

Third Party Loading an Application in Inteflow Decisioning

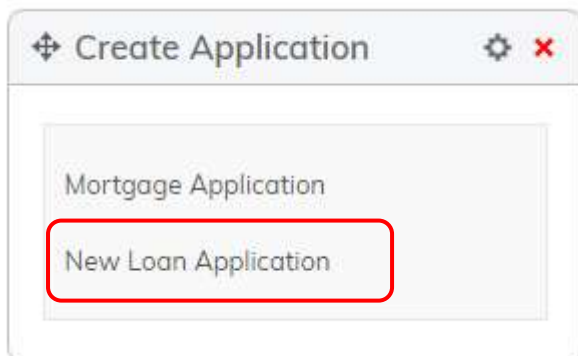
1. Logging in

Login to Inteflow via your provided link



2. Start a new loan application

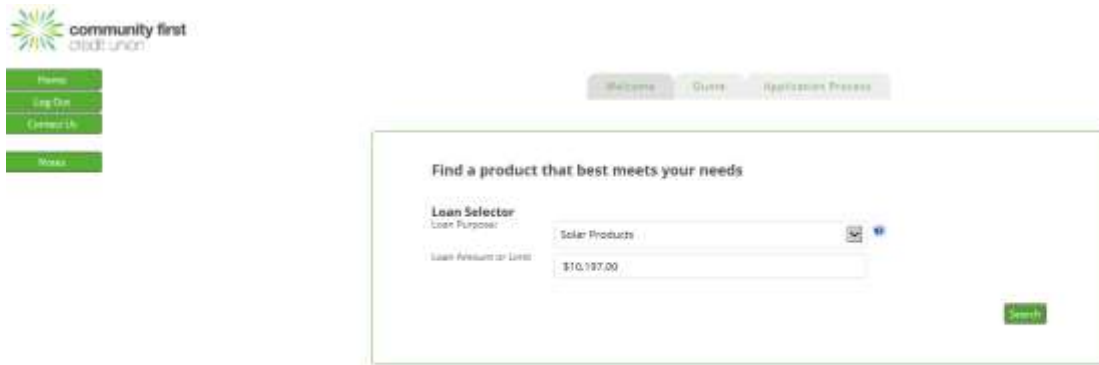
Select 'New Loan application' from the left hand menu.



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 Community First Credit Union Inteflow Decisioning application process. On the left is a navigation menu with links: Home, Log Out, Renewal, and Menu. The main content area has a header with 'Welcome', 'Guest', and 'Application Process'. Below this is a section titled 'Find a product that best meets your needs'. Under 'Loan Selector', there are two input fields: 'Loan Purpose' with a dropdown menu showing 'Solar Products', and 'Loan Amount or Limit' with a text input field showing '\$10,000.00'. A green 'Search' button is located at the bottom right of the form.

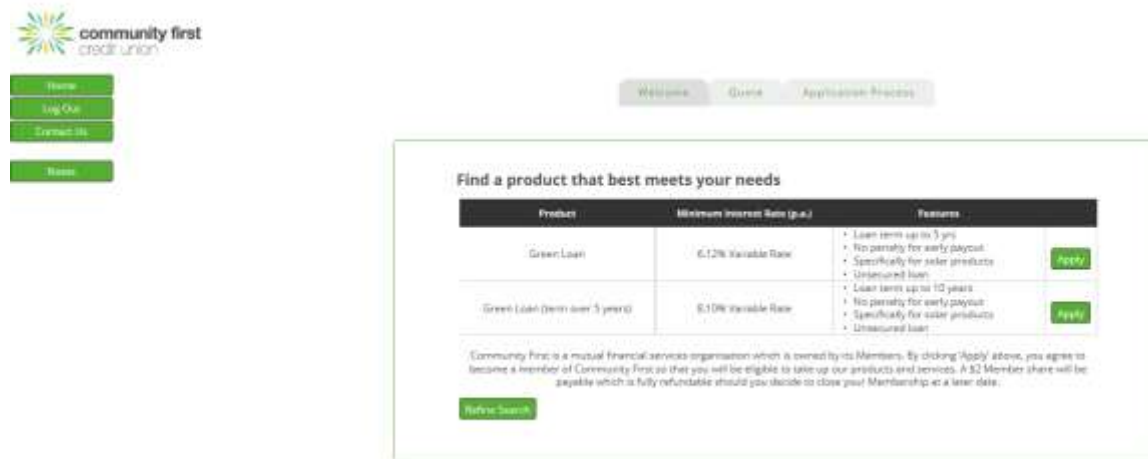
Notes:

- 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.



The screenshot shows the Community First Credit Union Inteflow Decisioning interface. On the left is a navigation menu with buttons: Home, Log Out, Contact Us, and Menu. The main content area has a header with 'Welcome', 'Home', and 'Application Process'. Below this is a section titled 'Find a product that best meets your needs'. It contains a table with two columns: 'Product' and 'Minimum Interest Rate (p.a.)'. The table lists two products: 'Green Loan' and 'Green Loan (term over 5 years)'. Both have a minimum interest rate of 6.12% variable rate. The 'Green Loan' row lists features: 'Loan term up to 5 yrs', 'No penalty for early payout', 'Specifically for solar products', and 'Unsecured loan'. The 'Green Loan (term over 5 years)' row lists features: 'Loan term up to 10 years', 'No penalty for early payout', 'Specifically for solar products', and 'Unsecured loan'. Both rows have an 'Apply' button. Below the table is a disclaimer: '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.' There is a 'Refresh Search' button at the bottom.

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)	6.12% 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.

Refresh 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

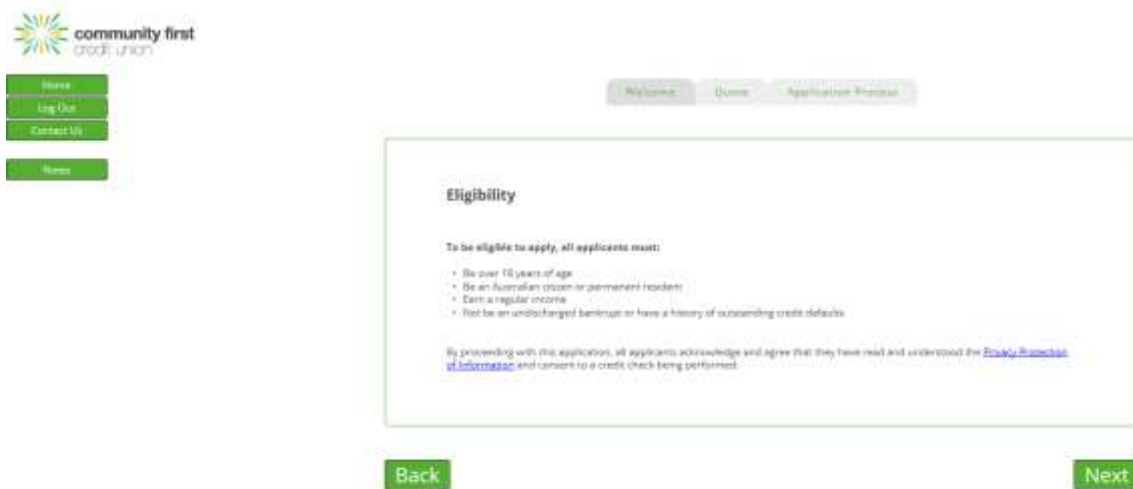
5. Cover off eligibility criteria and T's and C's

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?"



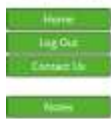
Notes:

- 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.



Welcome | Queue | Application Process

Product Details

Lending Group:	Community First Credit Union	<input checked="" type="checkbox"/>	+
Lending Product:	Green Loan	<input checked="" type="checkbox"/>	+
Loan Amount Breakdown: Purpose	Amount		
Solar Products	\$18,197.00		
-Select-			
-Select-			
Loan Amount as Limit:	\$18,197.00	<input checked="" type="checkbox"/>	+
Loan Term:	5	Years	<input checked="" type="checkbox"/>
Repayment Frequency:	Monthly	<input checked="" type="checkbox"/>	+

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.

Notes:

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

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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.



Home
Quote Loan Manager
Log Out
Logout
Logout

Welcome Quote Application Process

Loan Snapshot

Review the details below and select 'Apply Now' to proceed.

Quote Details

Quote ID:	0170000002
Quote Type:	0000 00/00/2018

Applicant

Principal	
Name:	My Name Test
Date of Birth:	00/00/0000

Loan Products

Community First Credit Union - Green Loan	
Loan Amount or Limit:	\$10,000.00
Loan Term:	12 Months
Security Required:	No
Repayment Schedule	
Repayment Type:	Principal & 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.



The screenshot shows a web application interface for 'Your details'. On the left is a sidebar with green buttons: Home, Profile Manager, Log Out, Upload file, Home, Test, Test, and Change Admin. The main content area has a top navigation bar with tabs: Quote, Applicants, Summary, Final Steps, and Settlement. The 'Applicants' tab is active. The form is titled 'Your details' and 'First Applicant'. It contains the following fields: Title (dropdown), First Name (text), Middle Name (text), Surname (text), Date of Birth (date), Gender (dropdown), Marital Status (dropdown), No. of Dependents (text), Residency Status (dropdown), Contact Details (text), Home Phone (text), Work Phone (text), and Mobile Phone (text). Each field has a red asterisk indicating it is mandatory. The form is set against a light green background.

Third Party Loading an Application in Inteflow Decisioning

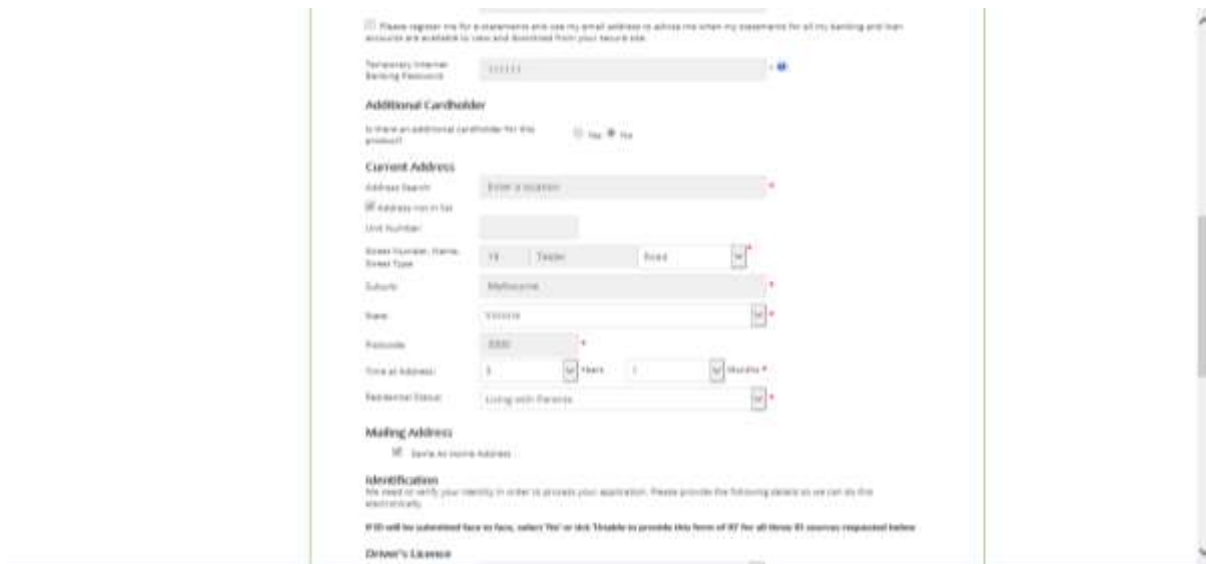
10. Confirm e-statements opt in and disclaimer

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 web form with the following sections:

- Temporary Internet Banking Password:** A text field with the value "11111".
- Additional Cardholder:** A section with a checkbox "Do you have an additional cardholder for this product?" and radio buttons for "Yes" and "No".
- Current Address:** A section with a text field "Enter a location", a checkbox "Address not in file", and a "Unit Number" field.
- Street Information:** Fields for "Street Number, Name, Street Type" (with values "15", "Twin", "Road") and "Suburb" (with value "Mylleburn").
- Postcode:** A text field with the value "3000".
- Time at Address:** Fields for "Years" (with value "3") and "Months" (with value "0").
- Relationship Status:** A dropdown menu with the value "Living with Parents".
- Mailing Address:** A section with a checkbox "Same as home address".
- Identification:** A section with a text field "We need to verify your identity in order to activate your application. Please provide the following details as we can do this electronically." and a note "We will be contacted face to face, unless 'Not at home' is selected to provide this form of ID for all three ID sources requested below".
- Driver's License:** A section with a text field "Do you have a license?".

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.

Mailing Address

☒ Same as Home Address

Identification

We need to verify your identity in order to process your application. Please provide the following details so we can do this electronically.

If it will be submitted face to face, select 'No' in this. Unable to provide this form of ID for all three ID requires requested below.

Driver's Licence

Do you have a driver licence?

Australian Passport

Passport Number

☒ Unable to provide this form of ID

Medicare Card

Medicare Card Number

Individual Reference Number

Expiry Date

Expiry

☒ Unable to provide this form of ID

☒ I consent to allowing the documents details provided above to be verified with the issuer. I also consent for Veri Advantage 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. *

Current Employment

Current Occupation

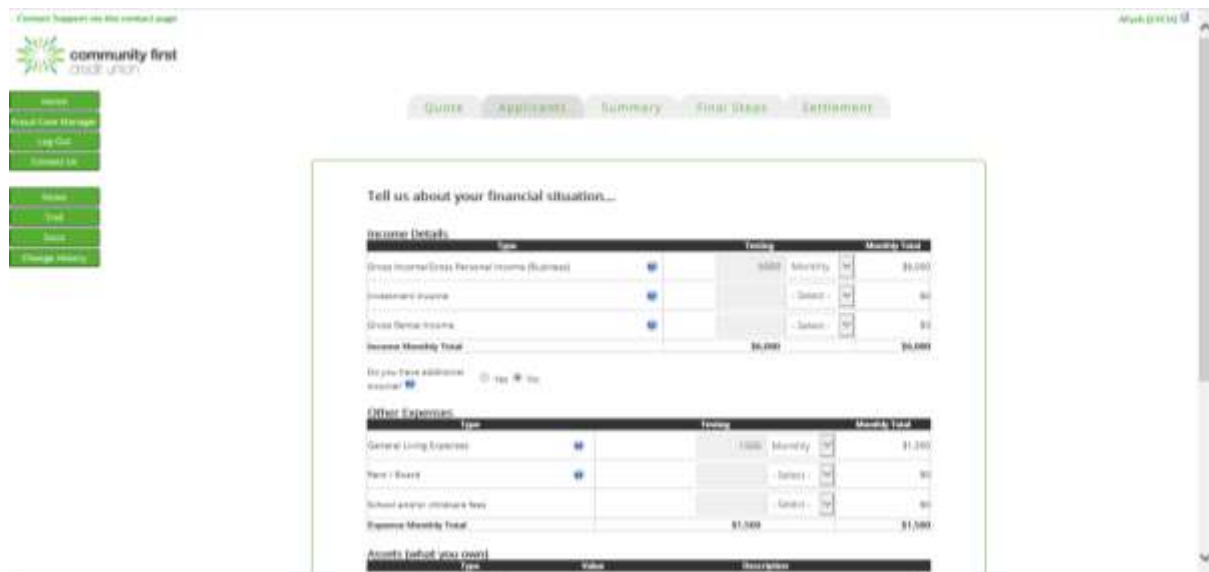
Years in this Position Years Months

Further Information

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.



The screenshot shows a web application interface for 'community first credit union'. The main heading is 'Tell us about your financial situation...'. Below this, there are two main sections: 'Income Details' and 'Other Expenses'. Each section has a table with columns for 'Type', 'Frequency', and 'Monthly Total'. The 'Income Details' table includes rows for 'Gross Income/Gross Personal Income (Business)', 'Unemployment Income', 'Gross Rental Income', and 'Income Monthly Total'. The 'Other Expenses' table includes rows for 'General Living Expenses', 'Rent / Board', 'School average childcare fees', and 'Expenses Monthly Total'. At the bottom, there is a section for 'Assets (not used in calculation)' with columns for 'Type' and 'Value'.

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

Cancel

Continue to

Home

Start

Reset

Change History

Application Summary

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

Applications

Name: **Whisper**

Date of Birth: **20/08/1986**

Loan Products

Community First Credit Union - Stream Loan

Loan Amount or Limit: **\$16,190.00**

Loan Term: **60M**

Security Required: **Yes**

Repayment Type: **Principal & Interest**

Repayment Frequency: **Monthly**

Total Number of Repayments: **60**

Repayment Number 1: **\$277.57**

Repayment Number 60: **\$187.40**

Interest Rate: **5.72% p.a. Variable**

Comparison Rate: **7.24%**

Stream Loan Application Fee: **\$100**

Consumer Credit Insurance: **No Insurance Selected**

Submit

Back

Version 1.1
22th July 2019

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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

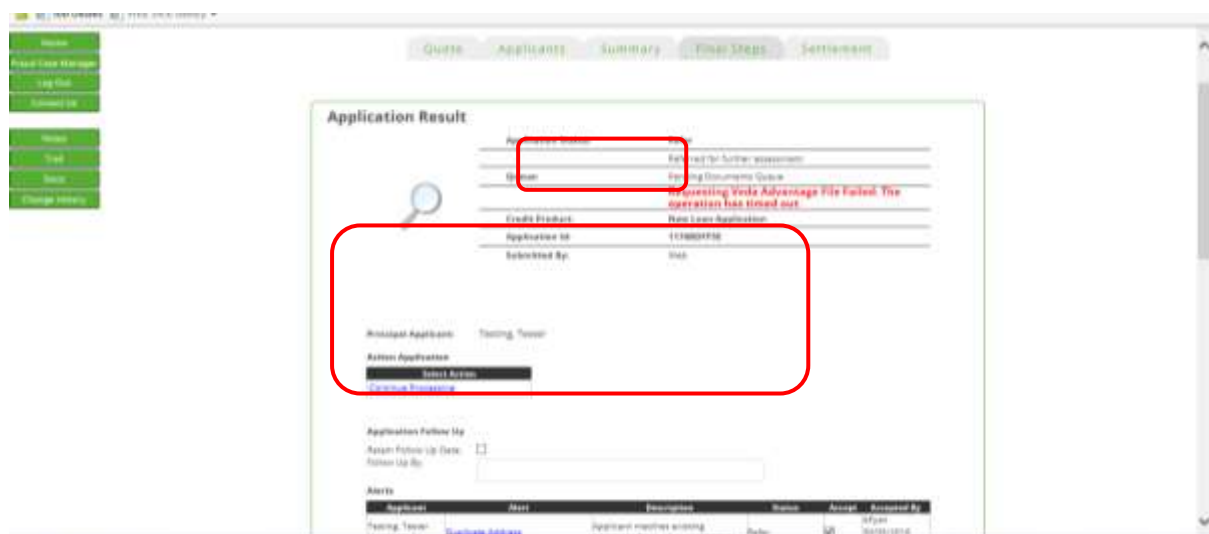
If they end up in the pre-bureau refer queue. You shouldn’t advise them of this (it will be confusing to them). Instead, you should advise them that we need to clarify some further information first.

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.

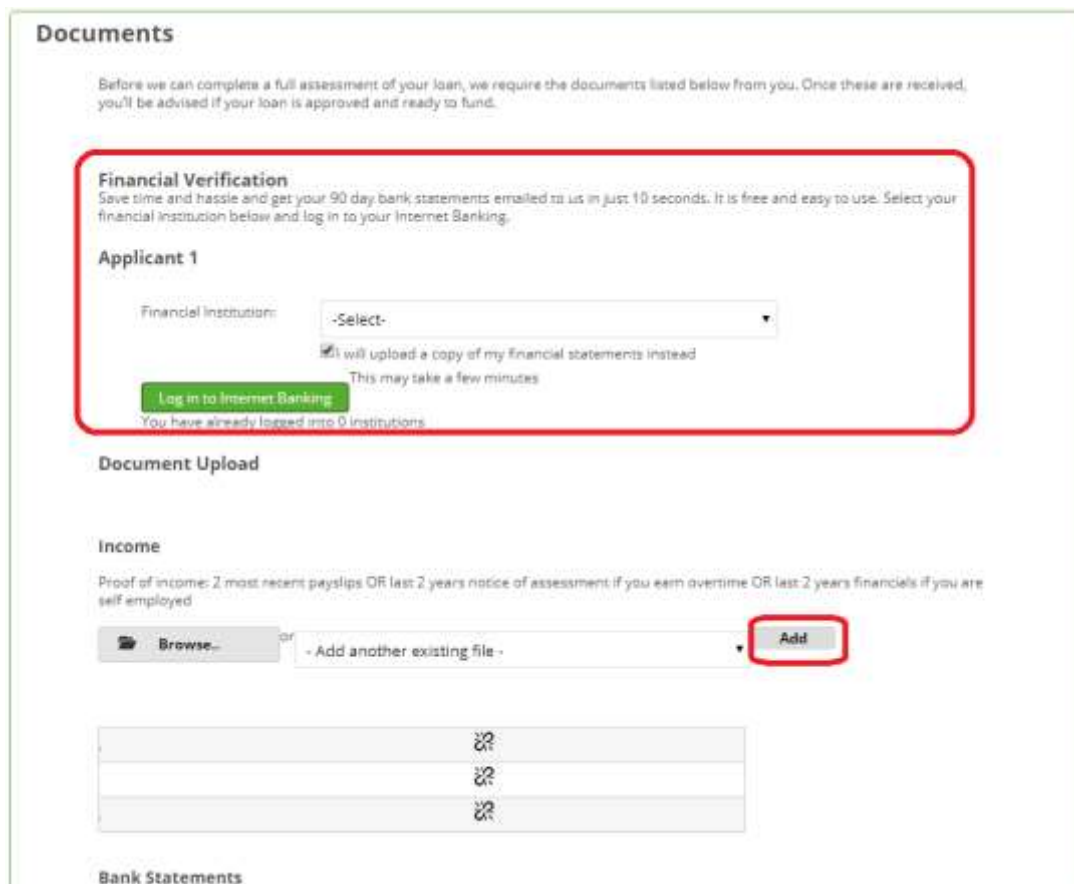


Third Party Loading an Application in Inteflow Decisioning

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: --Select--

☒ 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

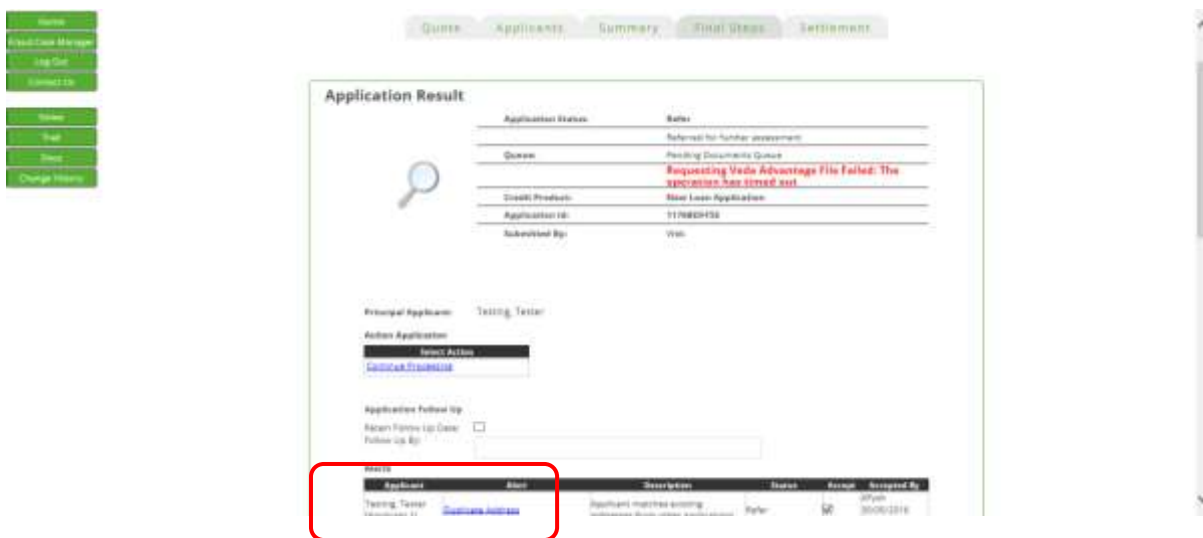
Notes:

- 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!

Third Party Loading an Application in Inteflow Decisioning

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.



Application Result

Application Status: Status

Queue: Requested for further assessment

Queue: Pending Documents Queue

Queue: Requesting Vada Advantage File Failed: The operation has timed out

Credit Product: River Loan Application

Application ID: 117682435

Submitted By: Vici

Principal Applicant: Testing Tester

Action Application: Select Action

Continue Application

Application Follow Up: ☐

Admin Follow Up Date:

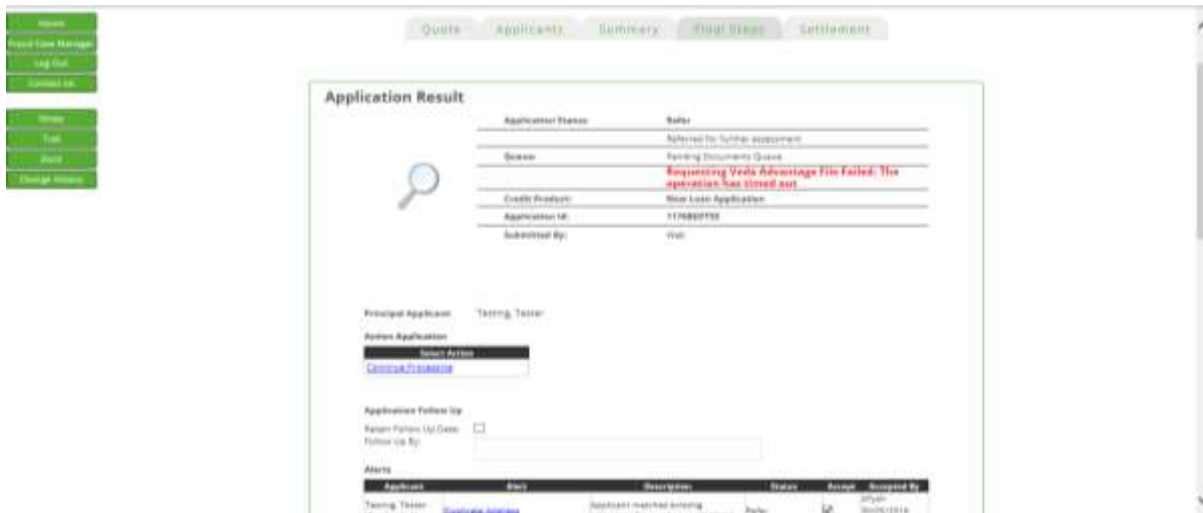
Follow up By:

Applicant	Status	Description	Source	Score	Received By
Testing Tester	Continue Application	Applicant marked pending	Refer	50	30/05/2018

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.

Third Party Loading an Application in Inteflow Decisioning



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'.



community first
credit union

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Community First Credit Union logo and navigation tabs: Quizzes, Applicants, Summary, Final Status, Settlement.

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 within 24 hours.

Document Upload

Income

Proof of Income: 2 most recent paystubs OR tax 2 years notice of assessment if you were overtime OR last 2 years financials if you are self-employed

Browse... - Add another existing file - **Add**

Have you uploaded the required documents?

I've uploaded all requested documents

For support, email us support@communityfirst.co.uk. For pricing, call us on 02 886 88 100 or visit www.cfu.co.uk

Back **Save & Complete Later** **Finish**

You should NOT:

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

Version 1.1
22th July 2019

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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

Connect Support via this contact page



Application Notes

Form Category:

Subject:

Message:

Save

Date	Merchant	Operator	Device	Subject	Note	Delete	Edit	Print

Save



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.