

# eSignature ApplyOnline User Guide For Originators & BDMs

Version 1.0



# Get started with ApplyOnline eSignature Applications

eSignature will now be available end to end, from applications to loan documentation. Originators will now be able to submit applications using eSignature functionality.



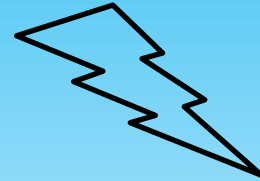
## Submit New eSign Applications

1. [Submit Applications – Supporting docs tab](#)



## eSign Applications Actions

1. [View status tracking](#)
2. [Cancel eSign Applications](#)
3. [Resubmit eSign applications](#)
4. [View completed eSign applications](#)



## What's Changed in the Application Form

1. [Summary tab](#)
2. [Application tab](#)
3. [Compliance tab](#)
4. [Status tracking tab](#)
5. [User settings](#)

# Get started Supporting Docs tab

## With the Originator ApplyOnline:

Click the Supporting Docs tab. A number of functions can be preformed from this tab including:

1. Submit application documents to be eSigned
2. View status tracking of eSign applications
3. Cancel eSign applications
4. Resubmit eSign applications

Summary | Applicants | Loan Details | Security | Financial Position | Other Products | Loan Summary | Compliance | Status Tracking | Supporting Docs | Internal Notes

Application ID: 148329  
\$323,200  
Securities: 38 NIGHTINGALE Square, GLOSSODIA, NSW 2756 AU

Mr Humphrey Bear  
Mrs Shirley Bear

Snapshot: A:2 L:1 S:1 | INV | PAYG

AMP

To start drop your documents here - or - Select

Acceptable files ?

Submission checklist

Documents required at submission time.

Show outstanding only

Print checklist | eSign request | CANCELLED | Send documents

AMP Bank Home Loan Application  
148329-AMP

Requirements and Objectives Int...  
148329-AMP

PAYG income (Base)  
Humphrey Bear - NATIONAL ASSOCIATION...

Shows break up of YTD base income and, where applicable, YTD non-base income (allowances, commission, bonus, overtime) for THREE (3) months or more



## Tips


The Supporting Docs tab is where all eSignature functionality is available. Ensure to complete all other components of the Application form prior to completing the Supporting Docs tab.

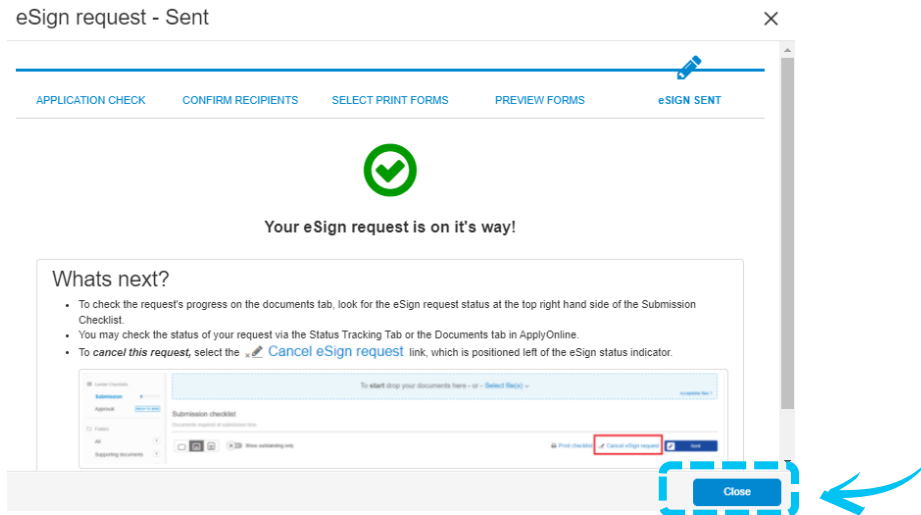
Once Application documents are signed, the Originator can view:

- eSign certificate of completion
- Existing document condition cards for eSigned documents. These will be automatically updated and verified once the customer has completed eSigning of documents.



# Get started Submit Application Docs for eSign

1. When your Application documents are ready to be sent for eSigning, click  button. Once this button is clicked the eSign request dialogue box displays.
2. Confirm the recipients listed on the screen are correct, then select **Next**.
3. Click **Preview Print Forms**. Review all forms prior to submitting to reduce any rework.
4. Confirm the documents listed on the screen are correct, then select **Send to eSign**.
5. eSign request sending displays and your eSign request is on its way. Click **Close**.




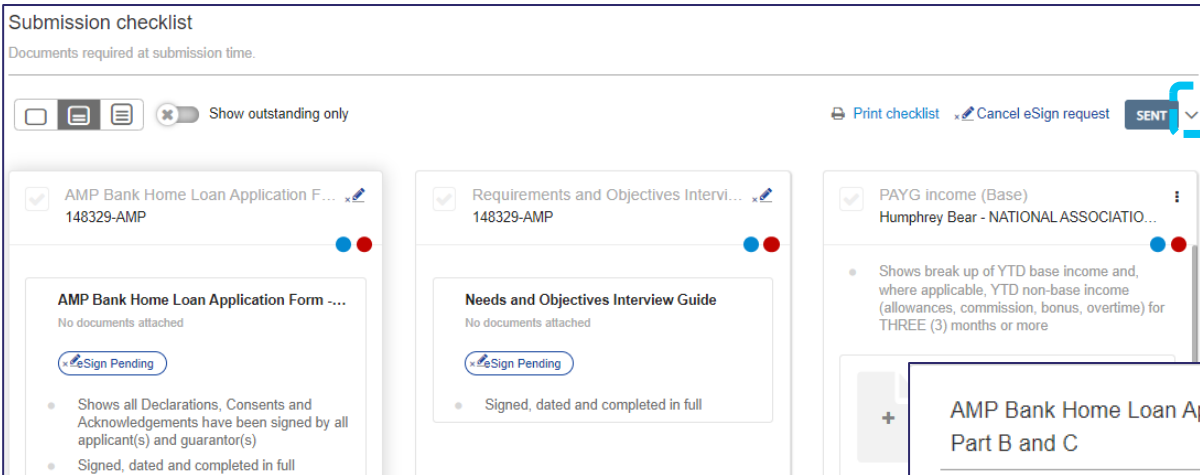
## Tips

Ensure to select **Yes, I'd like to receive information by electronic communication** in the Summary tab.

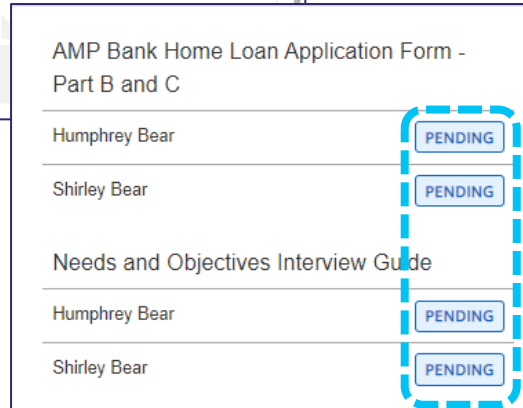


# Get started View status tracking of eSign applications

1. Once your application documents have been sent for eSigning, to view the status click  button.



2. The status of the Loan Application Form and Needs and Objectives Interview Guide will display.



AMP Bank Home Loan Application Form - Part B and C	PENDING
Humphrey Bear	PENDING
Shirley Bear	PENDING
Needs and Objectives Interview Guide	PENDING
Humphrey Bear	PENDING
Shirley Bear	PENDING



Tips

The tracking status of esign applications can also be view on the Status Tracking tab. This is at a summary level and does not list all the forms individually sent for signing.



# Get started Cancel eSign applications



## Tips

If the Cancel eSign button has been clicked in error, click the **Do not cancel** button.


Once cancelled, the Submission checklist screen will display a new **CANCELLED** button.





1. To cancel an eSign application once submitted, click the  **Cancel eSign request** button.

Submission checklist

Documents required at submission time.

Print checklist  Cancel eSign request **SENT**


- AMP Bank Home Loan Application F... 148329-AMP  
AMP Bank Home Loan Application Form - ...  
No documents attached  
 eSign Pending  
  - Shows all Declarations, Consents and Acknowledgements have been signed by all applicant(s) and guarantor(s)
  - Signed, dated and completed in full
- Requirements and Objectives Interv... 148329-AMP  
Needs and Objectives Interview Guide  
No documents attached  
 eSign Pending  
  - Signed, dated and completed in full
- PAYG Income (Base) Humphrey Bear - NATIONAL ASSOCIATIO...  
Shows break up of YTD base income and, where applicable, YTD non-base income (allowances, commission, bonus, overtime) for THREE (3) months or more  
Payslip  
No documents attached

2. The eSign request – Cancel Request dialogue box displays. Click **Cancel eSign Request** button.

eSign request - Cancel Request


Are you sure you want to cancel the request for Electronic Signatures?

Select **Cancel eSign Request** to confirm eSign is not required. This will cancel **All eSign requests for all recipients**

 Where signatures were obtained from one, or several recipients using eSign, these forms will be deleted and not returned to ApplyOnline.

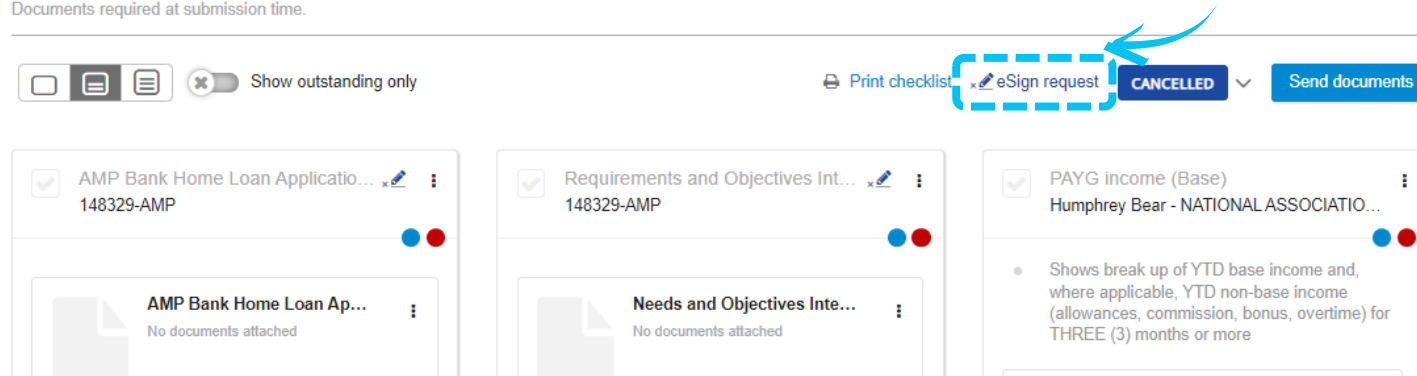
**Do not cancel** **Cancel eSign Request**


# Get started Resubmit eSign applications

1. To resubmit an eSign application once cancelled, click the  button.

## Submission checklist

Documents required at submission time.



Print checklist  CANCELLED Send documents

Show outstanding only

- AMP Bank Home Loan Applicatio... 148329-AMP
- Requirements and Objectives Int... 148329-AMP
- PAYG income (Base) Humphrey Bear - NATIONAL ASSOCIATIO...

AMP Bank Home Loan Ap... No documents attached

Needs and Objectives Inte... No documents attached

Shows break up of YTD base income and, where applicable, YTD non-base income (allowances, commission, bonus, overtime) for THREE (3) months or more

2. Follow the steps for Submit Application Docs for eSign.



Tips

The tracking status of multiple eSign applications can be viewed on the Status Tracking tab.



# Get started View completed eSign applications

1. Once Application documents are signed, the eSign certificate of completion can be viewed.
2. The existing document condition cards for eSigned documents, will automatically be updated and verified once the customer has completed esigning of documents.
3. The status of the Checklist through to Lender receipt is updated automatically.



## Tips

The tracking status of eSign applications can also be view on the Status Tracking tab. This is at a summary level and does not list all the forms individually sent for signing.

### Submission checklist

Documents required at submission time.



Show outstanding only

✓ AMP Bank Home Loan Applicat... 148956-AMP

AMP Bank Home Lo... AMP Bank Home Loan ... .PDF

Verified

✓ Requirements and Objectives I... 148956-AMP

Needs and Objectiv... Needs and Objectives I... .PDF

Verified

✓ eSign Certificate of Completion eSign Certificate of Completion

Additional

eSign Certificate of ... eSign Certification.PDF





# What's Changed? Summary tab

## Within the Originator ApplyOnline:

1. Click the Summary tab.
2. Scroll down to the Referrer section.
3. New Referrer ID fields (optional fields).



The screenshot shows a form section titled 'Referrer ID:'. It contains three input fields: a text box for the Referrer ID, a dropdown menu for Contact Name, and a text box for Email. The Contact Name field is split into two parts, each with a small 'Aa' icon for text formatting. The Email field is a single wide text box.

## Communication preference:

1. Scroll down to the Communicating Electronically section.
2. For eSignature applications, select Yes, I'd like to receive information by electronic communication.

### Communicating Electronically !

- Yes, I'd like to receive information by electronic communication
- No thanks, I prefer paper communications



## Tips

eSign is only available for applicant(s) whom have elected electronic communications.

Applications received which have been eSigned but communication preference is paper, will be immediately RMI'd back to the Originator to either have the customer elect for electronic communications or provide traditional 'wet signed' applications forms.



# What's Changed? Applicants tab

## Within the Originator ApplyOnline:

1. Click the Applicants tab
2. Ensure all Applicants record unique mobile number and email address.

Applicant 1	Applicant 2
Mobile Phone: <input type="text" value="0400000000"/>	Mobile Phone: <input type="text" value="0419876123"/>
Business Phone Number: <input type="text"/>	Business Phone Number: <input type="text"/>
Fax Number: <input type="text"/>	Fax Number: <input type="text"/>
E-mail Address: <input type="text" value="humphrey.bear@honey.com.au"/>	E-mail Address: <input type="text" value="shirley.bear@honey.com.au"/>

## New fields:

1. Scroll down to Foreign Tax Resident field.
2. From the drop down list, select either Yes or No.
3. If Yes is selected, Foreign Tax Details Editor displays for further information.

Foreign Tax Resident:

Foreign Tax Details:



## Tips

All Applicants must have a unique **mobile** and **email address**. For multiple applicants, if one applicant elects to receive their documentation by post, all applicants will also need to complete the form via this method.

If **Yes** is selected in the Foreign Tax Resident field, the Country/Jurisdiction must be selected and either Tax Identification Number (TIN) or Reason TIN Not Provided must be completed.



# What's Changed? Compliance tab

## Within the Originator ApplyOnline:

1. Click the Compliance tab
2. Select the Declarations arrow to complete the new Originator declarations.

Requirements & objectives

**Declarations**

Originator declarations

2

Originator declarations

Income and expense information provided within the application has been obtained from the applicant(s). I have discussed and where applicable made further enquiry about the stated expenses provided. I can confirm I have no reason to question their authenticity.

Yes No

I confirm that I have followed the instructions provided to me to complete AMP verification of identity (VOI) and customer identification procedures to satisfy the obligations contained in the Anti-Money Laundering / Counter-Terrorism Financing Act 2006. I certify that:

- The identity documents I have provided with this application are true and correct copies of the original documents which I sighted at my meeting with the applicant/s in person or via video conference, and
- Based on my meeting with the applicant/s, I am satisfied each applicant is the person they claim to be and is the same person shown in the photograph of the identity document/s produced, copies of which are provided with this application, and
- I have followed the VOI instructions and customer identification procedures given to me by AMP, and
- I am aware that any wilful breach of identification obligations is made punishable under the Anti-Money Laundering/Counter-Terrorism Financing Act 2006.

Yes No

This document accurately summarises my discussions with the applicant(s) regarding their requirements and objectives

Yes No

I have considered the relevant Target Market Determination.



## Tips

The new Originator Declarations section replaces the need for a wet signature by the Originator.



# What's Changed? Status Tracking tab

## Within the Originator ApplyOnline:

1. Click the Status Tracking tab
2. The Status Tracking tab provides details on all loan application and approval statuses including:
  - Application submission date and time
  - Application status
  - And who submitted the application



Tips

There are multiple ways to track the status eSign status.

Save Print Validate Submit Clone more »

Summary ✓ Applicants ! Loan Details ✓ Security ✓ Financial Position ✓ Other Products ✓ Loan Summary Compliance ✓ Status: Tracking Supporting Docs Internal Notes

Application ID: 148956  
\$200,000  
Securities: 20 WATER CREEK Boulevard, KELLYVILLE, NSW 2155 AU

Mr Twrwf Fwefewdf

Snapshot: A:1 L:3 S:1 | OWNOCC | IO | PAYG ⓘ

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Print Status Tracking  
Application # 148956

Date / Time	Event	Status	Performed By	Notification
14-Jan-22 10:40 AM	eSign Request Sent	Draft	AMPBROKER-WEBSERVICE-UAT	Email sent to: ian_tomlinson@amp.com.au
<b>Comment</b> sent - ESign request has been sent				
14-Jan-22 10:46 AM	eSign Status Update	Draft	AMPBROKER-WEBSERVICE-UAT	Email sent to: ian_tomlinson@amp.com.au
<b>Comment</b> partially signed - Twrwf Fwefewdf has signed AMP Bank Home Loan Application Form - Part B and C				
14-Jan-22 10:47 AM	eSign Status Update	Draft	AMPBROKER-WEBSERVICE-UAT	Email sent to: ian_tomlinson@amp.com.au
<b>Comment</b> partially signed - Twrwf Fwefewdf has signed Needs and Objectives Interview Guide				
14-Jan-22 10:47 AM	eSign Status Update	Draft	AMPBROKER-WEBSERVICE-UAT	Email sent to: ian_tomlinson@amp.com.au
<b>Comment</b> signed -				

Print Status Tracking

# What's Changed? Removal of Fee Payment

## Within the Loan application form:

1. The Fee Payment Details has been removed as detailed below.

**11. FEE PAYMENT DETAILS**

**11.1 Payment of upfront fees (if applicable) including Fixed rate lock fee and additional valuation fees**

Payment for Fixed rate lock fee must be submitted with the application. These fees are refundable if the application is declined. These fees are not refundable if the application is withdrawn. These details may also be used for any valuation fees incurred.

**Details of fees submitted with application to be deducted from my card:**

Visa     Visa Debit     MasterCard     MasterCard Debit     American Express

Card number: \_\_\_\_\_      Expiry date: \_\_\_\_\_      Amount: \$ \_\_\_\_\_

Name on the card: \_\_\_\_\_      Signature: \_\_\_\_\_

**11. FEE PAYMENT DETAILS**

**11.1 Payment of upfront fees (if applicable) including Fixed rate lock fee and additional valuation fees**

Payment for the fixed rate lock fee must be made with your application. If you provide us with payment details, you authorise us to debit your card for our fees we charge to process your application and any valuation we obtain for your application. We'll refund any of our fees we've charged where we decline your application. We won't refund any of our fees we've charged if you withdraw the application.



## Tips

When a customer needs to pay any up front fees such as the Secure Rate Guarantee Fee or any adhoc Valuation Fees, the CSO (Onshore) will be calling the customer directly for these details.

AMP will ID the customer as part of the call. If unsuccessful, they will leave a message and also leave a condition so they can't proceed to formal approval without the fee being charged.

**Note:** Currently not all Customers provide Credit Card details in the Application form for SRG and/or Valuations. This process is currently in progress

# What's Changed? eSign User Settings

## Within the Originator ApplyOnline:

To receive updates regarding the submission and signing status of eSign applications, notifications need to be activated.

1. Select User Settings and the View settings for: <Name> screen displays.
2. Scroll to the eSign notifications and click the tick box to the right.

The screenshot displays a list of events on the left and a user profile dropdown menu on the right. The events list includes: Event, Data Error, Welcome Letter Sent, Settled, Cancel, Decline, Withdrawn, Loan Document Sent, Loan Documents Received, Refer To Broker, Settlement Booked, Solicitor Instructed, Valuation Assigned, eSign Request Sent, eSign Status Error, and eSign Status Update. The eSign Request Sent, eSign Status Error, and eSign Status Update items are highlighted with a dashed blue box. The user profile dropdown menu, for Denise Wright, includes options for User Settings (circled in blue), Change Password, and Logout. A search bar for application ID and a DW profile icon are also visible.



## Tips

If the User Settings are not flagged, email notifications will not be sent. To view the status, the Originator will need to log onto Originator ApplyOnline and check either the:

- Supporting Docs tab, or
- Status Tracking tab

AMP  bank