



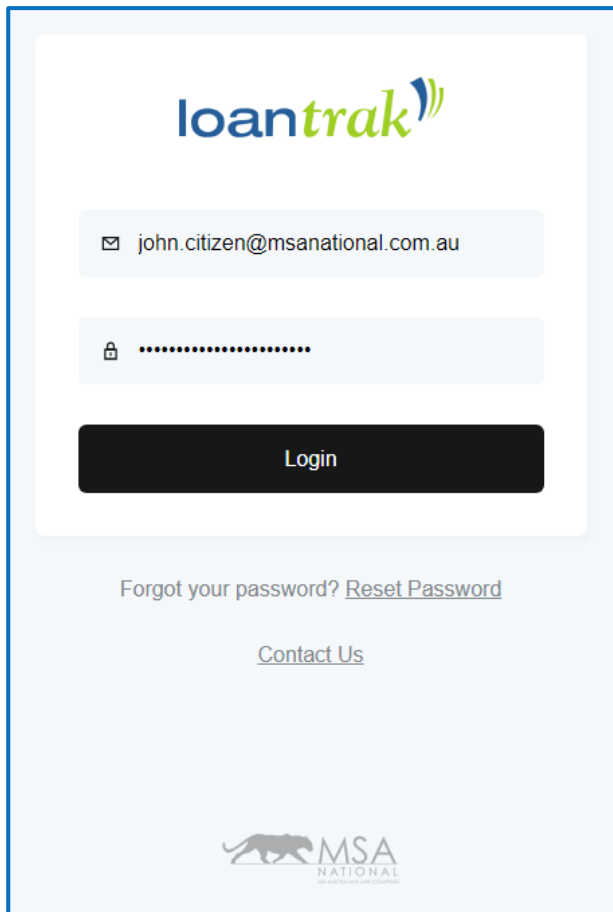
MSA National
User Guide for LoanTrak

Release: March 2022

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Logging In



The login form features the loantrak logo at the top. Below it, there are two input fields: one for the email address (john.citizen@msanational.com.au) and another for the password (represented by dots). A black 'Login' button is positioned below the password field. At the bottom of the form, there are two links: 'Forgot your password? Reset Password' and 'Contact Us'. The MSA National logo is at the very bottom.

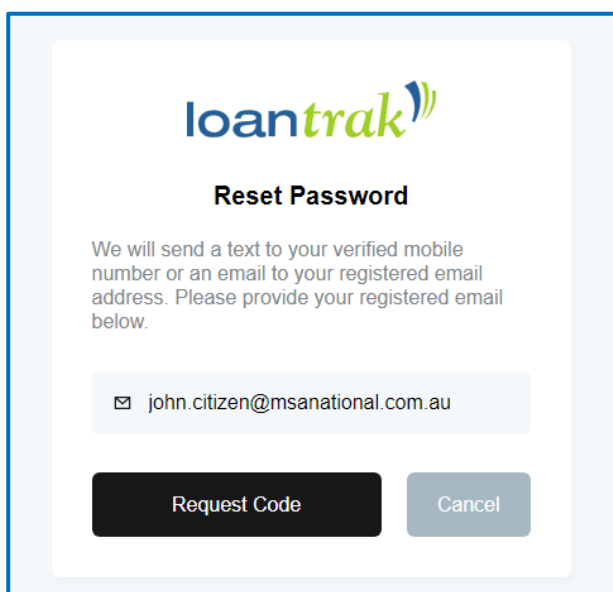
You will have received your username and password via email from MSA National which will enable you to login to *LoanTrak* to view your loans.

Your username is your email address. If you do not have a username or have forgotten your username, please contact us at

loantraksupport@msanational.com.au

To login, go to <https://www.loantrak.com.au> and enter your username (*the email address you provided during the registration process*) and your password, and select **Login**.

Forgotten Passwords

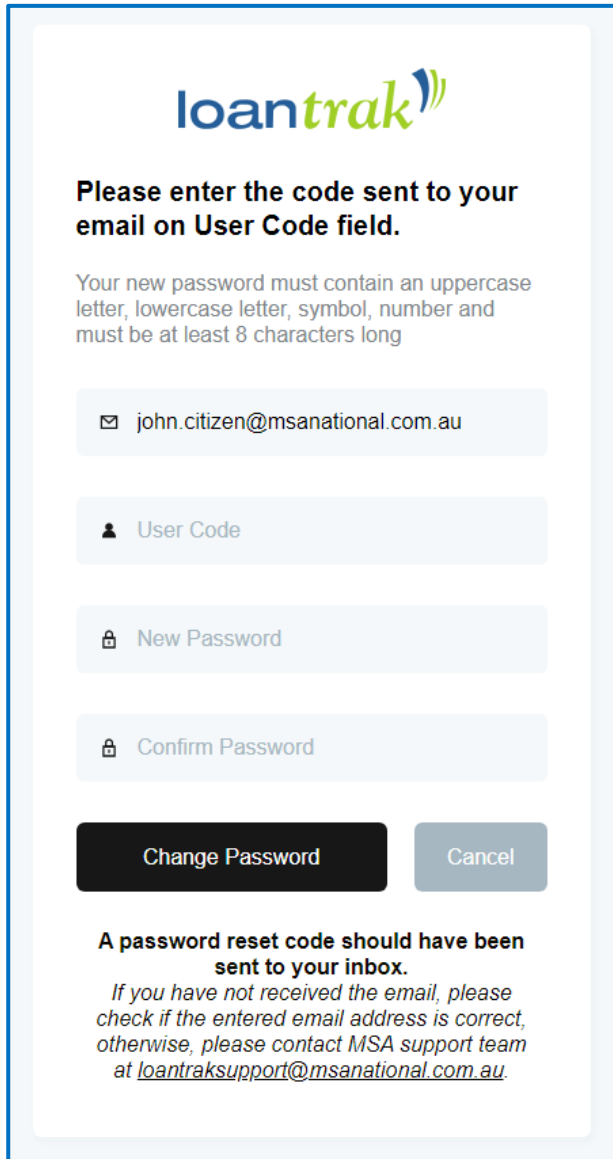


The 'Reset Password' form includes the loantrak logo and the title 'Reset Password'. A message states: 'We will send a text to your verified mobile number or an email to your registered email address. Please provide your registered email below.' Below this is an input field for the email address (john.citizen@msanational.com.au). At the bottom, there are two buttons: 'Request Code' and 'Cancel'.

If you can't remember your password, click the **Reset Password** link, located beneath the Login button.

Type your email address into the *Username* field and select **Request Code**.

Forgotten Passwords (step 2)



loantrak

Please enter the code sent to your email on User Code field.

Your new password must contain an uppercase letter, lowercase letter, symbol, number and must be at least 8 characters long

✉ john.citizen@msanational.com.au

👤 User Code

🔒 New Password

🔒 Confirm Password

Change Password **Cancel**

A password reset code should have been sent to your inbox.
If you have not received the email, please check if the entered email address is correct, otherwise, please contact MSA support team at loantraksupport@msanational.com.au.

Users employed by a Lender, Mortgage Manager or Aggregator will receive their Security Code via email. All other users will receive their Security Code via SMS. The Security Code is valid for 30 minutes from receipt.

You will be prompted to create a new password which must include at least:

- 8 characters
- 1 uppercase character
- 1 lowercase character
- 1 special character/symbol
- 1 number

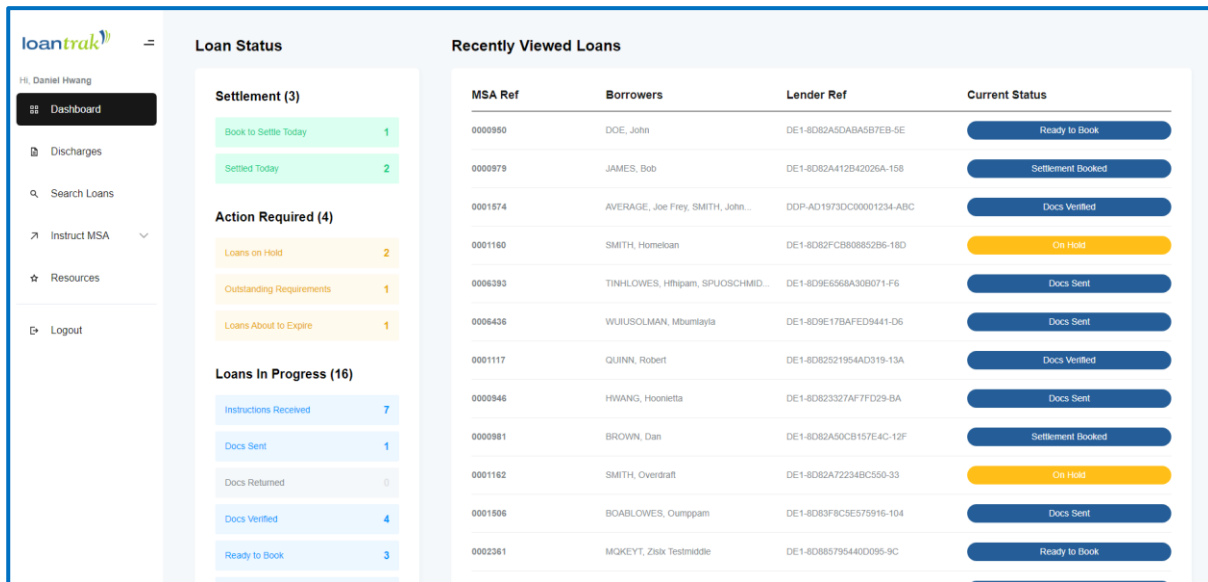
Insert the Security Code into the **Security Code** field, and select **Change Password**.

You may now log in to *LoanTrak* using your new password.

NOTE: If you are unable to access the email address associated with your account, or are having other login issues, please click the **Contact Us** button on the login page or emailing us on loantraksupport@msanational.com.au

Dashboard

Once you have logged in, you will be automatically redirected to the *LoanTrak* dashboard page. This page shows you information on all New Loans linked to your account.



The screenshot shows the LoanTrak dashboard interface. On the left is a navigation menu with options: Dashboard, Discharges, Search Loans, Instruct MSA, Resources, and Logout. The main content area is divided into two columns: 'Loan Status' and 'Recently Viewed Loans'.

Loan Status

- Settlement (3)**
 - Book to Settle Today: 1
 - Settled Today: 2
- Action Required (4)**
 - Loans on Hold: 2
 - Outstanding Requirements: 1
 - Loans About to Expire: 1
- Loans In Progress (16)**
 - Instructions Received: 7
 - Docs Sent: 1
 - Docs Returned: 0
 - Docs Verified: 4
 - Ready to Book: 3

Recently Viewed Loans

MSA Ref	Borrowers	Lender Ref	Current Status
0000950	DOE, John	DE1-8D82A5DABA5B7EB-5E	Ready to Book
0000979	JAMES, Bob	DE1-8D82A412B42026A-158	Settlement Booked
0001574	AVERAGE, Joe Frey, SMITH, John...	DOP-AD1973DC00001234-ABC	Docs Verified
0001160	SMITH, Homeloan	DE1-8D82FCB808852B6-18D	On Hold
0006393	TINHLOWES, Hthipam, SPUOSCHMID...	DE1-8D9E6568A30B071-F6	Docs Sent
0006436	WUIUSOLMAN, Mbunlayla	DE1-8D9E17BAFED9441-D6	Docs Sent
0001117	QUINN, Robert	DE1-8D82521954AD319-13A	Docs Verified
0000946	HWANG, Hoonietta	DE1-8D823327AF7FD29-BA	Docs Sent
0000981	BROWN, Dan	DE1-8D82A50CB157E4C-12F	Settlement Booked
0001162	SMITH, Overdraft	DE1-8D82A72234BC550-33	On Hold
0001506	BOABLOWES, Oumppam	DE1-8D83F8C5E575916-104	Docs Sent
0002361	MOKEYT, Zsisk Testmiddle	DE1-8D865795440D095-9C	Ready to Book

****Please allow additional loading time if you have a large number of loans.***

Using the navigation bar at the left hand side of the page, you can navigate to the **Dashboard**, **Discharges**, **Search Loans**, **Instruct MSA** and **Resources** page. Depending on your access level you may also have access to additional functions.

When you have finished using *LoanTrak*, always remember to end your session by selecting Logout at the bottom of this menu.

The *LoanTrak* **Dashboard** page is divided into two main columns: *Loan Status* and *Recently Viewed Loans*.

Loan Status

Loan Status	
Settlement (3)	
Book to Settle Today	1
Settled Today	2
Action Required (4)	
Loans on Hold	2
Outstanding Requirements	1
Loans About to Expire	1
Loans In Progress (16)	
Instructions Received	7
Docs Sent	1
Docs Returned	0
Docs Verified	4
Ready to Book	3

This section allows you to see a summary of your in-progress New Loans and their status.

Each displayed **Status** is a quick filters and by clicking a **Status**, *LoanTrak* will display a list of all loans within that status.

The number displayed beside each **Status** represents the number of loans within that status.

The **Loan Status** section is divided into 3 parts:

- **Settlement** – loans booked to settle some time today and loans that have already settled today.
- **Action Required** – MSA is waiting on the broker, lender, solicitor or borrower to provide outstanding requirements, additional information or confirmation.
- **Loans In Progress** – all in-progress loans are sorted according to their current milestone stage (eg Instructions Received, Docs Sent, Docs Received, etc)

Colour Coding:

- **Blue** – MSA is currently working on the loan
- **Amber** – MSA is waiting on an action from a 3rd party
- **Grey** – there are no loans within that status

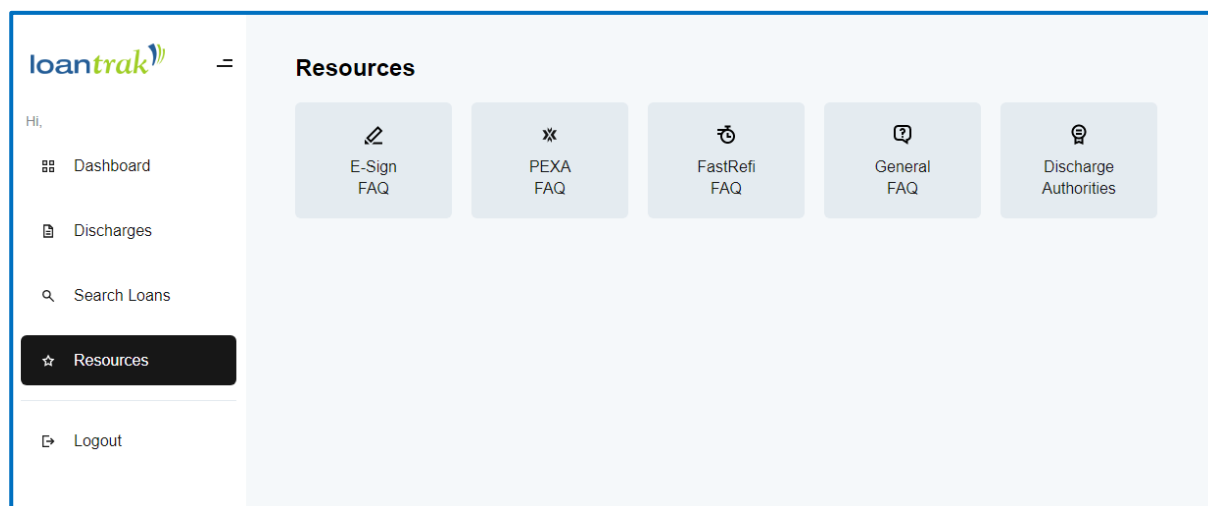
Recently Viewed Loans

On the right hand side of the home page you can see a list of your most recently accessed loans and their current statuses. By clicking any of these recently viewed loans, you can quickly access a loan's **Detail Page**.

Recently Viewed Loans			
MSA Ref	Borrowers	Lender Ref	Current Status
0000950	DOE, John	DE1-8D82A5DABA5B7EB-5E	Ready to Book
0000979	JAMES, Bob	DE1-8D82A412B42026A-158	Settlement Booked
0001574	AVERAGE, Joe Frey, SMITH, John...	DDP-AD1973DC00001234-ABC	Docs Verified
0001160	SMITH, Homeloan	DE1-8D82FCB808852B6-18D	On Hold
0006393	TINHLOWES, Hthipam, SPUOSCHMID...	DE1-8D9E6568A30B071-F6	Docs Sent
0006436	WUIUSOLMAN, Mbumlayla	DE1-8D9E17BAFED9441-D6	Docs Sent

Resources

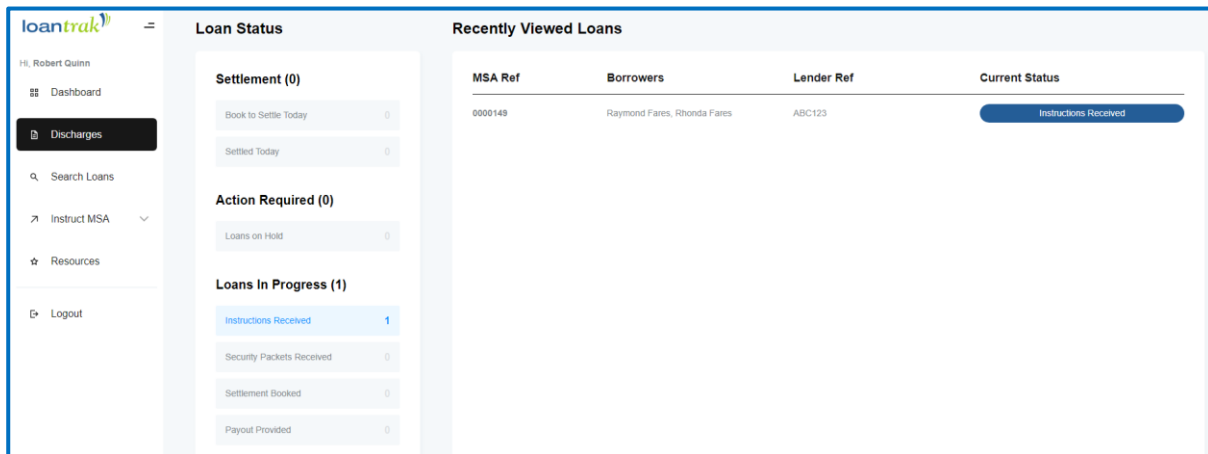
The **Resources** page contains direct links to helpful resources. Selecting any of these links will take you directly to the relevant document or page on the MSA National website.



Discharges

The **Discharges** page shows a summary of all Discharges associated with your account.

This page is divided into two main columns (*Loan Status* and *Recently Viewed Loans*) and works the same way as the **Dashboard** page.



The screenshot shows the loantrak interface. On the left is a sidebar with the user's name 'Hi, Robert Quinn', a 'Dashboard' button, and a 'Discharges' button (which is highlighted). Below these are links for 'Search Loans', 'Instruct MSA', 'Resources', and 'Logout'. The main content area is divided into two columns. The left column, titled 'Loan Status', contains three sections: 'Settlement (0)' with 'Book to Settle Today' and 'Settled Today' (both at 0), 'Action Required (0)' with 'Loans on Hold' (at 0), and 'Loans In Progress (1)' with 'Instructions Received' (at 1), 'Security Packets Received' (at 0), 'Settlement Booked' (at 0), and 'Payout Provided' (at 0). The right column, titled 'Recently Viewed Loans', contains a table with the following data:

MSA Ref	Borrowers	Lender Ref	Current Status
0000149	Raymond Fares, Rhonda Fares	ABC123	Instructions Received

Quick Search

At the top right of *LoanTrak*, there is a search-bar to search through all loans associated with your account.

As you type into this field, the quick-search will return matches for the *Lender Loan Reference Number*, the *Loan Description*, the *MSA Loan Reference Number* and the *Name of the Lender*.

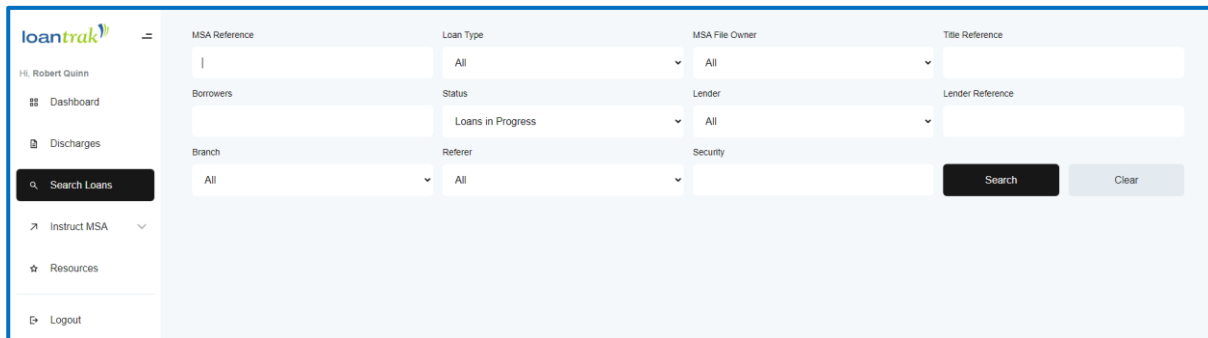
To navigate to any of these results, simply click on any of them.

To dismiss the search bar, click anywhere else on the page or click the 'cancel' button.

For a more detailed search function with more customisable fields, you can use the [Search Loans](#) option on the left of the page.

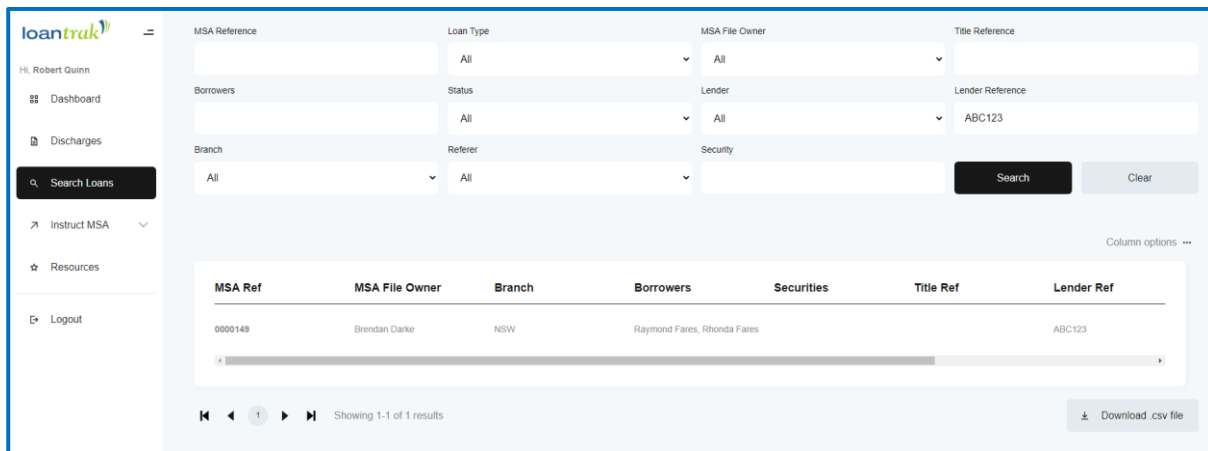
Search Loans – Advanced Search

To search through any of your loans, you have two options. The first is to navigate to the **Advanced Search** page using the **Search Loans** tab in the navigation bar on the left. The second, is by selecting any of the **Loan Status** milestones on either the **Dashboard** or **Discharges** pages.



LoanTrak allows you to use multiple options when searching for your loans.

Search



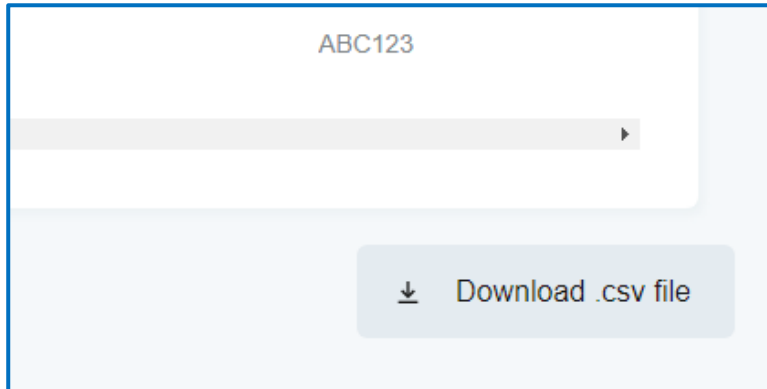
MSA Ref	MSA File Owner	Branch	Borrowers	Securities	Title Ref	Lender Ref
0000149	Brendan Clarke	NSW	Raymond Fares, Rhonda Fares		ABC123	ABC123

Clicking **Search** will search the database for these fields, and display any results found in your web-browser in a list format.

Select any of the displayed loans to view the loan's **Detail** page.

Ten results will be displayed per page. To display more results, navigate to the next page or the last page using the arrows found at the bottom of the screen. Alternatively, you are able to select a specific page number to navigate to.

CSV



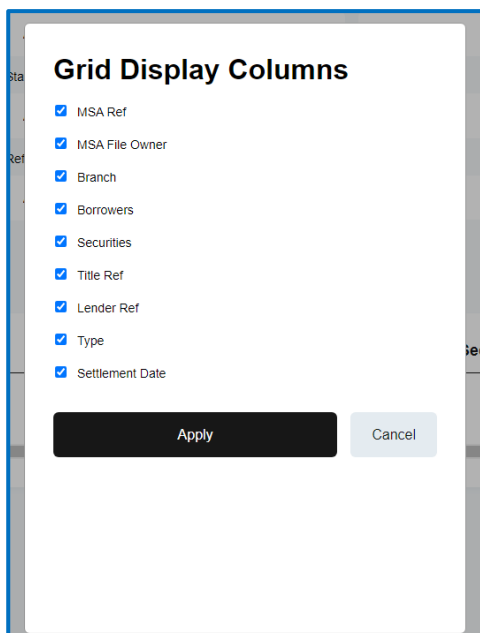
Download the search results by clicking the **Download .csv file** button to collate the results of your search in a Comma Separated Values (.csv) file and downloaded to your computer.

This file can then be opened and filtered in programs such as Microsoft Excel.

Clear

The Clear button can be used to clear all the data you have entered into the search fields

Columns



The *Column Options* button can be used to specify which fields to display in the results from the search.

By default, all fields will be displayed.

To turn a field off or back on, select the checkbox next to the respective field.

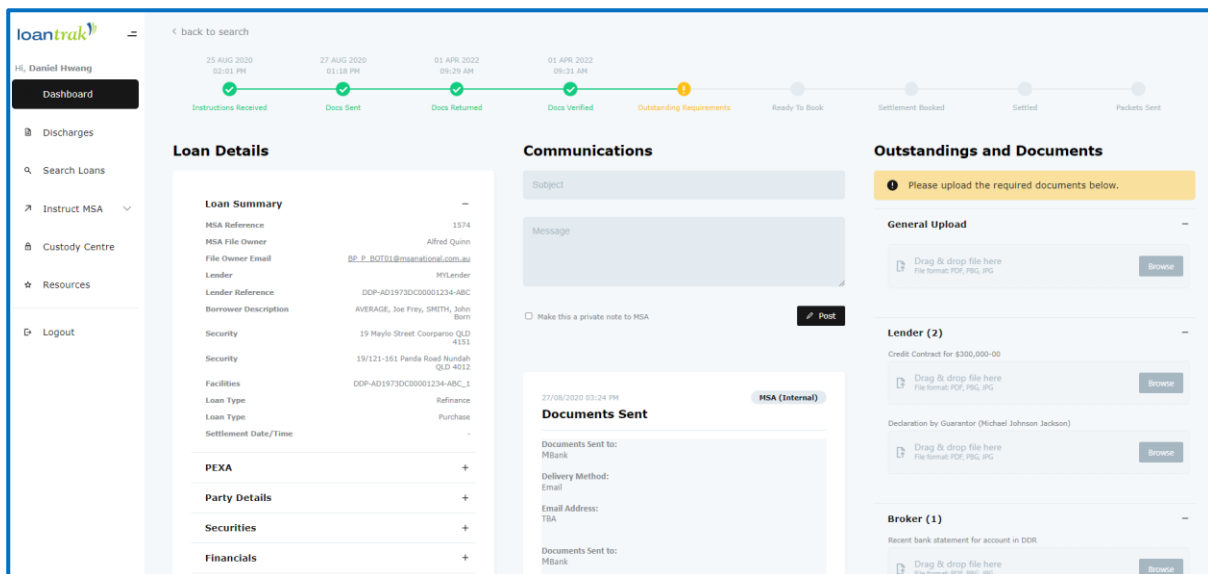
Once you have selected your fields of interest, click the **Apply** button to apply the changes or click the **Cancel** button to discard the changes which were made.

Details of Your Loan

You can view the details of each loan by selecting a loan from your **Dashboard** or from a **Search** result.

The page is split into four key sections:

1. Progress Bar
2. Loan Details
3. Communications
4. Outstandings and Documents

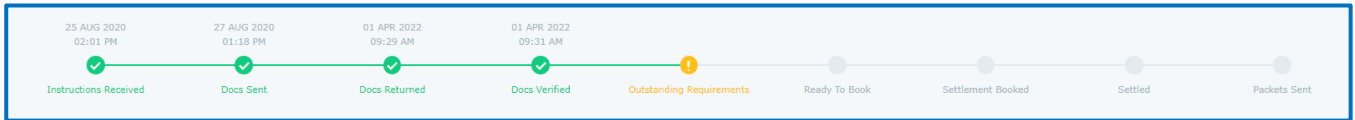


The screenshot displays the loantrak dashboard interface. At the top, a progress bar shows the loan status: Instructions Received (25 AUG 2020 02:01 PM), Data Sent (27 AUG 2020 01:18 PM), Data Returned (01 APR 2022 09:29 AM), Data Verified (01 APR 2022 09:31 AM), Outstanding Requirements (highlighted in orange), Ready To Book, Settlement Booked, Settled, and Payout Sent. The main content area is divided into four sections:

- Loan Details:** Includes a Loan Summary table with fields like MSA Reference, MSA File Owner, File Owner Email, Lender, Lender Reference, Borrower Description, Security, and Facilities. It also has expandable sections for PEKA, Party Details, Securities, and Financials.
- Communications:** A section for sending messages to the lender, with a subject line, a message body, and a 'Post' button.
- Outstandings and Documents:** A section for uploading documents. It includes a 'General Upload' section with a 'Please upload the required documents below.' message and a 'Lender (2)' section with a 'Credit Contract for \$300,000-00' and a 'Declaration by Guarantor (Michael Johnson Jackson)'.
- Documents Sent:** A section showing documents sent to MBank, including a delivery method of Email and a TBA email address.

Progress Bar

The **Progress Bar** for each loan is located at the top of the Loan Details page.



This bar indicates the current status of the loan. Milestones that are coloured in green are completed, whereas orange milestones require action, and grey milestones are not yet due. Completed milestones are date and time stamped.

Loan Details

Loan Details	
Loan Summary	
MSA Reference	1574
MSA File Owner	Alfred Quinn
File Owner Email	BP_P_BOT01@msanational.com.au
Lender	MYLender
Lender Reference	DDP-AD1973DC00001234-ABC
Borrower Description	AVERAGE, Joe Frey, SMITH, John Born
Security	19 Maylo Street Coorparoo QLD 4151
Security	19/121-161 Panda Road Nundah QLD 4012
Facilities	DDP-AD1973DC00001234-ABC_1
Loan Type	Refinance
Loan Type	Purchase
Settlement Date/Time	-
PEXA	+
Party Details	+
Securities	+
Financials	+

The Loan Details section contains key details for a loan. By default, the Loan Summary is displayed.

To display other details about the loan, scroll and expand the tabs by clicking the “+” icon.

Communications

Communications

Subject

Message

Post

The Communications tab can be used to send messages to the MSA National paralegal who is the File Owner for that loan.

To send a message, type the subject of the message into the *Subject* box and the content of your message into the *Message* box.

When your message is complete, click the **Post** button, and the message will be sent to the MSA National File Owner and will be saved as a matter note in *LoanTrak*.

Outstandings and Documents

Outstandings and Documents

Please upload the required documents below.

General Upload

Drag & drop file here
File format: PDF, PBG, JPG

Browse

Lender (2)

Credit Contract for \$300,000-00

Drag & drop file here
File format: PDF, PBG, JPG

Browse

Declaration by Guarantor (Michael Johnson Jackson)

Drag & drop file here
File format: PDF, PBG, JPG

Browse

Broker (1)

Recent bank statement for account in DDR

Drag & drop file here
File format: PDF, PBG, JPG

Browse

The **Outstandings and Documents** section displays all the *outstanding requirements* that are needed to progress the loan.

The outstanding requirements are grouped by party responsible for actioning that outstanding requirement (ie Broker, Solicitor, Lender, Borrower)

By either clicking on the outstanding item, or by dragging a file from your desktop onto it, you can instantly upload a .docx / .doc / .pdf / .jpeg / .png / .bmp / .gif file into our system to assist in the resolution of this outstanding requirement, instantly notifying the MSA National File Owner.

Beneath the *Outstanding Requirements* section, you can find a list of read-only copies of the **Documents** MSA National has produced for this loan.

Please note, these are watermarked copies for your information only and cannot be printed for the purpose of signing. The borrowers will be sent their loan documents for signing as per lender instructions. Some documents may not be available on *LoanTrak* for compliance reasons.

For any questions about the content of these documents, please contact your MSA National File Owner.

Documents

File Name	Date Uploaded
 DigiDocs Warranty	13/08/2021 10:46 AM
 DigiDocs Citizenship Form	13/08/2021 10:46 AM
 DigiDocs Authorities and Undertaking	13/08/2021 10:46 AM
 DigiDocs Loan Repayment Authority - Offset Account	13/08/2021 10:46 AM
 DigiDocs Direction to Pay	13/08/2021 10:46 AM

Note:

Clicking on the document will open a new tab or will download the file depending on your browser settings for PDF documents. Please ensure your settings are not blocking pop-ups.