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.

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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

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
 - $_{\circ}$ $_{\odot}$ 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
 - $_{\circ}$ \bigcirc 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).

ApplyOnline Supporting Documents service - User Information Guide

Checklist status indicators

- All documents attached, and mandated documents self-verified. The checklist may now be submitted
- Osome 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.

L 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.

Checklists	Print Checklist			
O Submission	Submission checklist		Attach (7) Exception (5)	
How-to Tutorial		0.7		-
Changes Saved	O	Home Loan Application Form	🗞 Attach	Exception
Folders				
🗈 All (0)				
Supporting Documents (0)		Signed, dated and completed in full by all borrower(s); Guarantors; Broker [Home Loan On-Boarding Application Form]		
• •		Serviceability Calculator Worksheet Aptendix #101760 Serviceability Calculator Shows applicant(s) serviceability is within policy (serviceability/Calculator)	🔏 Attach	Derption
	•	Funds to complete SRANDC-Annue Colliner Mathewa NEW 2007 Bark Statement More collices ✓ Dated within THERTY (20) days of application date (Sark Statement)	🔏 Attach	Desption Delve

 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'.

Checklists	🖨 Print Checklist	
O Submission	Submission checklist	Attach (7) Exception (5)
How-to Tutorial		• • • • • •
D Changes Saved	V S Home Loan Application Form	Attach Exception
Folders	Application Ress 1/450 Moreo Loss On Browning Amelianting Form	
🖻 All (0)		
D Supporting Documents (0)	Signed, dated and completed in full by all borrower(s); Guarantors; Research (Completion) On Boarding Application Form]	
	Serviceability Calculator Worksheet Actionate NISS 250 Serviceability Calculator Actionate NISS 250 Serviceability Calculator Drop files here to attach to selected Serviceability Calculator Serviceability Calculator	Attach Exception
RAUGH Data Real Real Real Real Real Real Real R	Funds to complete 140 MV2CX Annual Collary Plates (16W 2097 Dronn files have to attach to selected	🗞 Attach Exception 🖨 Defer
Pass Tax ubad 4510	Bark Statement Mana oddars Drop mice net a datach to schedeted	
Note: This will automat	tically 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'.

Checklists	➡ Print Checklist		
 Submission 	Submission checklist	Send checklist to lender	
How-to Tutorial	Q/7 enable application submission.		
🖺 Changes Saved	Bonne Loan Application Form	N Attach Exception	
Folders			
🔁 All (0)	Home Loan On-Boarding Application Form		
Supporting Documents (0)	 Signed, dated and completed in full by all borrower(s); Guarantors; Broker (Home Lean On-Boarding Application Form) 		
Image: Section 2014	Serviceability Calculator Worksheet Actionation 163/780 Serviceability Calculator Serviceability Calculator Serviceability Calculator Serviceability is within policy (serviceability Calculator)	Search Exception	
Biologian Biologian	Funds to complete 140 NIZAC Avenue Calleroy Plateau NSW 2097 Bank Scatement More ordions	Stach Exception Defer	

For further instructions, please see Self-verify.

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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.

Checklists	B Print Cheddist			
O Submission	Submi	Submission checklist		
How-to Tutorial				
Changes Saved	O	Home Loan Application Form	🗞 Attach	Exception
Folders				
🗁 All (0)				
Supporting Documents (0)		Signed, dated and completed in full by all borrower(s); Guarantors; Broker [Home Loan On-Boarding Application Form]		
	♥ 0	Serviceability Calculator Worksheet Aquivation RESI2400 Serviceability Calculator Shown applicant(b) serviceability is within policy tierweability Calculator)	🔏 Attach	Exception
	~	Funds to complete S40 ANCAC Annue Collemy Plateau N9W 2007 Bank Statement Move auditors	🔏 Attach	Exception Confer
		 Dated within THIRTY (30) days of application date [Bank Statement] 		

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

Checklists	Print Checklist		
O Submission	Submission checklist		
How-to Tutorial			
🖺 Changes Saved	V S Home Loan Application Form		
Folders	Home I can On-Branning Anglication Form		
🔁 All (0)	, steller zwei, oll, andreielli i Allenandel, allen		
Supporting Documents (0)	Signed, dated and completed in full by all borrower(s); Guarantors; Broker (Home Loan On-Boarding Application Form)		
	Serviceability Calculator Worksheet Application #011763 Serviceability Calculator Second applicant(s) serviceability is within policy (Serviceability Calculator) Second applicant(s) serviceability is within policy (Serviceability Calculator)		
	Funds to complete 140.412/C. Annue Clifford 1409/2007 Back Statement More confirm More confirm Deter Dated within THIRTY (20) days of application date [likes Statement]		

3. Upload files from your computer.

Save 🚔 Print 🔐 Validate 📸 Submit Summary 🛹 Applicants 🖋 Loan Detail	t more » Is 🖋 Secu	Attach document to multiple conditions	×	
470,000 lecurities: 140 ANZAC Avenue, COLLAROY PLAT	TEAU, NSW 209			MEGABANK
Checklists	Print	Drag files here to upload.		
O Submission		•		
How-to Tutorial		↓ Upload files		
Changes Saved	-			
Folders				
🖹 AII (0)		Superative Desurgents		
□ Supporting Documents (0)		Supporting Documents No documents have been attached.		
		Cancel	Delete 0 Files Attach 0 Files	

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

 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).

🆰 Save 🚔 Print 🔐 Validate 📸 Submit more »	Attach document to multiple conditions	🗙 Next Action 🛃 Submit
Dummary Applicates Low Details Ecu Application ID: 8517450 Securities: 140 ANZAC Avenue, COLLAROY PLATEAU, NSW 200 Securities: 140 ANZAC Avenue, COLLAROY PLATEAU, NSW 200	Drag files here	0 (MEGABANK)
Checklists 🖨 Print	to upload.	
O Submission	•	Send checklist to lender
How to Tutorial	Liphoad Nes	
Changes Saved		i option
Folders		
₽ ATT(1)	Supporting Documents	
Supporting Documents (1)	▲ Select Clit/Preview	
	Carcel Delite 1 File	Atlach 1Fie

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.

Save 🚔 Print 🗃 Validate 👸 Submit Summary 🛹 Applicants 🛹 Loon Deteils v	Attach document to multiple conditions	×	
	U. NSW 201		(MEGABANK)
Checklists	Drag files here to upload.		
O Submission			
How-to Tutorial			
Changes Saved			
Folders			
🗁 AH (0)	Supporting Documents		
Supporting Documents (0)	No documents have been attached.		
	Cancel	Delete 0 Files Attach 0 Files	

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).

💾 Save 🚔 Print 🜉 Validate 📸 Submit more »	Attach document to multiple conditions	×	
Summary Application V Loss Details Second Application ID: 85/7450 \$470,000 Becurities: 140 ANZAG Avenue, COLLAROY PLATEAU, NSW 201	Drag files here		(MEGABANK
Checklists 🖨 Print	to upload.		
O Submission	•		
How-to Tutorial	Upload fifes		
Changes Saved			
Folders			
P5 AII(1)	Supporting Documents		
Supporting Documents (1)	▲ Select		
	Cancel	Delete 1 File Attach 1 File	
	Serviceability Calculator		

For further instructions, please see Self-verify.

ApplyOnline Supporting Documents service - User Information Guide

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.

Funds to complete 140 ANZAC Avenue Collaroy Plateau NSW 2 Bank Statement More outlions Oated within THIRTY (30) days of	097
Bank Statement	 Dated within THIRTY (30) days of application date [Bank Statement] Shows savings are held in the name of the applicant(s) [Bank Statement]
Term Deposit Statement	 Dated within THIRTY (30) days of application date [Term Deposit Statement] Shows savings are held in the name of the applicant(s) [Term Deposit Statement]
Share Holding statement	 Dated within THIRTY (30) days of application date [Share Holding statement] Shows shares are held in the name of the applicant(s) [Share Holding statement]
Letter from Gift Provider	 Shows gift is unconditional and is not subject to any repayment schedule [Letter from Gift Provider] Dated within THIRTY (30) days of application date [Letter from Gift Provider]

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.

Checklists	Print Checklist			
Submission	Subm	Submission checklist		Send checklist to lender
How-to Tutorial		1/7		
Changes Saved	0	Home Loan Application Form		Self-verify & Attach Exception
Folders				Merged (8 pages).pdf
😂 All (2)				
D Supporting Documents (2)		 Signed, dated and completed in full by all born 	rower(s); Guarantors; Broker [Home Lean On-Boarding Application Form]	
	9	Serviceability Calculator Worksheet Againation #8517450 Serviceability Calculator Serviceability Calculator	[cy/Serviceability_Catculator]	Attach Exception
		Funds to complete 140 ANSZAC Avenue Colleroy Patrices NSW 2007 Revk Staturent Maca contacts Classed within THIRTY (30) days of application	r dalte (Baré Statement)	Natura Exception Defer

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.

Checklists	⊖ Print Checklist	
Submission	bubmission checklist	Self-verify (7) Attach (7) Exception (5)
Charges Swed Folders All (3) Supporting Documents (3)	Home Loan Application Form Application 4557450 Home Loan Che-Boarding Application Form Signed, dated and completed in full by all borrowerfs); Guaranters; Broker (Home Loan Che-Boarding Application Form)	Soft verify Attack Exception Merged (8 pages) and Merged (8 pages) and Attached
	Serviceability Calculator Worksheet Aquitation 1857 (20 Serviceability Calculator Shows applicability Calculator Shows applicability is writesbility is writesbility in writesbility is writesbility. Calculator)	Softworthy Attack Exerction Merged (8 pages) pdf Attached
	Funds to complete 140 ARCAC. Awards Callways Philase NRW 2007 Bank Statement Marcs onflocs Dated within THERTY (XX) days of application date (Surk Statement)	9 Self verify 🗞 Attach Exception @Merged (Respect pdf) @ Tensor Attached Attached

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

Checklists	➡ Print Checklint	
O Submission	Submission checklist	
How-to Tutorial		
Charges Saved	Home Loan Application Form Still verify & Attach Exception	
Folders	Application #51/450	
🔁 All (3)	Home Loan On Boarding Application Form	
D Supporting Documents (3)	Signed, dated and completed in full by all borrower(s): Guarantors: Broker (Hone Law On-Boarding Application Form) Attached.	
	Serviceability Calculator Worksheet Application Hist 2400 Serviceability Calculator	
	Funds to complete EX9 AVX2CA wave, of category Relates KNW 2007 EX9 AVX2CA wave, of category Relates KNW 2007 EX9 & Statement Materials Control of the second of	

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.

Serviceability Calculator O					
SELECT which pages contain 'Serviceabi	ility Calculator': Select All Pages		Change option	Attachments:	ViewLibrary
		and g		Merged (B pages).pdf Crages selected Institutive advanment, you are confirming compliance with requirements indicated Document requirements: Shows applicant(s) serviceability is within policy	he
Cancel				0	Self-verify pages

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

Serviceability Calculator Works	sheet - Application #8517450		Verifying Document	t1of1	×
Serviceability Calculator 🔗					
SELECT which pages contain 'Serviceabi 1	ility Calculator': Select All Pages 2		Change option	Attachments:	View Library
\$	11 M	a * #		Merged (8 pages).pdf 2 pages selected	
				In self-worklying a document, you are confirming compliance requirements indicated	with the
5	6			Document requirements:	
	and a set of the set o			 Shown applicant(s) serviceability is within policy 	
Notes to lender					
Cancel					Ø Self-verify 2 pages



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.



ApplyOnline Supporting Documents service - User Information Guide

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.

Home Loan Application Form - Ap	plication #8517450		Verifyir	ng Document	1 of 1	×
Home Loan On-Boarding Application Fo	rm O					
SELECT which pages contain 'Home Loan	On-Boarding Application Form': Select	All Pages		Change option		View Library
1		3	4		Attachments:	
\$	E Carlo			20.0	Merged (8 pages).pdf	
		至 2 篇			o pages selected	
			and a second sec		Merged (8 pages).pdf O pages selected	
	AT LOT O STATES				 In self-verifying a document, you are confirming compliance with th requirements indicated 	ve
5	6					
No Server Serverses	Technopy Homeseler				Document requirements:	
20. 0. 0 10. 0 10. 0 10. 0	10. 0. 0 10. 7 0				Served dated and completed in full by all berrower(s): Guara	
10	10-17 10-17				 Signed, dated and completed in run by an bon over (s), dual and 	
DEL 'EL	TEL ' LA ACT					
Signed by Applicant 1*	Signed by Applicant 2*	Signed by Broker'	Signed by all Applican	ts"	Requested Credit Card Limit* Print Form Version N	umber*
Please choose	Please choose	Please choose •	Please choose	•	\$.00	
Notes to lender						
Cancel					@s	elf-verify pages

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.

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

Perform the following steps:

1. Select the 'Self-Verified' folder.

Checklists	e Print Checklist		Additional Documents
Submission	Submission checklist	Submitted	
Approval	7/7	09-Apr-18 02:18 PM	
Additional Documents			
How-to Tutorial	Approval checklist	Submitted 09-Apr-18 02:18 PM	
Changes Saved			
Folders			🕲 View Audit Trail
😂 All (5)			
Supporting Documents (4)			
D Self-Verified (1)			

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 in the page of the
 - Use the arrows to toggle between multiple pages.

Checklists	Q Search Documents .	×	N Upload			Actio	ns •		
 Submission 	File Name *	Pages	Added	Document Type	Related To	- 🖬 +	← Page 2/2 →		C [*]
Additional Documents	homeLoanOnBoardinpdf	2 of 2	09/04/2018	Home Loan On-Boarding Application Form	Application #8517442				
How to Tutorial						99		1	
🖺 Changes Saved						152 401 151			
Folders						(D) (D)	23		
🗅 All (5)									
C3 Supporting Documents (4)								21	
E Self-Verified (1)						AASSAO	T AUSTRALIA	#0992136	
						-	CITIZEN CON		
							12 JUN 1979	MELBOURNE	
						2	18 AUG 2005	der Cargo	
						P-CAUSCIT	IZENecJOHNeccesecces		
						R0992136	24057906123415081894061	001780<<<02	

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.

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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

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'.

Checklists	Print Checklist	
Submission	Submission checklist	Send checklist to lender
How-to Tutorial	7 7/7 enable application submission.	
🖺 Changes Saved	Home Loan Application Form	Attach Exception
Folders	Application #51/450	Edit/Preview C Remove
😂 All (3)	Home Loan Un-Boarding Application Form	Merged (8 pages).pdf
Supporting Documents (3)	 Signed, dated and completed in full by all borrower(s); Guarantors; Broker (Home Loan On-Boarding Application Form) 	
	Serviceability Calculator Worksheet Application #812740 Serviceability Calculator Serviceability Calculator ** Shows applicate(s) serviceability is within policy Serviceability Calculator)	Self-verify Attach Exception Morged (8) page-liptif Attached
	Funds to complete Ind ARCAC Annual Collier my Plateau - NOW 2007 Bank Statement More confirms More confirms Dated within THIRTY (30) days of application date (Bark Statement)	Stiff verify Statuch Exception Merged (Bragestjott Attached



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 1111F3T 5T, PO 80X 4000 Dr Luf Gawd 2 test 5t Stydney HSW 2000 Dr Luf Gawd 2 test 5t Stydney HSW 2000 Dr Luf Gawd 2016/0.00 OPTIMIE BALANCE 2016/0.00 OPTIMIE BALANCE 2016/0.00 OPTIMIE BALANCE 100 100 100 100 100 100 100 10
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2014-01-03 Grocer 123 100
2020 02 02 02 02 02 02 02 02 02 02 02 02
2014-01-05 Salary payment 2000
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.

Checklists	🖨 Print Checklist			
Submission	Submi	ssion checklist	Attach and self-verify documents required for each item to	Send checklist to lender
How-to Tutorial		7 7/7	enable application submission.	
D Changes Saved	0	Home Loan Application Form		Self-verify 💊 Attach Exception
Folders		Application #851/450		Arrender (8 pages).pdf
🗅 All (3)		Home Loan On-Boarding Application Form		🔄 Merged (8 pages).pdf
Bupporting Documents (3)		 Signed, dated and completed in full by all borr 	rower (s); Guarantors; Broker (Home Loan On-Boarding Application Form)	
	0	Serviceability Calculator Worksheet		Self-verify 🔇 Attach Exception
				🖾 Merged (8 pages).pdf
		Serviceating calculator		
		 Shows applicant(s) serviceability is within pol 	icy [Serviceability Calculator]	
		Funds to complete		Self-verify 🔇 Attach Exception
		140 ANZAC Avenue Collaroy Plateau NSW 2097		A Merged (8 pages).pdf
		Bank Statement More options		

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

Checklists	Q Search Documents	×	S Upload	Files			Actions -	= = o
O Submission							1.0.111	-
How-to Tutorial	File Name *			Document Type	Related to		← Page 176 →	
Changes Saved	Merged (8 pages).pdf			Unfiled	Comment			
Folders	Merged (8 pages).pdf	6	10/04/2018	Unfiled			FIRST BANK OF WIKI SAMELANDARY SWEEKED AND SAMELAND AND S	
🗅 All (3)	Merged (8 pages).pdf	6	10/04/2018	Unfiled		Ň	Br Laf Gazeti 2 Test St Sydney NSW 2000 2014 01 56 30204 09 51 201405	ŧ
Supporting Documents (3)							Image: state of the s	



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.

← Page 1/6 →	I Reduct	✓ Hightight	×
	FIRST BANK OF WIKI 1111TEST ST, PO BOX 4000 SYDNEY NSW 2000 Dr Luf Giwid 2 Test St Sydney NSW 2000	SAVINGS ACCOUNT STATEMENT Page 1 of 1 Statement Period Account Nation 22345678	
	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.

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.

😝 Print Checklist		Additional Documents
G Submission checklist	Submitted	
7/7	09-Apr-18 02:18 PM	
Approval checklist	OP-Apr-18 02:18 PM	
		,
		View Audit Trail
	Approval checklist Submission checklist Approval checklist S S S S S S S S S S S S S	Prist Checklist Submitsion checklist Approval checklist S S C S S C S S C S S C S S

2. Click on the file to select it.



3. In the 'Actions' menu, select 'Download files'.

Checklists	Q Search Documents	×	S Upload Fil	es			Actions •	
Submission						-04	Selected files Download file(s) in "Supporting Documents"	
How-to Tutorial	Pile Plane -	Pages	Added	Document type	Related to		Remove files	
Changes Saved	Merged (8 pages) pdf	6 cf 6	10/04/2018	Unified				
Folders	Merged (8 pages).pdf	6	10/04/2018	Unfiled			FIRST BANK OF WIRI SAVAGABLER SAVAGABABLER SAVAGABLER SAVAGABLER SAVAGABLER SAVAGABLER SAVAGABLER SAVAGABER SAVAGABLER SAVAGABABLER SAVAGABLER SAVAGAB	
D AI (3)	Merged (8 pages).pdf	6	10/04/2018	Unfiled			STREY KGW 2000 Tri Lif Gravit The SS Sylvery KGW 2000 T	
Ch Supporting Documents (3)								

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

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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.

Checklists	➡ Print Checklist		Additional Documents	
Submission	G Submission checklist	Submitted]	
Approval	7/7	09-Apr-18 02:18 PM		
Additional Documents				
How-to Tutorial	Approval checklist	OP-Apr-18 02:18 PM		
🖺 Changes Saved				
Folders				🕲 View Audit Trail
🗁 All (5)				
Supporting Documents (4)				
Self-Verified (1)				

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

Checklists	Print Checklist							
Submission	Additional documents	Attach any additional dog ments you with to send to the lender.		Send documents to lender				
Approval	Additional documents							
O Additional Documents	@ Notes to lender		N Attach					
How-to Tutorial				1				
Changes Saved			105 人					
Folders			+ Copy					
🗀 All (5)								
Supporting Documents (4)	Additional documents	Submitted 09-Apr-18 02:21 PM						
Self-Verified (1)								

3. Then select 'Send documents to lender'.

Checklists	Print Checklist		
Submission	Additional documents	One or more tiles are attached.	Send documents to lender
Approval			
O Additional Documents	R Notes to lender		🗞 Attach
How-to Tutorial			Arged (8 pages).pdf
O Please Wait			
Folders			
🗀 All (5)			
Supporting Documents (4)	Additional documents	Submitted 09-Apr-18 02:21 PM	
Self-Verified (1)			

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.

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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.

Checklists	Print Checklist	Additional Documents	
Submission	Submission checklist	Submitted	
Approval	7/7	09-Apr-18 02:18 PM	
Additional Documents			
How-to Tutorial	Approval checklist	Submitted 09-Apr-18 02:18 PM	
Changes Saved			
Folders			🕲 View Audit Trail
🗅 All (5)			
Supporting Documents (4)			
C Self-Verified (1)			

'Additional Documents' checklist and the below will be present.

Checklists	😝 Print Checklist	Additional Documents	
 Submission 		Submitted	
Additional Documents		10-Apr-18 02:22 PM	
How-to Tutorial			
🖺 Changes Saved			
Folders			
🗅 All (4)			
Supporting Documents (4)			

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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.

Checklists	⊖ Print Checklist		Additional Documents
Submission	E Submission checklist	Submitted	
Approval	7/7	09-Apr-18 02:18 PM	
Additional Documents			
How-to Tutorial	Approval checklist	Submitted 09-Apr-18 02:18 PM	
🖺 Changes Saved			
Folders			View Audit Trail
🗁 All (5)			
Supporting Documents (4)			
Self-Verified (1)			

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

Checklists	Q Search Documents	х	S Upload F	lles		Actions -	= = o
Submission						 1	
How-to Tutorial	File Name *		Added	Document Type	Related Io	 🕈 Page 176 🌱	
Changes Saved	Merged (8 pages).pdf			Unfiled	Edt Comment		
Folders	Merged (8 pages).pdf	6				FIRST BANK OF WIKI Sender-within Sender-with	
🗅 All (3)	Merged (8 pages).pdf	6		Unfiled		De Lad Genel Active 2004 (2000) 2004 (2000) 2004 (2000) 2004	1471
(3)						International and an analysis International and an analysis International and an analysis International and an analysis International and an analysis International and an analysis International and an analysis International and analysis International and an analysis International and an analysis International and an analysis International and analysis International and an analysis International and an analysis International and an analysis International and analysis International and an analysis International and an analysis International and an analysis International and analysis International and an analysis International and an analysis International and an analysis International and analysis International and an analysis International and an analysis International and an analysis International and analysis International and an analysis International and an analysis International an analysis International an analysis International and analysis International and an analysis International an analysis International an analysis International an analysis International and analysis International an analysis Internationan an analysis International an an anal	

3. Add your comment and select 'save'. This is a free text field. Checklists Q Search Doo × S Upl # # o 0 - 🗈 + đ age 1 / 6 🔶 **O** A 9 0 🖺 Cha Folders × E Suj (3)

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



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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'.

Checklists	Print Checklist							
Submission	Subm	ission checklist	Send checklist to lender					
How-to Tutorial								
Changes Saved	0	Home Loan Application Form		Self-verify 💊 Attach Exception				
Folders		Home Loan On-Roarding Application Form		C Edit/Preview Remove				
🗁 All (1)		Linute reaction, moduland, dilacarear i out		Attached				
Supporting Documents (1)		 Signed, dated and completed in full by all bon 	rower(s); Guarantors; Broker [Home Loan On-Boarding Application Form]					
	0	Serviceability Calculator Worksheet Availation HB527451 Servicability Calculator	Self-verify Self-Affacth Exception MERCEDpd Attached					
		Bank Statement More collarse More collarse More collarse ✓ Dated within THIRTY (30) days of application	n date [Bark Statement]	Self-verity & Attach Exception MERCED.pdf Attached				

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

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

Perform the following steps:

1. Select the 'Supporting Documents' folder.

Checklists	C Fearth Day		9 Uol	Eller			Actions =	
Submission	Search Document	s X					Actions 🕈	
Hourto Tutorial	File Name 🕶	Pages	Added	Document Type	Related To	- 🔛 +	🗲 Page 1/17 🔶	C
D Chapper Sweet	MERGED.pdf		10/04/2018	Unfiled			a nab	respect From
Eelders							Processes Marce 1984 per and only in BLOCK LETTERS Return franklik facts (1984) (1997), which a a mension of the federal hardest (Drop (Trop), ABIC 1998 144 EC 4 Minimulational and assesses by later taplace)	PE ZORM
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							Mali haqiaMali hasi a).makima tir ma yi (Kasir) Separatshi Mi Juntur Vati aning i memalara ati (Seka Agangatri)	
Supporting Documents (1)							Notivitate Marting and Nachling your personal fallerendens Fars go ultrad elfe Na auditadur. Vall an per anne d'une personal information to medi reporting busins and obsers referendent adout per hen het het person per cetté antidexes. Fars a surg domainta dout a per de director, const. Interne el frandre pro personal information in melle Privacy Pe	nd gel No and Privacy
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Valuation Reques							~	Sa
Submit more »								
oan Details				Drag files h	ere			
PLATEAU, NSW 209				to upload	4.			0
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							Notification. By signing below, I activitying and agree as follows: Internet Only Learne (Only to be completed for Internet Only Learn	

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.

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