

Simpology V2 (Easy Refinance applications) Tutorial



Demo Agenda

- 1. Benefits of Simpology Loanapp V2
- 2. Introduction to Simpology Manager
- 3. Creating a new application in Loanapp
- 4. Completing the Application
 - 1. Using digital widgets
 - 2. Selecting a loan product
 - 3. Serviceability
 - 4. Generating and signing documents
- 5. Submitting the application
- 6. Seeing your application pipeline in Simpology Manager
- 7. What happens after the application is submitted to Granite
- 8. Need help





Overview of V2 Features V2 benefits for Brokers



Benefits of Simpology V2



- Speed
 - Serviceability & Print Forms: Generation time reduced from >30 seconds (V1) to >5 seconds (V2).
- Integrated Digital Services
 - **Digitised workflow**: Request and receive data directly within the workflow, eliminating the need to use separate apps or re-key information
 - ✓ Informed Consent: Customers provide consent for their information to be used for checks, enabling service triggers.
 - ID Verification: Applicants receive an SMS for compliant and convenient identification. This request can be manually requested once Informed Consent is accepted.
 - ✓ **Bureau Check**: Access the Equifax credit report. This step is automatically triggered after Informed Consent is complete.
 - Secure Digital Portal
 - Document Uploads: Send secure requests for information or documents directly into workflows.
 - Digitised consumer/broker comms
 - Professional Templated Emails: Receive clear, branded, and visually appealing emails (no more basic text).
 - Triggered by key events to keep you informed (E.g. Documents have been signed, conditional approval received, etc)
 - Application Capture
 - Guided Workflow: Brokers are dynamically guided through the application process, ensuring compliance and reducing manual effort.
 - True Reflection of Updates: System reflects the latest rules (e.g. rate update)





Loanapp Walkthrough

Walkthrough of creating and submitting an app





Overview of Digital Services

Informed Consent, IDV, Bureau Check



Digital Services

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Streamlined Service Management

- Integrated directly into the application journey
- Real-time status overview for each service at a glance

Manage Services with Ease

- For services marked **Ready to Request**, you can:
 - **Request**: Trigger the service.
 - **Remind**: Send a reminder, triggering an email notification
 - **Revoke**: Cancel the request

Details View

- Click "Details" within any widget to access:
 - Who the service was issued to.
 - Date and time the service was requested.
 - Date and time the response was received.
 - Option to download reports (where applicable, e.g., Bureau reports).

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Informed Consent

Convenient method for your applicant/s to confirm their Privacy consent for the sharing of their data.

- Trigger point: When you have completed all the Applicants personal details, and you click away from the Applicants page
- 1. Email Request: After requesting informed consent, the applicant receives an email to set a password.
- 2. Password established: The applicant sets their password, and will be re-directed to the page for Informed Consent.
- 3. 2FA Verification:
 - The applicant ticks the checkbox to trigger a 2FA code, sent via email.
 - The client is required to enter the code in the security section in order to be able to provide consent.
- 4. Real-Time Updates:
 - The digital widget in Loanapp is updated to reflect the Completed status.
 - The broker is notified via email that consent has been granted





ID Verification – Electronic VOI



• Trigger point: IDV is available to **Request** once Informed Consent is complete



- Upon clicking Request, the applicant(s) is sent an SMS. When clicking the link they are able to follow the prompts to accept consent, select the ID from a number of options and complete verification.
- The IDV widget updates to 'Completed' once completed by the client.

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Bureau Check



The Bureau Check is triggered **automatically** once Informed Consent is completed.

- Happens automatically behind the scenes
- Loanapp sends applicant data to Equifax for the Credit Check, which is near-instant.
- Bureau check widget updates to 'Completed' once done.
- Access the Bureau report by clicking the Details button in the widget.

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Docusign

Use Docusign to get your applicant signatures on application forms

- 1. Generate Documents:
 - 1. Click Generate Documents to auto-populate forms with your application data.
 - 2. Note: You can download and review the forms before proceeding.

2. Email Notifications:

Both the broker and applicant will receive an email with a link to sign the documents.

- 3. Sign with DocuSign:
 - 1. Click the **CTA button** in the email to access DocuSign.
 - 2. Follow the prompts to sign where required.

4. Completion status and notification:

- 1. Once signed, the status will reflect on the widget.
- 2. Both the broker and applicant will receive an email notification confirming the documents have been executed once both parties have signed.



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Accessing Loanapp

Password setup, accessing Simpology Manager & Loanapp



Access – What to Expect



- Invitation email: Upon receiving your invitation email, you will be directed to set your password which will open in a new tab.
- Logging in: Log into Simpology by entering your username and password in the link below
 - UAT: <u>https://uat-secure.simpology.com.au/</u>
 - Prod: <u>https://secure.simpology.com.au/</u>
 - Note: Save the correct URL (secure.simpology.com.au) to avoid login issues. Avoid using the one-time password setup link.
- Select the appropriate channel:
 - Choose "Granite Home Loans V2" from the drop-down list for all Easy Refi Granite applications
 - Choose "GRANITE HOME LOANS" for all other Granite applications

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Introduction to Simpology Manager



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- View All Your Applications:
 - Track in-flight and post-submission apps in one place, with custom filters (e.g., status, application date, coordinator).
 - A complete view of your pipeline, including the lender's specific status, so you can stay on top of every application.

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- Upstream Status Visibility:
 - See Origin's status to know exactly where your application stands
 - One ecosystem to track progress status in real-time





 Navigate to Loanapp: From the Solutions Menu in Simpology Manager, select Loanapp. This will navigate you to Loanapp via a new tab.



- Start a New Application: Click the New button in the top-right corner and choose the application type from the pop-up menu.
 - Reminder: V2 currently supports Easy Refi applications. For all other applications please use V1.





Navigation, Mandatory Fields, Validations, Uploading Documents





- Logging In
 - After setting your password, bookmark the correct URL (secure.simpology.com.au) instead of using the invite email link.
 - If you have login issues, first ensure you're on the correct URL, then try resetting your password.
- Easy Navigation
 - Direct Access: Click through sections and sub-sections to quickly navigate to your desired area.
 - Check Mandatory Fields: Attempt to navigate to a different section to see which fields are mandatory.
 - Mandatory Fields Prompt:
 - Leave: Proceed without completing mandatory fields.
 - Complete Now: Stay and fill out required fields.





Validation Rules

- Visual Indicators:
 - Mandatory Fields: Highlighted in red with an error message below.
 - Unmet Validation Rules: A blue banner appears at the top of the page. Clicking a rule takes you to the flagged area, where a blue message is displayed to help locate the issue.
 - Completion indicators: Green ticks to indicate if a section/sub-section has been completed and passed validation
- Navigating Blue Banner Messages:
 - Single Rule: View each rule individually by using the navigation on the blue banner panel.
 - List View: Expand to see all rules flagged.





• Supporting Docs

- 1. Show All: Check the 'Show all' box to display all mandatory doc requirements on one page for easy review.
- 2. Upload all required documents then organise:
 - Step 1: Upload all required documents as a single batch for effiency
 - Step 2: Amend the documents as required (if applicable)
 - Edit document (e.g. Redact sensitive info)
 - Split documents within the interface
 - **3.** Allocate documents: Use drag-and-drop functionality to allocate documents directly into the appropriate document buckets. (Note: Drag documents from the right pane (document library) to the left pane (document buckets).

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Responding to RMIs

What happens when you receive an RMI, how to respond





Responding to RMIs



- Email Notification: When an assessor sends an Info Request, you'll receive an email to log in and review the request. Click the link and enter your credentials.
- **Review the Request**: Once logged in, you'll see the request awaiting your attention.
- Action:

more-info

- Click on the request to view the requested document.
- Upload the required documents. Add comments as needed.



https://intercom.help/simpology/en/articles/9964524-granite-receiving-an-info-request-from-an-assessor-request-for-

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Help Articles



- Granite Collection (All Granite articles)
 - <u>https://intercom.help/simpology/en/collections/10444453-granite</u>
- Granite Easy Refi Journey
 - <u>https://intercom.help/simpology/en/articles/9890511-granite-easy-refi-loanapp-v2-submissions</u>
- E-lodgement: Upgrading to Loanapp V2
 - <u>https://intercom.help/simpology/en/articles/10659177-granite-e-lodgement-upgrading-to-loanapp-v2</u>
- Receiving an Info Request from an assessor (request for more Info)
 - <u>https://intercom.help/simpology/en/articles/9964524-granite-receiving-an-info-request-from-an-assessor-request-for-more-info</u>
- Checking the status of your application, and how Loanapp keeps you updated
 - <u>https://intercom.help/simpology/en/articles/10660280-granite-checking-the-status-of-your-application-and-how-loanapp-keeps-you-updated</u>
- Digital consent
 - <u>https://intercom.help/simpology/en/articles/9890249-granite-digital-consent</u>
- Digital VOI
 - <u>https://intercom.help/simpology/en/articles/9962632-granite-digital-verification-of-identity</u>
- Credit Bureau Check
 - <u>https://intercom.help/simpology/en/articles/9963483-granite-credit-bureau-check</u>
- Use Docusign to get your applicant signatures on application forms
 - <u>https://intercom.help/simpology/en/articles/9963514-granite-use-docusign-to-get-your-applicant-signatures-on-application-forms</u>
- Overview of lodgement capabilities
 - <u>https://intercom.help/simpology/en/articles/9877945-granite-overview-of-lodgement-capabilities</u>

Need Help?

- 1. Check knowledge base articles
- 2. Live Chat
- 3. Speak to your BDM



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