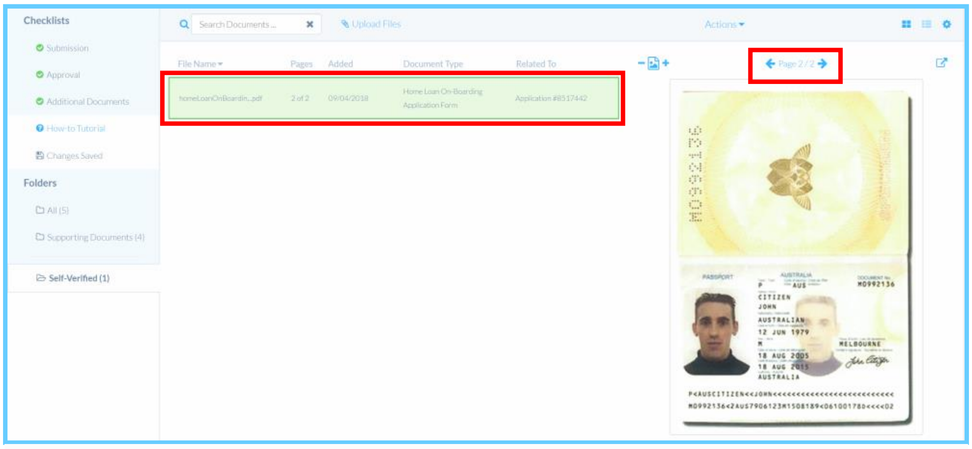
Guided step by step – viewing the self-verified documents.

Perform the following steps:

1. Select the 'Self-Verified' folder.



2. This will list the files and the pages selected within each file during self-verification.
   - Click on the file to view the pages
   - Use the arrows to toggle between multiple pages.



Note: If preview pane is not visible within the folder, this may be activated by selecting this option under the settings menu. Use the 'cog' icon (top right-hand side) to change file viewing options.

Redacting sensitive information and highlighting

Redact

The redaction functionality allows you to remove Tax File Numbers (TFN) and other sensitive information from documents before submitting these documents to the lender. Once redacted the document is saved as a PDF.

Highlight

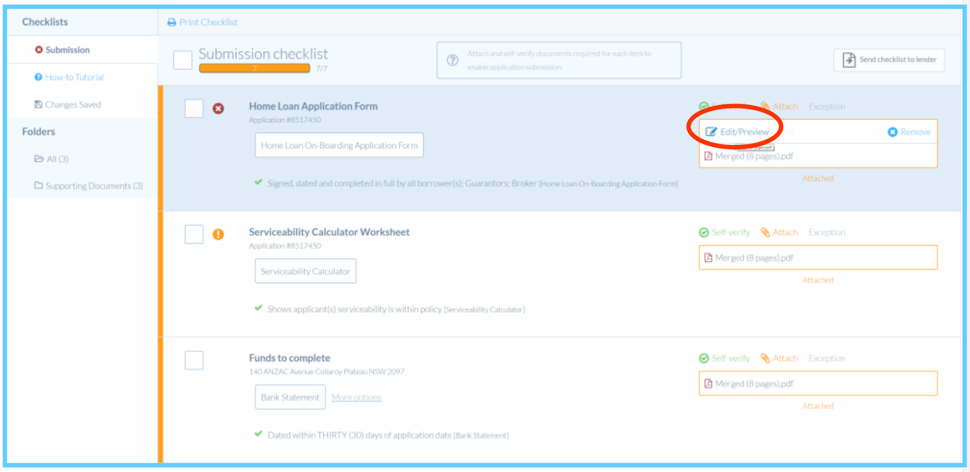
The highlight functionality allows the option to highlight areas in a document that may be of interest to the lender prior to document submission.

Note: There can be multiple edits to a document, before submission.

Guided step by step – editing a single file

Perform the following steps:

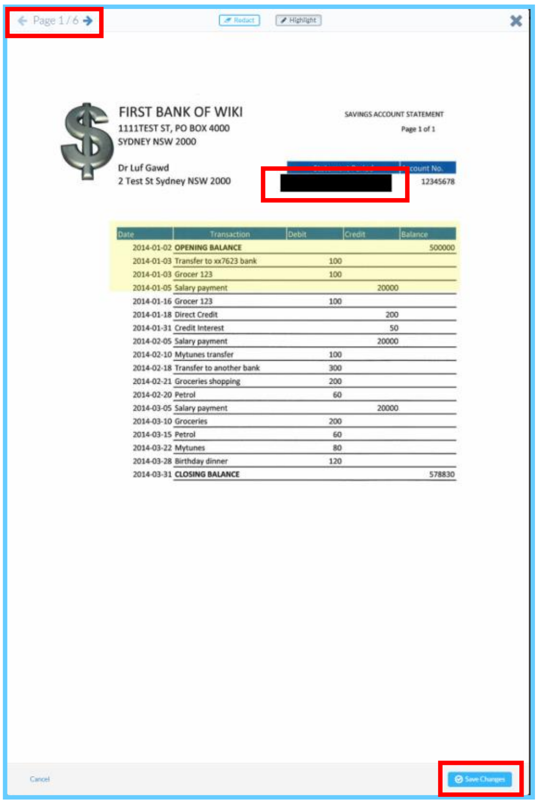
1. Hover over any file/thumbnail to see the 'Edit/Preview' button. Select 'Edit/Preview'.



REDACT - Select the 'Redact' button and then use the mouse to draw a box (click and drag left or right, up, or down) over the area to be deleted from view. e.g. a Tax File Number, TFN.

HIGHLIGHT - Select the 'Highlight' button and then use the mouse to draw a box (click and drag left or right, up, or down) over the area of interest. This function is used to bring attention to certain facts within a document that may be of special significance.

2. Toggle between pages by selecting the forward arrow/back arrow.
3. Select save changes once all edits have been made to all pages.



FIRST BANK OF WIKI
1111TEST ST, PO BOX 4000
SYDNEY NSW 2000

SAVINGS ACCOUNT STATEMENT
Page 1 of 1

Dr Luf Gawd
2 Test St Sydney NSW 2000

[redacted] 12345678

Date	Transaction	Debit	Credit	Balance
2014-01-02	**OPENING BALANCE**			500000
2014-01-03	Transfer to xx7623 bank	100		
2014-01-03	Grocer 123	100		
2014-01-05	Salary payment		20000	
2014-01-16	Grocer 123	100		
2014-01-18	Direct Credit		200	
2014-01-31	Credit Interest		50	
2014-02-05	Salary payment		20000	
2014-02-10	Mytunes transfer	100		
2014-02-18	Transfer to another bank	300		
2014-02-21	Groceries shopping	200		
2014-02-20	Petrol	60		
2014-03-05	Salary payment		20000	
2014-03-10	Groceries	200		
2014-03-15	Petrol	60		
2014-03-22	Mytunes	80		
2014-03-28	Birthday dinner	120		
2014-03-31	**CLOSING BALANCE**			578830

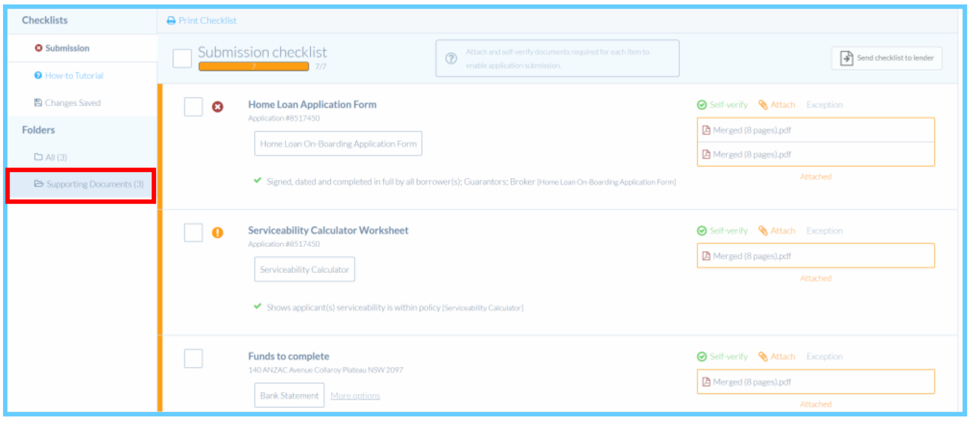
Note: To remove the redaction OR highlight, simply click the specific box to remove.

Guided step by step – editing files in bulk

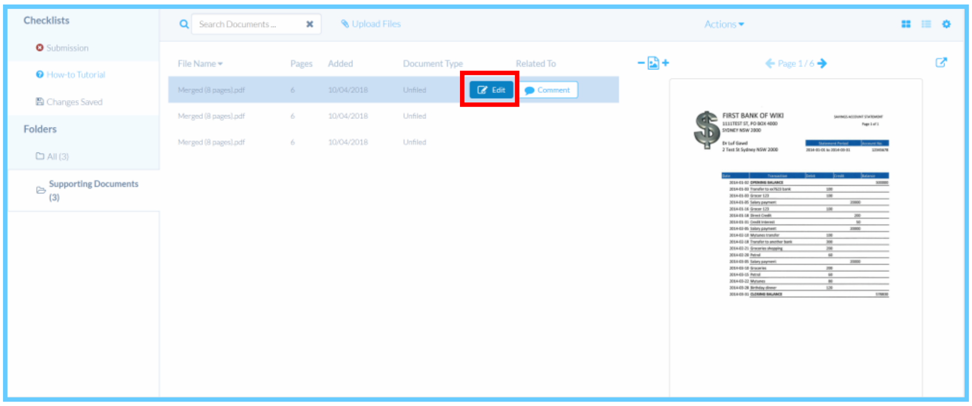
This allows a user to edit a file, which has been attached to one or more conditions at once.

Perform the following steps:

1. Select the 'Supporting Documents' folder.



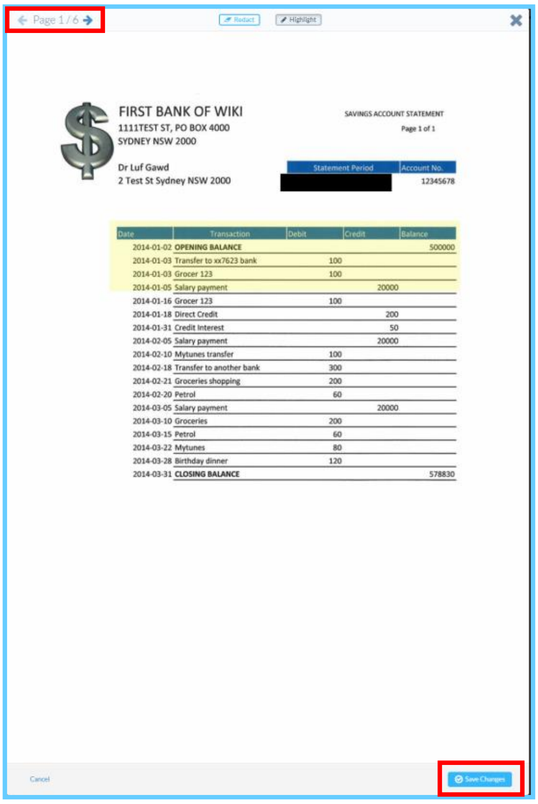
2. Hover over any file/thumbnail to see the 'Edit' button. Select 'Edit'.



REDACT - Select the 'Redact' button and then use the mouse to draw a box (click and drag left or right, up, or down) over the area to be deleted from view. e.g. a Tax File Number, TFN.

HIGHLIGHT - Select the 'Highlight' button and then use the mouse to draw a box (click and drag left or right, up or down) over the area of interest. This function is used to bring attention to certain facts within a document that may be of special significance

4. Toggle between pages by selecting the forward arrow/back arrow.
5. Select save changes once all edits have been made to all pages.



Note: To remove the redaction OR highlight, simply click the specific box to remove.

Downloading documents

As well as uploading documents to an application, you can download the files back to your computer.

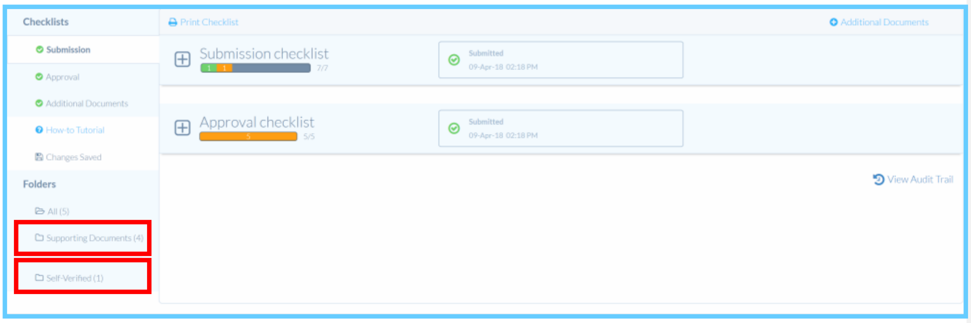
Downloading files to your computer from the supporting documents folder will not remove them from the application. A copy is made available.

You can select one, several files OR select a folder (this will select all files in the folder). Where selecting individual files, the relevant action (send or download) will indicate the total size in megabytes (MB).

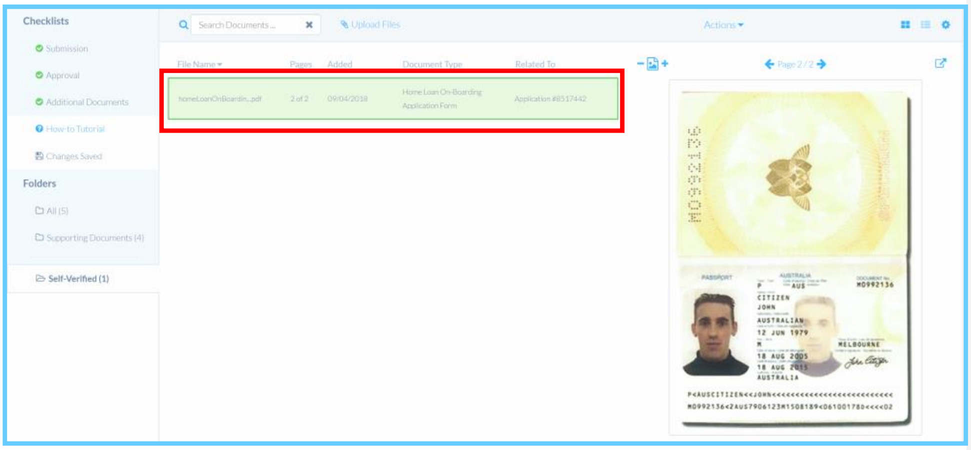
Guided step by step – downloading documents

Perform the following steps:

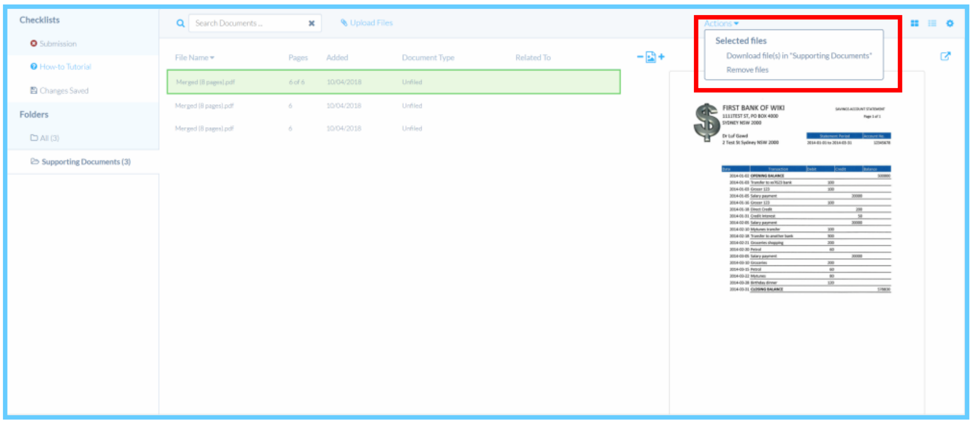
1. Select the 'Supporting Documents' or 'Self-verified' folder, where ever the file is located.



2. Click on the file to select it.



3. In the ‘Actions’ menu, select ‘Download files’.



Note: To select more than one file to download, hold CTRL on your keyboard and use your mouse to select the files.

Additional documents

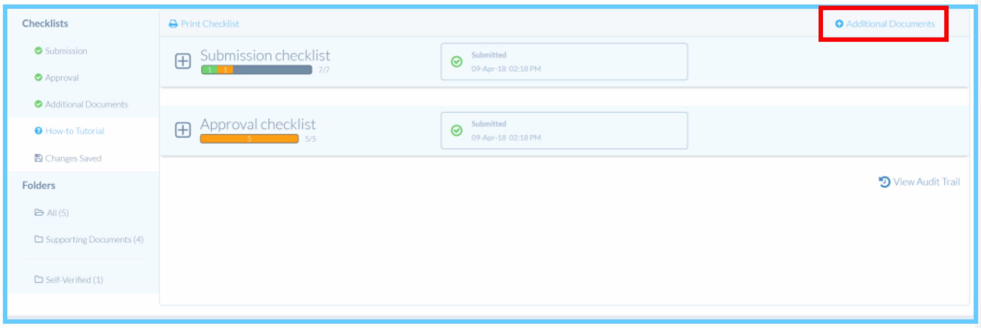
Where all available checklists are used (submitted and locked) there is an option to send additional documents if required.

This does not form part of a Missing Information Request (MIR) or a new condition that may have been generated as that is usually managed via the relevant checklist condition itself)

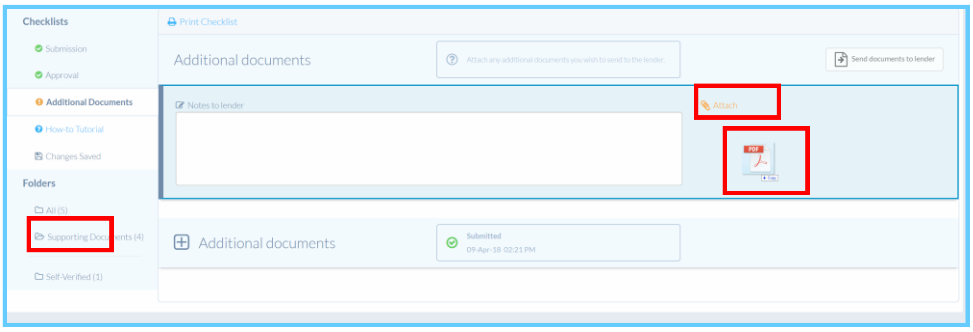
Guided step by step – sending additional documents

Perform the following steps:

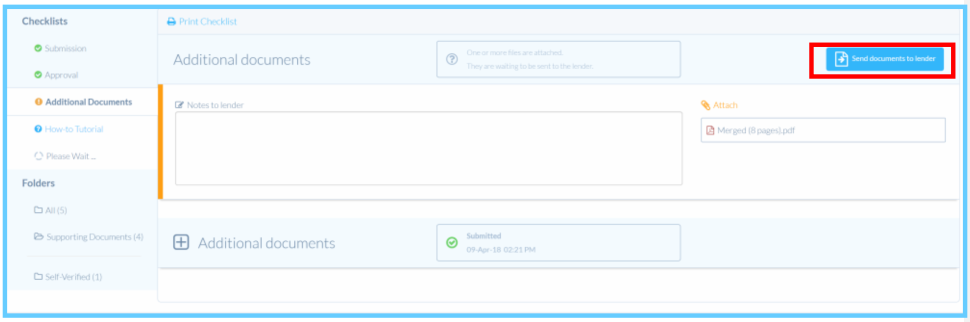
1. Click the link ‘Additional Documents’ and a new condition appears.



2. Use the ‘attach’ or drag and drop method to attach files. Add any relevant notes.



3. Then select 'Send documents to lender'.

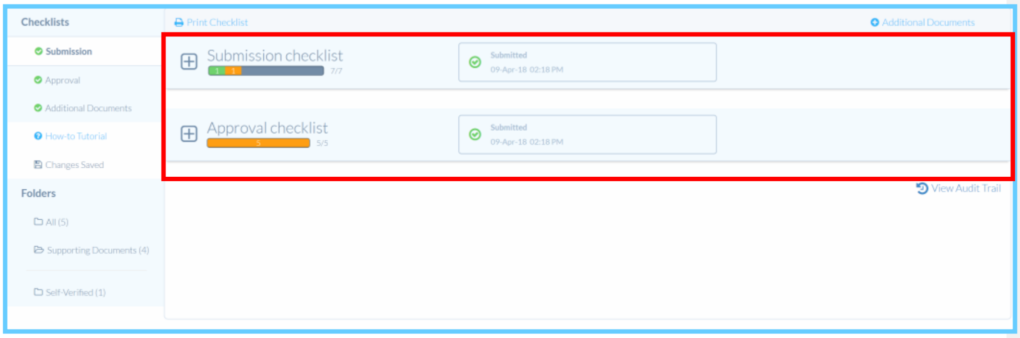


Note: You may submit as many 'Additional Documents' as needed. Once it is submitted to the lender, the action '+Additional Documents' link is available again for selection if needed.

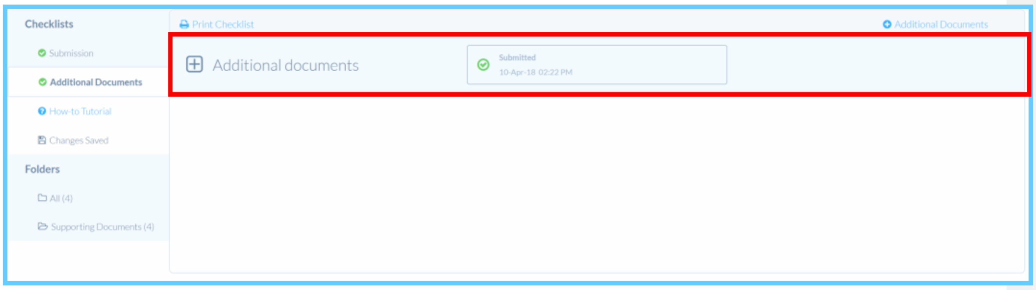
Confirmation of submission

Once a checklist is submitted (including the extra additional documents), it will collapse to a smaller view that may be expanded again by selecting the ‘plus’ (+) icon on the left-hand side. Also, it will show the date and time of submission as shown below

‘Submission’ or ‘Approval’ checklist and the below confirmation will be present.



‘Additional Documents’ checklist and the below will be present.



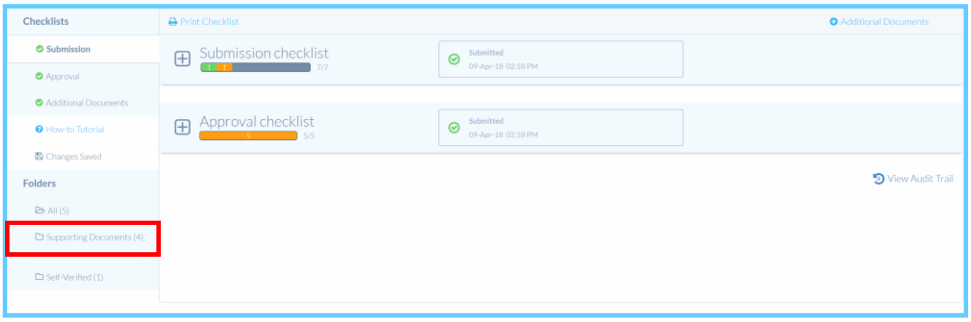
Comments

You can add any comment to any file within a folder. This note is not visible to the lender at any time. These notes can be typed on any file attached.

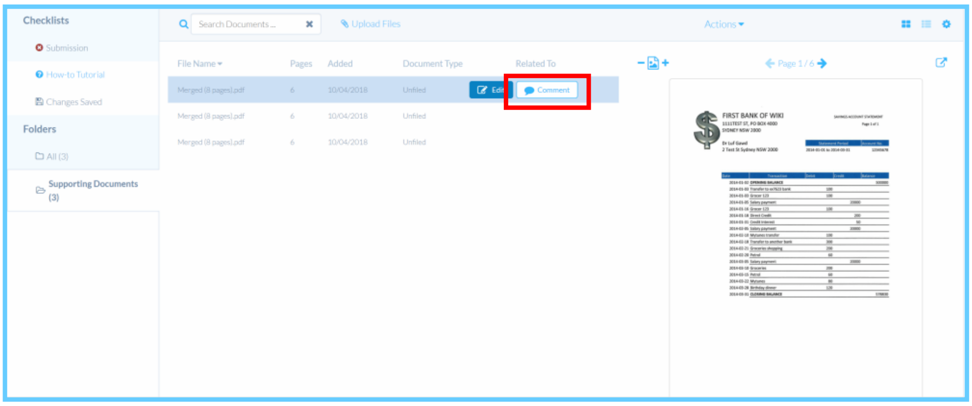
Guided step by step – adding a comment

Perform the following steps:

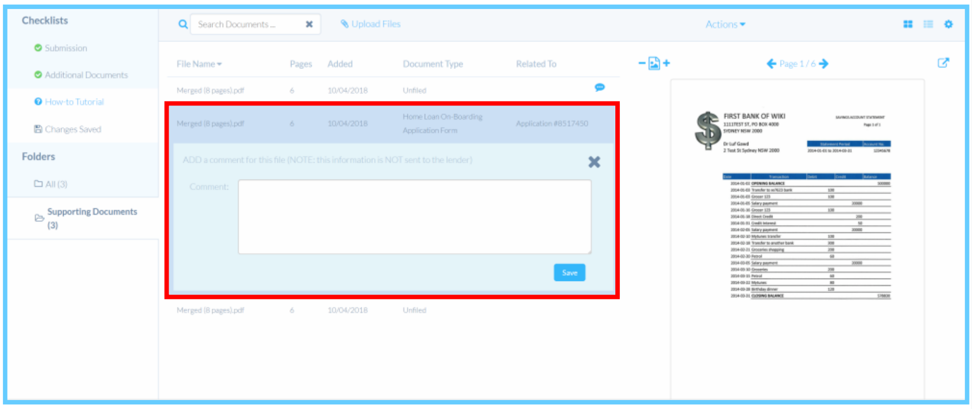
1. Select the 'Supporting Documents' folder.



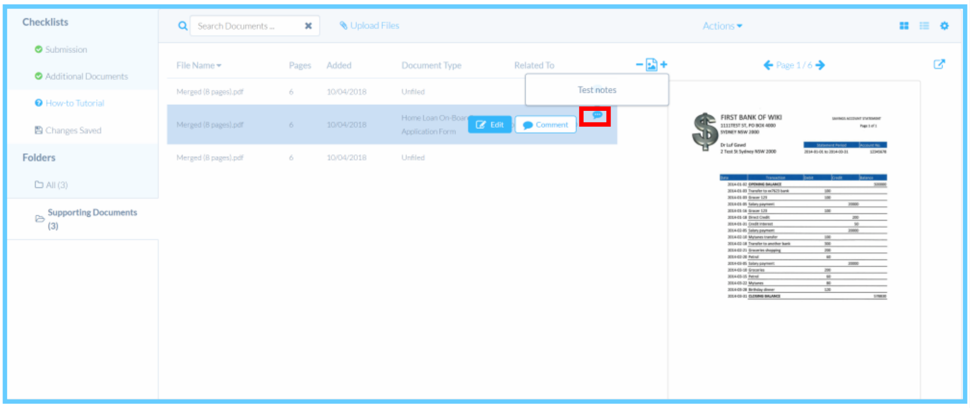
2. Hover over the file/thumbnail to see the button 'Comment'. Select 'Comment'.



3. Add your comment and select ‘save’. This is a free text field.



4. Where a comment is present on a file, a bubble icon will be visible. Hover over the icon to view the comment.



Removing files

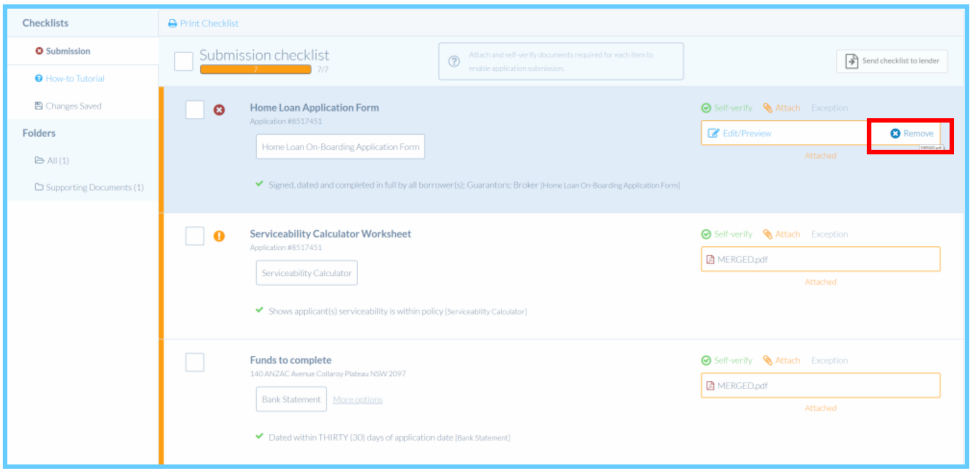
Files may be removed from a checklist or folder. However, if a file was added to a checklist condition and the sent to a lender, it cannot be removed from the condition or removed from the folder.

Where allowed, removing a file from a condition simply returns it back to the folder only. To remove the file from the application, go to the 'Supporting Documents' folder and follow the steps noted below to delete it.

Guided step by step – removing files from the checklist view

Perform the following steps:

1. Hover over the file/thumbnail and the 'Remove' option will appear. Select 'Remove'.

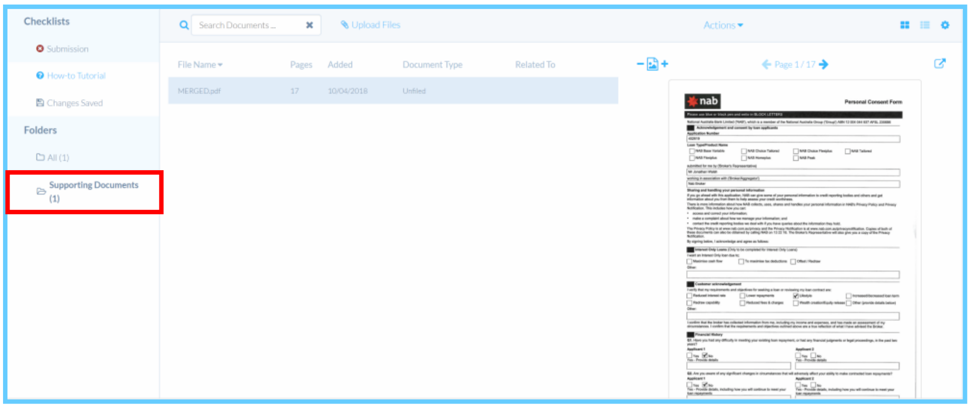


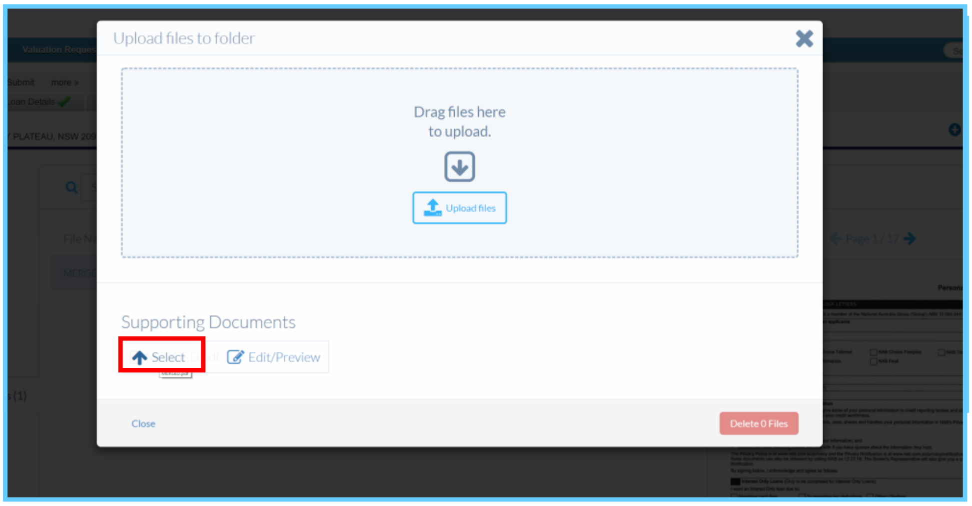
Note: If the file has been attached to multiple conditions, you will need to remove each one individually.

Guided step by step – removing files attached to several conditions at once

Perform the following steps:

1. Select the 'Supporting Documents' folder.





2. From the 'Actions' menu, select 'Remove files'.Select which files to remove from the document folder.

Note: If the file has been attached to multiple conditions, it will delete from all conditions. If the file had been attached to a condition that was sent to a lender, it cannot be removed/deleted.