

Using our system

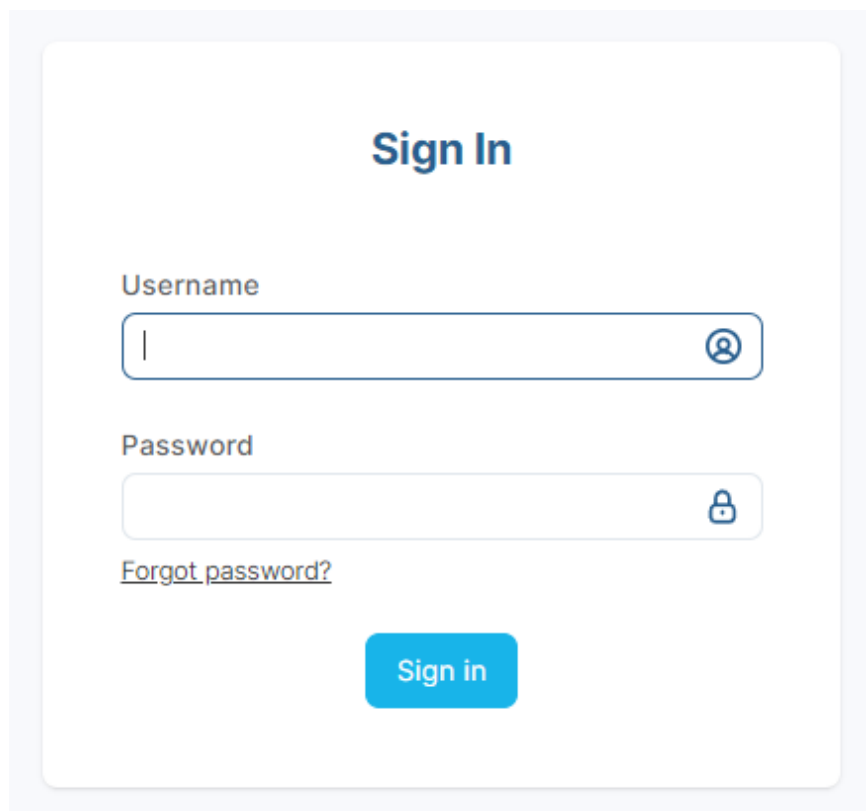
A step-by-step guide



Logging in

To log in, you'll need your username and password that would have been provided to you by our team.

Please note: if you've forgotten your password, click on "Forgot password?" to reset it. If you require further assistance, please contact our team on 0800 808 003.



The image shows a 'Sign In' form with the following elements:

- Sign In** (Section Header)
- Username** (Label) with a text input field containing a vertical bar and a user icon.
- Password** (Label) with a text input field and a lock icon.
- [Forgot password?](#) (Link)
- Sign in** (Button)

Application views

APPLICATION STAGE VIEW

Once you've logged in, you'll see a grid view of all your applications and the stage they're at.

Stage Name	Action required	Managed by me	All
Data Capture	17	1	2
Processing Application	-	1	1
Lender Assessment	-	4	-
Conditionally Approved	1	3	1
Offer Accepted	-	3	-
Contracts Accepted	-	1	-
Settlement Review	-	1	-
Awaiting Settlement	-	1	-
Settlement Exception	-	1	-
Settled	-	1	-
Not Proceeding	1	37	2

NAVIGATION

You can search for applications by customer name or case ID by selecting the option in the dropdown. Or you can simply click through the numbers of the stages to browse. Your search will show the stages for any results and display some key details in the table below the search.

Note: If searching by case ID, you can use just the 4 first characters of the reference.

Stage Name	Action required	Managed by me	All
Conditionally Approved	-	-	1

Assigned To	Case Id	Name	Last Progression
Operator	9DS13B09LVOJRIMF	John Citizen	2 minutes ago

Application views

When you select an application from the list you'll see more details about the application and actions available to you at that stage.

→ Case Actions

View Questions

Offer Accepted

Edit Application

Change broker

○ Status

Stage	Conditionally Approved
Form	MotorVehicleFab

📄 Details

Case Id	9DS13B09LVOJRIMF
Started	Oct 18, 2023 11:02:55 AM (22 minutes ago)
Last Modified	Oct 18, 2023 11:07:01 AM (18 minutes ago)
Entity / Brand	d99901 / avanti
Assigned To	Operator

👤 Customers & Related Users Show more users:

Customers

Name:	John Citizen (Primary)
Relationship:	Applicant1
Identifier:	ahmed@cloudcase.net
Mobile:	+64221234567
Email:	ahmed@cloudcase.net

📄 Case Summary

Loan Details

Loan 1	
Loan Value	\$16,109.10
Product	FinanceCentral Auto
Promotion	Finance Central Tier 1 010623
Term	5 Years
Interest Rate	16.7%
Settlement Date	12-12-2023
Loan Purposes	PersonalVehicle

Security Details

Item	Description
Vehicle New/Used	New
Vehicle Type	Car
Rego/Vin	HZL44
Make	Nissan
Model	Navara D/C 2.5D 2WD ST-X AT
Vehicle Submodel	-
Year	2015
Transmission	Automatic
Engine Capacity	2488

Application views

NAVIGATION

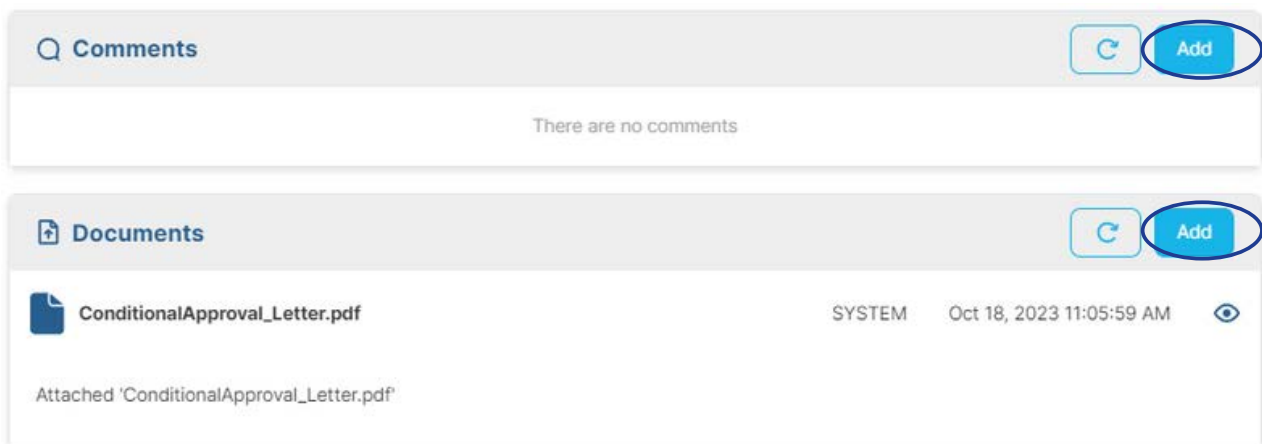
The stage refers to the status of the application and shows you how far in the process any given application is right up until settlement.

Action required means that the application is currently assigned to you and there are actions required for you to complete.

COMMENTS AND DOCUMENTS

Below the loan details section, you'll see the comments and documents section. Here you'll be able to see all relevant documents and the comments between yourself and our team.

You can add a comment or document at any time by simply clicking 'Add'.



VIEW QUESTIONS

Clicking on the 'View Questions' button will open the full application in a read only view where you'll be able to view all the details of the application.



Application process

DATA CAPTURE

Applications that have not been submitted will be located in the 'Data Capture' stage.

Stage Name	Action required	Managed by me	All
Data Capture	17	1	1

PROCESSING APPLICATION

When you submit an application, it will sit in processing application for about 60 seconds while our system determines the outcome.

Processing Application	-	1	-
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LENDER ASSESSMENT

Applications in this stage correlate to a 'refer' decision and means that the application is now with our lending team for a manual assessment of the application.

Lender Assessment	1	7	-
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CONDITIONALLY APPROVED

Applications that have either been auto-conditionally approved, or manually approved by a lender can be found in this stage. The application will be automatically assigned to you so you can review the offer and conditions, and accept.

Conditionally Approved	2	3	-
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→ Case Actions

View Questions

Offer Accepted

Edit Application

Change broker

○ Status

Stage	Conditionally Approved
Form	MotorVehicleFab

📄 Details

Case Id	4403OR0ZGITPBKE5
Started	Oct 18, 2023 12:19:16 PM (20 minutes ago)
Last Modified	Oct 18, 2023 12:39:18 PM (6 seconds ago)
Entity / Brand	d99906 / financecentral
Assigned To	Dealer D99906

Application process

OFFER ACCEPTED

Once you've accepted the offer, the application will move to the 'Offer Accepted' stage, where our lending team will review if all the offer conditions have been satisfied before proceeding to the next stage.

Offer Accepted	-	1	-
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If all of the offer conditions have been satisfied prior to the offer being accepted, you'll be able to preview and send the loan contract to the customer yourself. Otherwise, our friendly team can action this when they review the conditions.

→ Case Actions

View Questions Preview Loan Contract Pack Manual Generate Loan Contract Pack Manual

Change broker

Note: If the loan contract can be signed electronically, you'll also see options to preview and generate the contract via eSign.

CONTRACTS SENT

Once the loan contract documents have been sent, the application will move to the 'Contracts Sent' stage.

Contracts Sent	1	-	-
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If the contracts were sent via eSign, the application will automatically move to the next stage once the process has been completed. If the documents are being signed manually, you'll need to upload the completed documents, then select 'Contracts Accepted' in the system to move the application to the next stage.

→ Case Actions

View Questions **Contracts Accepted** Change broker

Application process

CONTRACTS ACCEPTED

When the contract has been accepted, the application will move to the 'Contracts Accepted' stage. You'll have an opportunity at this stage to add any missing documents or information required for settlement as outlined in the loan contract conditions. Once everything required is provided, you can select 'Submit to Settlement' to send the application to our settlements team for review and payout.



NOT PROCEEDING

Applications that have been withdrawn can be found in the 'Not Proceeding' stage.

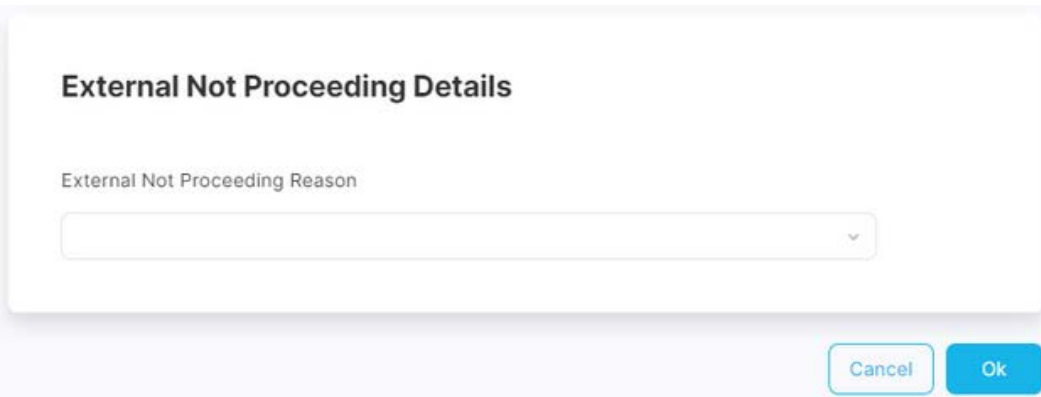
Not Proceeding	-	16	-
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WITHDRAWING AN APPLICATION

At certain stages, you'll see a 'Not Proceeding' button you can select to withdraw the application.



Select a reason from the drop down and click OK to complete the process.

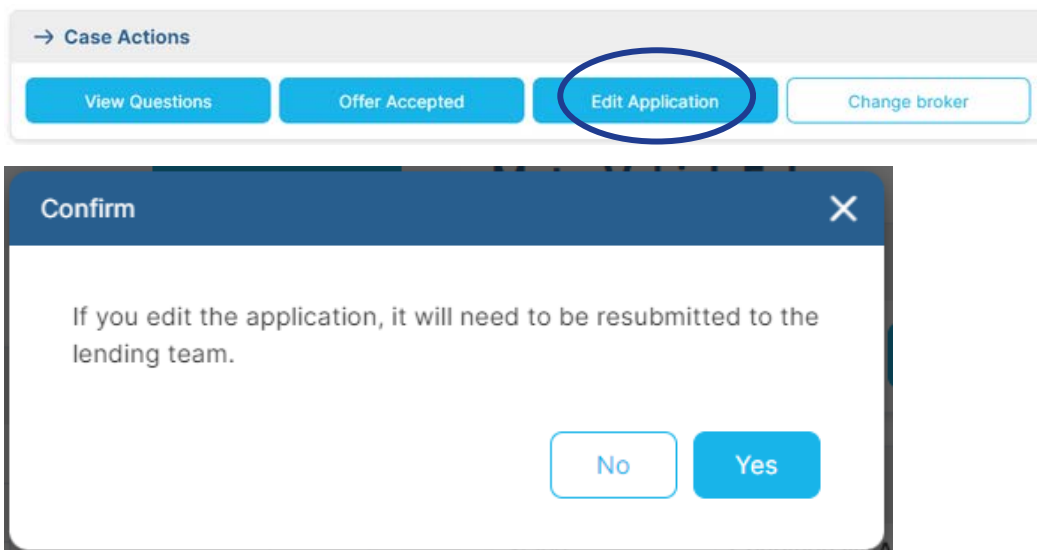


A screenshot of a form titled 'External Not Proceeding Details'. It features a dropdown menu labeled 'External Not Proceeding Reason' and two buttons at the bottom: 'Cancel' and 'Ok'.

Editing an application

REQUESTING CHANGES TO AN APPLICATION

When applications are in the 'Conditionally Approved' stage, you can edit it if you receive any new or updated information.

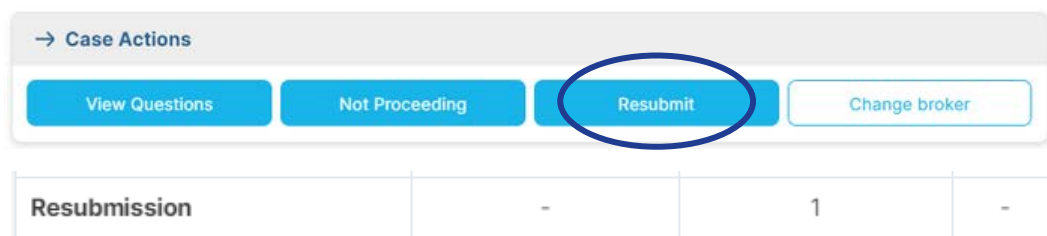


Doing this will open the application in an edit mode and move the application to the 'Changes Requested' stage. From here you can edit anything in the application, such as vehicle and applicant details.

Once you've made your changes, be sure to save them before clicking the back button on the top left hand corner.



When the application is ready to be assessed again, you'll need to resubmit it. This option will appear in the Case actions box. Edited applications that have been resubmitted will go to a stage called 'Resubmission'.



Note: If you don't select the resubmit button after editing, our team will not be able to assess the application and you'll be sent a reminder email.

Editing an application

WHEN A LENDER HAS REQUESTED CHANGES TO AN APPLICATION

If a lender requires some changes to be made, they can send the application back to you. You'll receive an email advising there is an action required.

You'll also be able to find the application in the 'Changes Requested' stage, with the 'Action Required' column showing the number of changes needed.

Stage Name	Action required	Managed by me	All
Changes Requested	1	-	-

You can review the comments from the lender from the comments section on the main screen.



You'll be able to edit and resubmit the application the same way as explained on the previous page.



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