

Third Party Loading an Application in Inteflow Decisioning

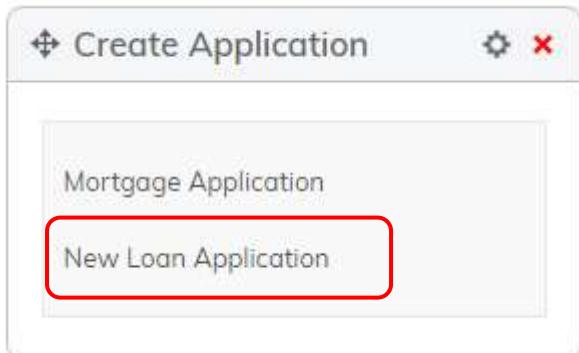
1. Logging in

Login to Inteflow via your provided link



2. Start a new loan application

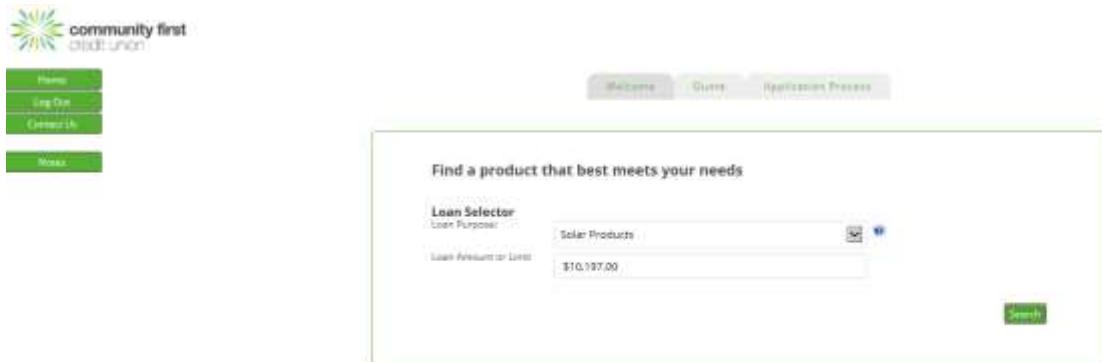
Select 'New Loan application' from the left hand menu.



Third Party Loading an Application in Inteflow Decisioning

3. Determine the loan purpose and amount

Ask the applicant what the purpose of the loan is and how much they would like to borrow. This is your opportunity to conduct a needs analysis to ensure you help match a product to their needs.



The screenshot shows the 'Loan Selector' page of the Community First Credit Union website. The page has a header with the logo and navigation links for Home, Log On, Contact, and Help. Below the header, there is a sub-header with Welcome, Logout, and Application Process. The main content area has a title 'Find a product that best meets your needs'. Under 'Loan Selector', there is a 'Loan Purpose' dropdown menu set to 'Solar Products' and a 'Loan Amount or Limit' input field set to '\$10,000.00'. A green 'Search' button is located at the bottom right of the form.

Notes:

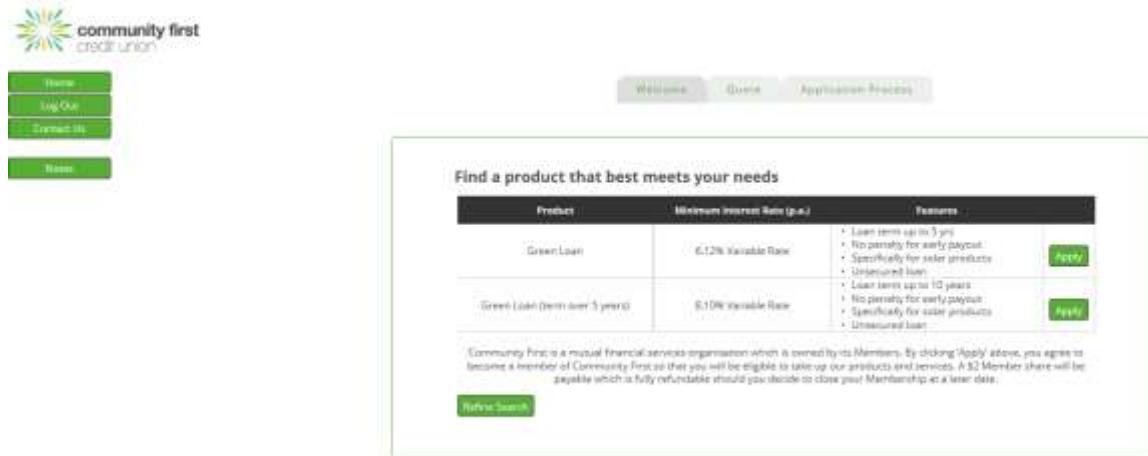
- A suitable loan purpose for financing solar panels/systems/batteries is “Solar Products.” Suitability needs to be confirmed with applicant based on the benefit they are seeking.
- Explain to the applicant the applicable application fee and a \$2 share holding required for membership to the Credit Union. The shareholding is refunded on resignation.
- Total Loan Amount needs to include \$2 for the share holding. (e.g. \$10,002 for a \$10,000 Solar System). The system automatically adds the application fee.

Third Party

Loading an Application in Inteflow Decisioning

4. Discuss and select a product that meets their needs

A list of eligible products relevant to their loan purpose and amount will be displayed. Discuss with the applicant the different options available. Let them know applicable rates, features and benefits.



Product	Minimum Interest Rate (p.a.)	Features
Green Loan	6.12% variable Rate	<ul style="list-style-type: none"> Loan term up to 5 yrs No penalty for early payout Specifically for solar products Unsecured loan
Green Loan (Term over 5 years)	6.10% variable Rate	<ul style="list-style-type: none"> Loan term up to 10 years No penalty for early payout Specifically for solar products Unsecured loan

Community First is a mutual financial services organisation which is owned by its Members. By clicking 'Apply' above, you agree to become a member of Community First so that you will be eligible to take up our products and services. A \$2 Member share will be payable which is fully refundable should you decide to close your Membership at a later date.

[Refine Search](#)

Notes:

- You must read aloud to them the membership disclaimer at the bottom of the table before clicking apply.

Third Party Loading an Application in Inteflow Decisioning

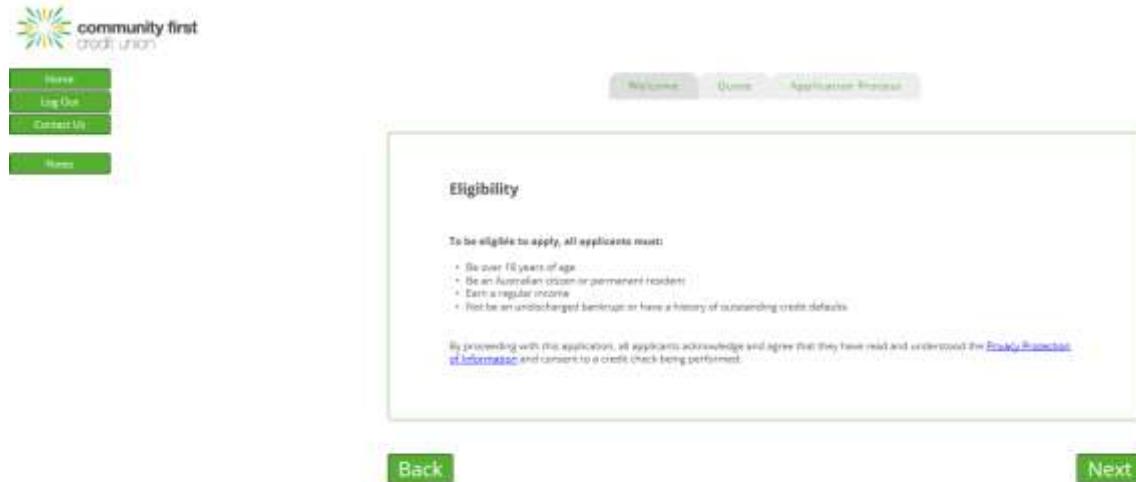
5. Cover off eligibility criteria and T's and C's

Double check with the applicant that they meet the eligibility criteria. You'll need to read out our standard privacy disclaimer script.

"Before we continue, I need to let you know that Community First Credit Union takes your privacy seriously. Their privacy policy can be found at www.communityfirst.com.au/privacy or if you wish I can email or mail you a copy. Simply put, we and Community First Credit Union won't record or store any of your details on our system until we have your permission and we only use your information in accordance with our policies.

Additionally, if you agree, we can receive updates in relation to this loan application. The information we will receive will include the status of your loan. Do you consent to us receiving loan status updates from Community First Credit Union?"

Are you OK to proceed and do you consent to a credit check being performed?"



Eligibility

To be eligible to apply, all applicants must:

- Be over 18 years of age
- Be an Australian citizen or permanent resident
- Earn a regular income
- Not be an undischarged bankrupt or have a history of outstanding credit defaults

By proceeding with this application, all applicants acknowledge and agree that they have read and understood the [Privacy Statement of Information](#) and consent to a credit check being performed.

[Back](#) [Next](#)

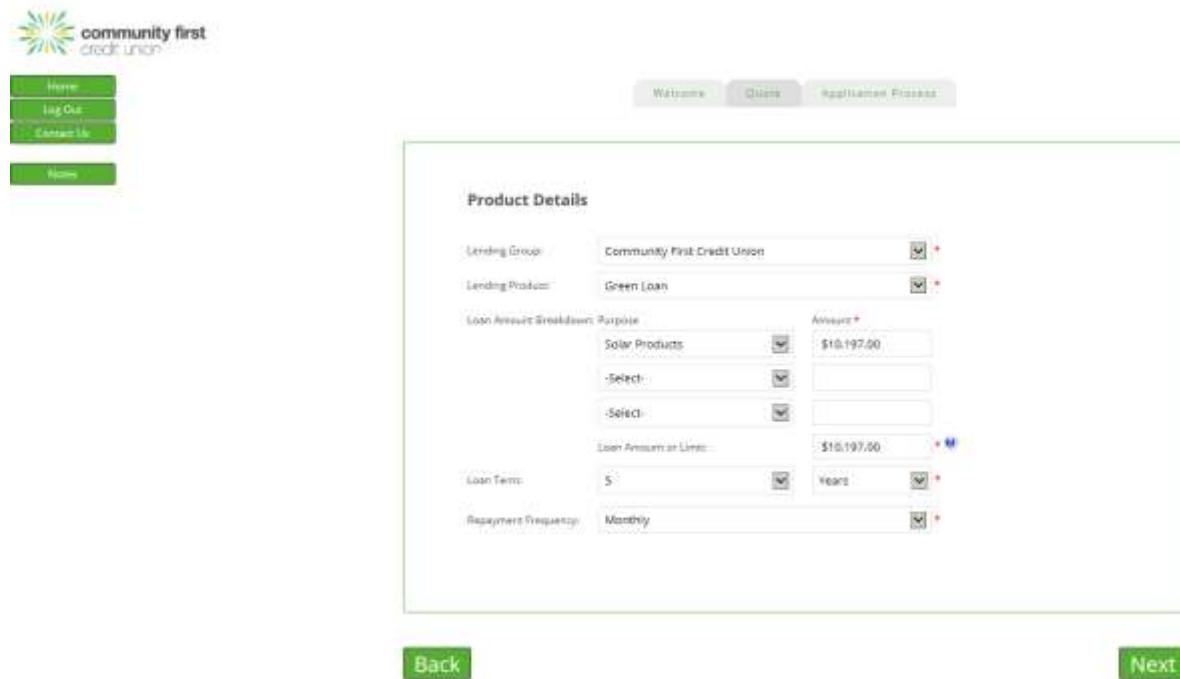
Notes:

- If the applicant does not agree to part or all of the privacy consent, do not proceed with the application.

Third Party Loading an Application in Inteflow Decisioning

6. Determine the loan breakdown, term and repayment frequency

You should confirm the term and repayment frequency with the applicant here. The screen after the next one will confirm exact loan repayments.



Product Details

Lending Group: Community First Credit Union

Lending Product: Green Loan

Loan Amount Breakdown: Purpose

Solar Products: \$10,197.00

Loan Amount or Limit: \$10,197.00

Loan Term: 5 Years

Repayment Frequency: Monthly

Back Next

Notes:

- If a loan term is 5 years or under ensure lending product is “Green Loan” over 5 years use “Green Loan (term over 5 years).” Ensure the correct term and product match otherwise repayments / interest rate will not match.

Third Party Loading an Application in Inteflow Decisioning

7. Collect some basic details about the applicant

The email address field should be treated as mandatory. If the applicant is hesitant in giving an email, explain to them that their email is important as it enables us to send automatic updates to them about the progress of their loan application and this is where their contract will be sent to if approved to help fast track the process. Use the tooltips if you are unsure how to explain what a politically exposed person is (or any of the other fields).

The security password does not need to be a certain length or combination. This is needed should an applicant wish to return to upload their supporting docs online themselves.



The screenshot shows a web-based application form titled 'First Applicant'. The form fields include:

- Title:** dropdown menu showing 'Miss'
- First Name:** text input field
- Middle Name:** text input field
- Surname:** text input field
- Date of Birth:** text input field
- Politically Exposed Person:** checkboxes for 'Yes' and 'No'
- Email Address:** text input field
- Political Exposure:** checkboxes for 'Yes' and 'No'
- Additional Applicants:** checkboxes for 'Yes' and 'No'
- Insurance:** checkbox for 'Yes'
- Security Password:** text input field

Notes:

- A question on this page relates to Loan Insurance. Please skip this question. Community First does not offer Consumer Credit Insurance (CCI).

Third Party Loading an Application in Inteflow Decisioning

8. Reconfirm the loan details before proceeding

You will then be shown a snapshot of the loan. You should re-confirm with the applicant the product type, term, repayment amount and frequency and any fees associated with the loan.

NOTE: A bureau enquiry has not yet been raised and won't be raised until the very end of the application when you click submit. You should confirm they are OK to proceed here.



Quote Details	
Borrower ID:	0123456789
Status Time:	10:44 09/09/2018

Applicant	
Name:	Mrs. Tinker Testa TESTA
Date of Birth:	15/08/1964

Loan Products	
Community First Credit Union - Green Loan	
Loan Amount or Loan:	\$10,000.00
Term:	12 MONTH
Security Required:	No
Repayment Schedule	
Repayment Type:	Repay & Interest
Repayment Frequency:	Monthly

Third Party Loading an Application in Inteflow Decisioning

9. Collect full details for all applicants

Continue to complete the required fields. All required fields are mandatory – the form will guide you.



Your details

First Applicant

Name	Mr
First Name	Testing
Middle Name	Test
Surname	Testing
Date of Birth (dd/mm/yyyy)	11/11/1990
Gender	Female
Marital Status	Single
No. of Dependents	0
Residency Status	Other

Contact Details

Please enter at least one phone number.

Home Phone	
Work Phone	
Mobile Phone	



Third Party Loading an Application in Inteflow Decisioning

10. Confirm e-statements opt in and disclaimer

The applicant should be encouraged to opt in for e-statements. You should verbally confirm with the applicants;

"Do you consent to receiving statements and notices electronically at the email address provided and understand that we will not post paper statements and notices. You understand you need to check your emails regularly and can revert to paper statements and notices in the post at anytime"

NOTE: These words exist in the tooltip if you need to find them on screen. A change is pending to ensure the on screen wording reflects the above. This will be available shortly.

You need to advise them that they will be automatically registered for internet banking.

The screenshot shows a portion of an application form. At the top, there is a checkbox with the text: "Please register me for e-statements and use my email address as my preferred address for receiving my statements for all my banking products. Accounts are available for both cardholders and non-cardholders from your chosen bank." Below this is a "Temporary Internet Banking Password" field. The main application area starts with "Additional Cardholder" and "Current Address" sections, followed by "Mailing Address" and "Identification" sections. The "Identification" section contains the text: "We need to verify your identity in order to process your application. Please provide the following details so we can do this securely." It also includes a checkbox: "I will be submitting these to you, subject to your bank's terms and conditions. I accept these terms of use for all items I have requested below." At the bottom of the form, there is a "Driver's License" section with the text: "For more details, see below."



11. Collect details for electronic ID verification

ID will automatically be completed electronically via ID Matrix. If the applicant is to provide ID over the counter at a store (e.g. because it's a face to face application) simply click no or I don't have this for each ID type.

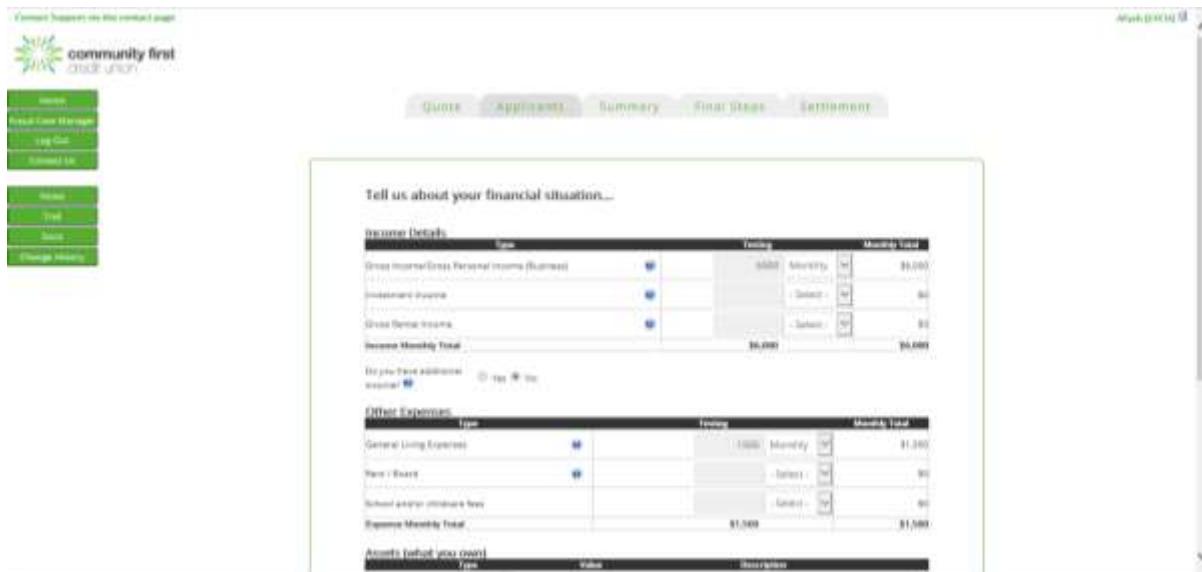
The more details an applicant provides, the greater the chance of a verification. Verifications can only be accepted using a current address (not a previous address). If applicants haven't updated their address with databases such as Driver Licence or electoral roles, their chances of not passing is increased. The databases used are updated by Veda monthly.

The screenshot shows a web-based application for collecting identification information. The 'Mailing Address' section is at the top, followed by a 'Identification' section. The 'Identification' section contains fields for 'Drivers Licence', 'Australian Passport', and 'Medicare Card', each with a checkbox labeled 'I don't have this'. Below these are sections for 'Previous Residence', 'Previous Reference Number', 'Event Date', and 'Email'. At the bottom of the 'Identification' section, there is a note: 'I am able to provide this form of ID. I agree to allow the document details provided above to be verified with the issuer. I also consent to Veda Information Services and Solutions Limited to verify the personal information I have provided, such as name, date of birth, gender and residential address against the personal information contained in your credit information file.' A 'Current Employment' section is also visible at the bottom.

Third Party Loading an Application in Inteflow Decisioning

12. Collect the applicant's financial details

Applicants income details are collected in **gross** and then converted to **net** income automatically by the servicing calculator (you don't see this – it operates behind the scenes automatically). Use the tool tips if you are unsure of what a field is asking for. The mandatory fields on this page are income and living expenses. The back end servicing calculator will use whichever is higher out of HEM and stated living expenses. Income that is not taxed (e.g. some government allowances) is already mapped to a field in the servicing calculator that does not apply tax.



Type	Value	Frequency	Monthly Total
Gross Income (Personal Income (Business))	\$10,000	Weekly	\$0.00
Investment Income	\$0	Weekly	\$0
Gross Rental Income	\$0	Weekly	\$0
Income Monthly Total	\$10,000		\$0.000

Do you have additional income? Yes No

Type	Value	Frequency	Monthly Total
General Living Expenses	\$1,300	Monthly	\$1,300
Rent / Board	\$0	Monthly	\$0
Household Utilities, Groceries & Food	\$0	Monthly	\$0
Expense Monthly Total	\$1,300		\$1,300

Assets (what you own)

Notes:

- It is critical that this information is correct and as per communicated by applicant
- Where there are jointly held rental or mortgage liabilities, use applicants share (or full for joint applications) only if it has been verbally confirmed the other mortgage holder works and is listed on title/mortgage.
- Enter all liabilities that are either jointly held (i.e. other loans) or held in name. Credit checking will be conducted to confirm any undisclosed liabilities.

Confirm application completion

Advise the applicant that they are now at the end of the application and click submit. Let them know they will receive a confirmation email with an application reference number. You can view a copy of all auto emails sent to the applicant from the 'Docs' section of the application (Left hand menu in Inteflow when looking at the results screen of an individual application)



Third Party Loading an Application in Inteflow Decisioning

Application Summary
Please double check the details you have entered then select "Submit".

Application:

Name:	Principa
Loan Term:	Mr. Testing Testa #22228 60 months

Loan Products:

Loan Amount or Limit:	Community First Credit Union - Stream Loan \$10,000.00
Loan Term:	60 months
Security Required:	None
Requirement Type:	Repayment Schedule
Requirement Frequency:	Principa & Interest
Total Number of Repayments:	Interest
Repayment Number 1-30:	60
Repayment Number 31-60:	\$199.53
Interest Rate:	\$100.00
Compliance Rate:	5.75%

Interest Rate:
5.75% p.a. Variable
\$100

Stream Loan Application Fee:
None

Consumer Credit Insurance:
No Insurance Selected

Buttons:

Back Submit



Third Party Loading an Application in Inteflow Decisioning

13. Confirm outcome of application

Once you click submit, you will be shown the summary/results screen. Provided they are NOT in the “pre-bureau refer queue” advise them of the outcome of the loan if it is;

- Declined
- Referred
- Conditionally Approved

If they end up in the pre-bureau refer queue. You shouldn’t advise them of this (it will be confusing to them). Instead, you should advise them that we need to clarify some further information first.

Typically the reasons for the “Pre pre-bureau refer queue”;

- Application fails servicing (income not enough to service)
- Duplicate Application
- ‘New to Credit’ (either means they have never had credit before, or their name has not been recorded properly and it is not matching the credit database)

You should seek to clarify the alerts that present before having any discussion in relation to what supporting docs to provide. This is because the loan may be declined or withdrawn from here so there may not be any point in requesting these docs. You must load a note on the loan to evidence how you have addressed any alerts or the outcome, regardless of whether you are accepting or rejecting them. You should ensure that all alerts are addressed at once and you click ‘continue’ once as this can force multiple auto emails confirming submission.

If the loan has been referred or conditionally approved, you’ll notice it will be in the pending docs queue as we need to collect some supporting docs from them. They should be reminded that we cannot progress the application until these are received.

The screenshot shows the 'Application Result' screen in Inteflow Decisioning. The 'Action Application' section is highlighted with a red box, showing 'Select Action' set to 'Pending Processing'. The 'Alerts' section is also highlighted with a red box, displaying the error message: 'Integrating Verk Advantage file failed. The operation has timed out'.



Advise what supporting docs are needed

You now need to advise the applicant what supporting docs are needed. Go to “Final Steps” then “Upload” (see above screen shot) to see what supporting docs are required and advise the applicant. Inteflow will automatically determine on screen what supporting docs are required.

As over the phone applications won’t have the docs ready then and there, answer the mandatory question “Have you uploaded the required documents”, and select either return later or the post/scan option. You should enquire with the applicant what they intend to do (i.e. scan/post docs or upload them online via the link we sent) Click ‘Finish’

Documents

Before we can complete a full assessment of your loan, we require the documents listed below from you. Once these are received, you'll be advised if your loan is approved and ready to fund.

Financial Verification
Save time and hassle and get your 90 day bank statements emailed to us in just 10 seconds. It is free and easy to use. Select your financial institution below and log in to your Internet Banking.

Applicant 1

Financial institution:

I will upload a copy of my financial statements instead
This may take a few minutes

Log in to Internet Banking
You have already logged into 0 institutions.

Document Upload

Income
Proof of income: 2 most recent payslips OR last 2 years notice of assessment if you earn overtime OR last 2 years financials if you are self-employed

or



Bank Statements

Notes:

- The digital bank statement verification tool **cannot be used** where the customer is unable to independently enter the information (i.e. phone based application). Internet banking login details cannot be collected from customers to complete this tool!



14. Force out the next auto email

You will be taken back to the results summary screen. You will need to click the action 'Continue' to force out the auto email to the applicant which contains a record of the decision and which docs to provide. You can advise them that they will receive an auto email confirming the documents we need, and instructions on how to get them to us.

The screenshot shows the 'Application Result' screen in Inteflow Decisioning. At the top, there are tabs: Home, Creditline Manager, Log Out, Connect360, Quotes, Tasks, Docs, and Change Manager. The 'Docs' tab is selected. Below the tabs, the 'Application Result' section displays:

Application Status: Referred for further assessment	Refers to: Pending Documents Queue
Outcome: Pending Documents Queue	Requesting Veda Advantage File Failed: The operation has timed out
Credit Product: New Loan Application	Application ID: 117080958
Submitted By:	WBL

Below this, the 'Principal Applicant' is listed as 'Testing, Tester'. Under 'Actions', there is a 'Select Action' dropdown with 'Continue Processing' selected. The 'Pending Documents Queue' section shows:

Index	Applicant	Item	Description	Status	Reason	Assigned By
1	Testing, Tester	Document 1	Document 1 pending assessment	Refer	WBL	30/06/2016

15. Confirm next steps

Confirm with the applicant if they have any further questions. Let them know that as soon as we receive their supporting documents, we will progress the loan for assessment or approval. The application will stay in the pending docs queue until you or the applicant returns and answers that all supporting docs are complete on the upload screen.



Application Result

Applicant Name:	Referrals
Referrals	Referred for further assessment
Document	Banking Works Advantage
Credit Product:	Home Loan Application
Application ID:	11708801798
Submitted By:	Walt

Principal Applicant: Terry, Terry

Action: [Get more details](#)

Application Follow Up:

Alerts

Applicant	Step	Description	Status	Agent	Submitted By
Terry, Terry	Document matched existing information from other applications	Alert	Open	Walt	Walt

16. Returning and completing supporting docs

If the applicant uploads their supporting docs themselves

If the applicant uploads their supporting docs themselves from the link provided in the auto emails, they need to change the answer on the document upload screen to state that they have uploaded the required supporting docs then click 'finish'. Once they do this, the application will be pushed out of the pending docs queue, and in to the sales refer queue (if the status is referred) or the credit refer queue (if the status is conditionally approved).

If the applicant scans or posts their supporting docs back in to you

You will need to upload them to the application, via the document upload screen. Before you upload the documents, blackout any TFNs or credit card numbers. Change the answer of the mandatory question to state that all supporting docs are now completed and click 'finish'.



The screenshot shows a web-based application interface for Community First Credit Union. The top navigation bar includes links for 'Home', 'Funding', 'Manage', 'Log Out', and 'Contact Us'. On the left, a sidebar lists 'Home', 'Funding', 'Manage', and 'Change History'. The main content area is titled 'Final Offer' and contains a 'Documents' section. It instructs users to upload documents related to their loan application. A 'Document Upload' section includes a 'Browse...' button and an 'Add' button. A message states: 'Before you can complete a full assessment of your loan, we require the documents listed below from you. Once these are received, you'll be advised if your loan is approved and ready to fund within 24 hours.' Below this, a question 'Have you uploaded the required documents?' has a dropdown menu set to 'I've uploaded all requested documents'. A note at the bottom says: 'For querying, email to loandocuments@cfcu.co.uk or calling, 01202 611125'.

You should NOT:

- Print anything
- Save any application data to other drives or locations
- Keep paper records, files or folders

Third Party Loading an Application in Inteflow Decisioning

17. Notes

Two notes need to be entered into the system for all applications;

Subject: Privacy Confirmation

Message: Applicant has been read and accepted the privacy statement verbally

Subject: Loan Suitability

Message: A discussion has been had with the applicant around their needs, we have discussed their options and I confirm that the loan purpose and product is not unsuitable



The screenshot shows the 'Application Notes' section of the Inteflow Decisioning application. The 'Subject' field is set to 'Loan Suitability' and the 'Message' field contains the text: 'A discussion has been had with the applicant around their needs, we have discussed their options and I confirm that the loan purpose and product is not unsuitable'. The 'Note Category' dropdown is set to 'Default Category'. The sidebar on the left lists various application management tasks: 'New', 'Credit Line Manager', 'Log Out', 'Default Note', 'Notes', 'Email', 'Print', 'Change History', 'Reporting', 'Loan Details', 'Applicant Details', 'Interview', 'First Application', 'Historical Summary', 'Business', 'Interest', 'Results', and 'Comments'. The top right corner features a 'Logout (INTF)' button.

Third Party Loading an Application in Inteflow Decisioning

Other Notes:

As you work through the manual assessment of a loan, there may be times where you may need to edit application details such as income or loan amount. You can do this by clicking straight to the page of the application you need using the top menu. If you do change any thing that could affect the serviceability (e.g. loan amount, income) you will need to click the 'Recalculate' action.

This will re-do all the automatic checks to update the servicing calculations without doing a new bureau enquiry. Double check the alerts that arise as a result of this as your next steps may need to change.

The 'resubmit' action should only be used where there is a change to the applicant's details as this will load a new bureau enquiry.

Once an application has been loaded, submitted and documents collected, regardless of the decision, the application will pass over to a Community First consultant for either further processing or assessment.