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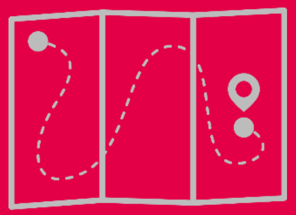
Simpology V2 (Easy Refinance applications)

Tutorial



Demo Agenda

GRANITE

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
8. Need help

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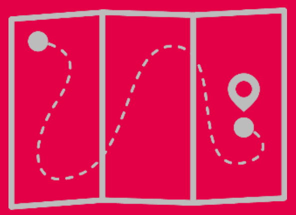
Overview of V2 Features

V2 benefits for Brokers



Benefits of Simpology V2

GRANITE

- **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)

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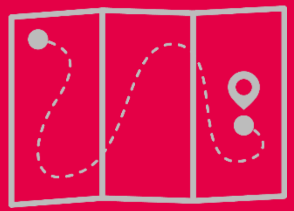
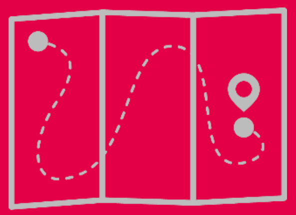
Loanapp Walkthrough

Walkthrough of creating and submitting an app



Overview of Digital Services

Informed Consent, IDV, Bureau Check, Docusign



Digital Services

Streamlined Service Management

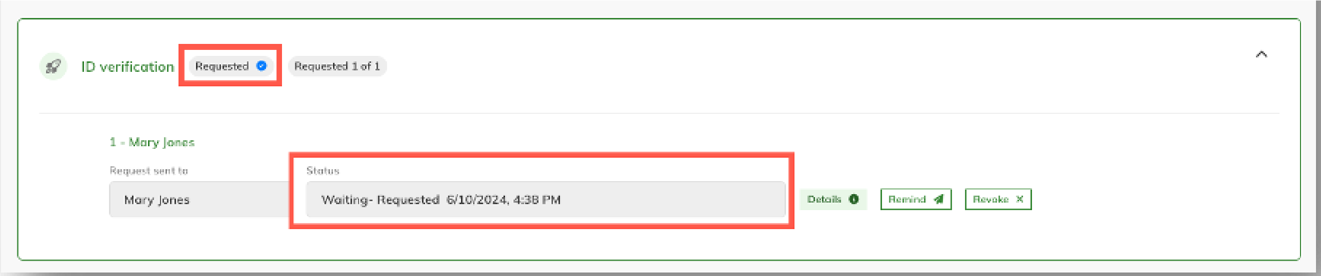
- Integrated directly into the application journey
- Real-time status overview for each service at a glance

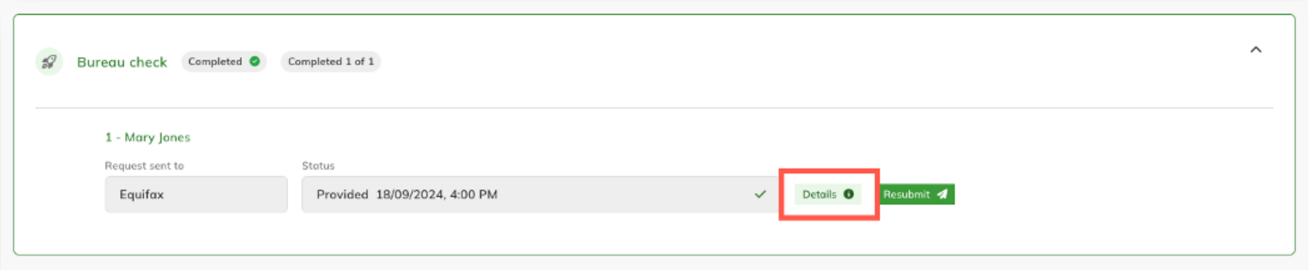
Manage Services with Ease

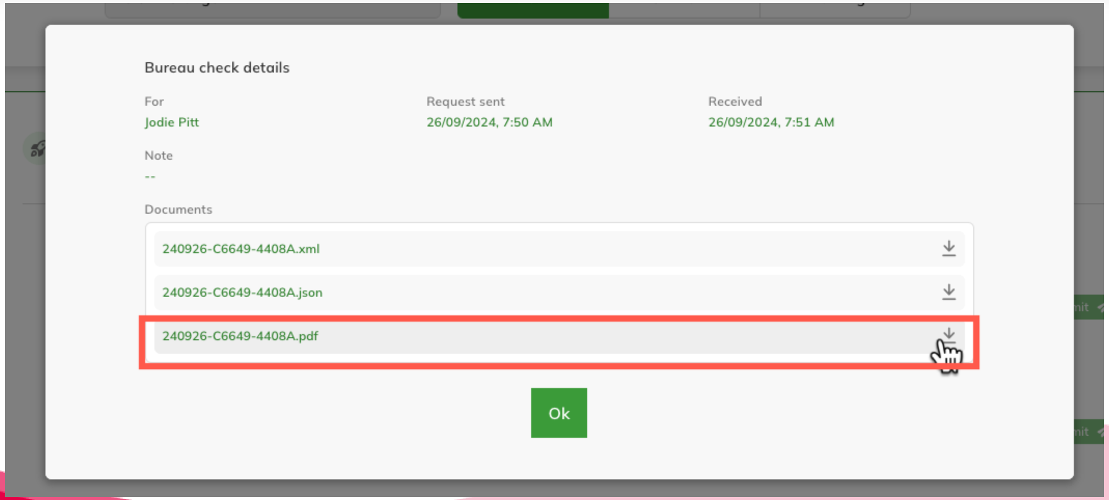
- For services marked **Ready to Request**, you can:
  - **Request**: Trigger the service.
  - **Remind**: Send a reminder, triggering an email notification
  - **Revoke**: Cancel the request

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).





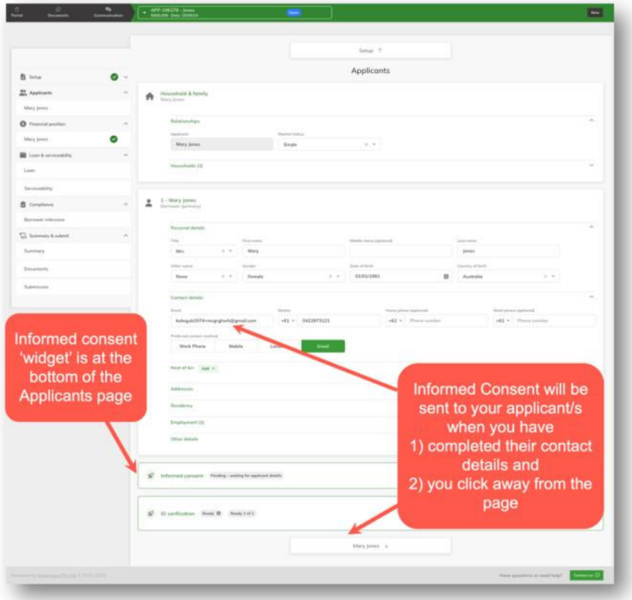


Informed Consent

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



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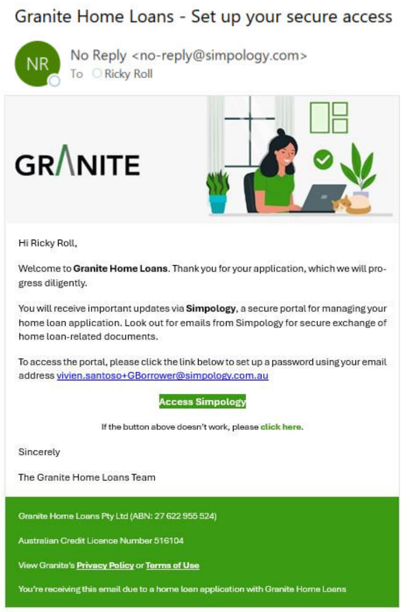

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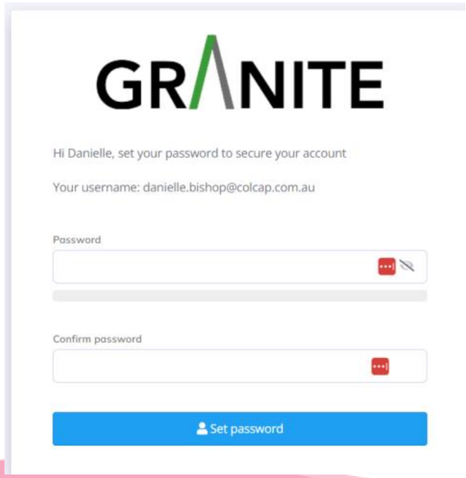

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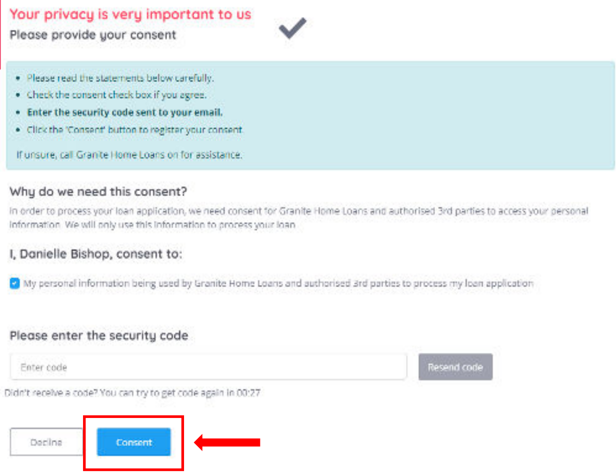

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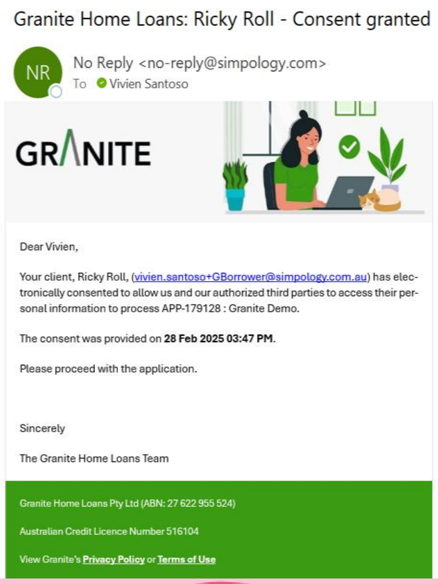
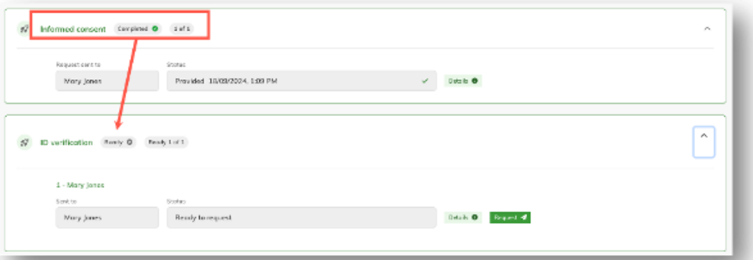


ID Verification – Electronic VOI

- 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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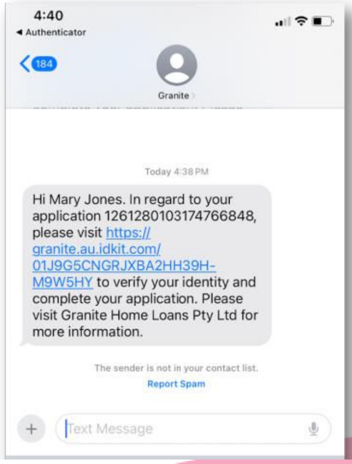

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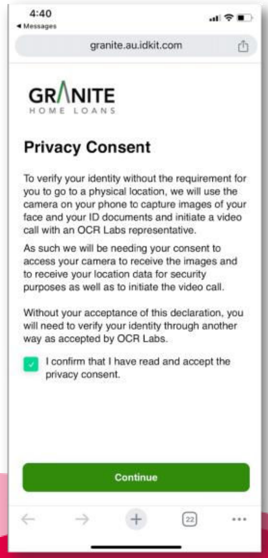

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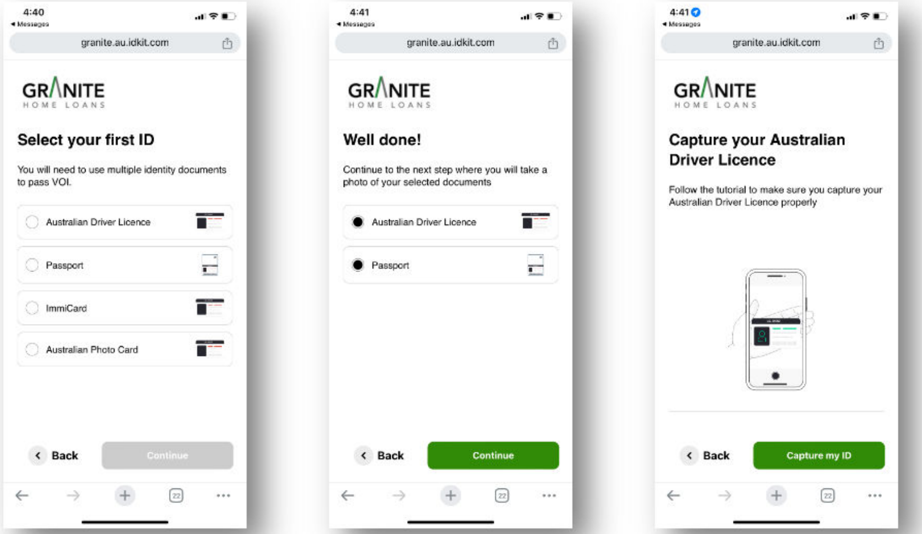
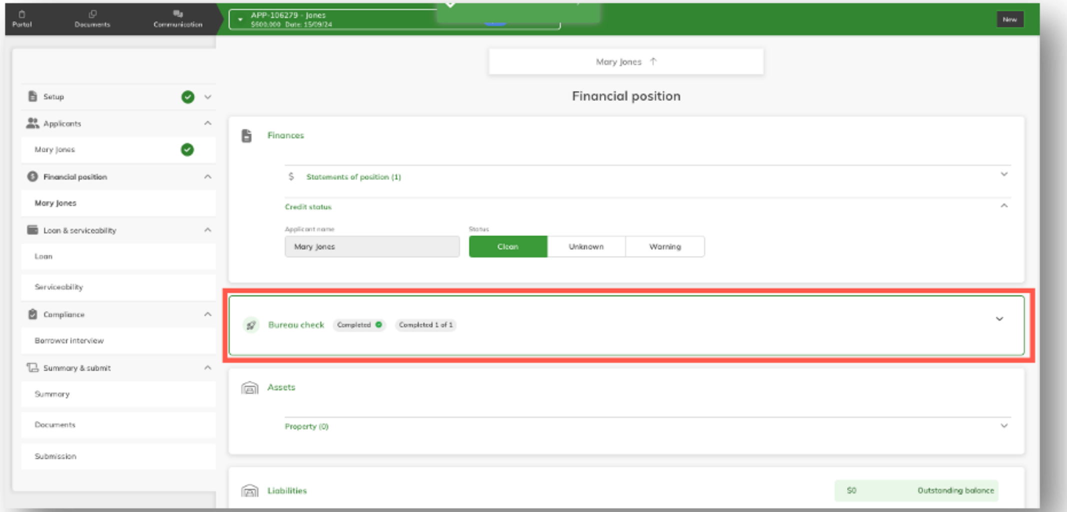


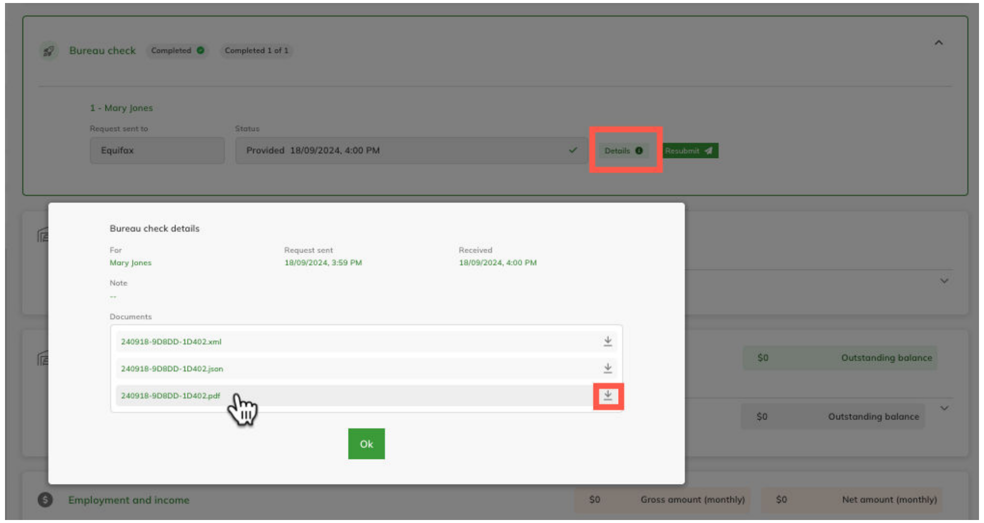
Bureau Check

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.





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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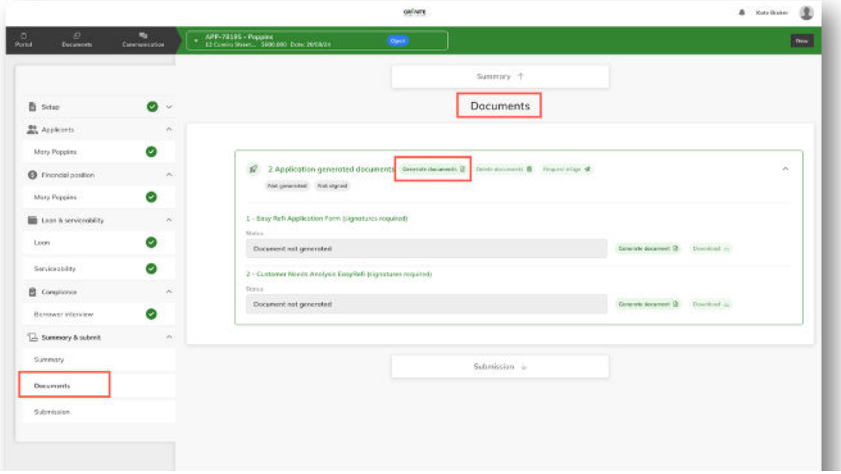

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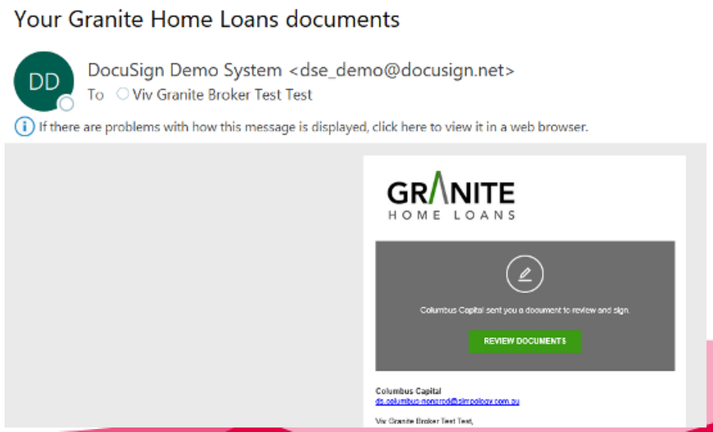

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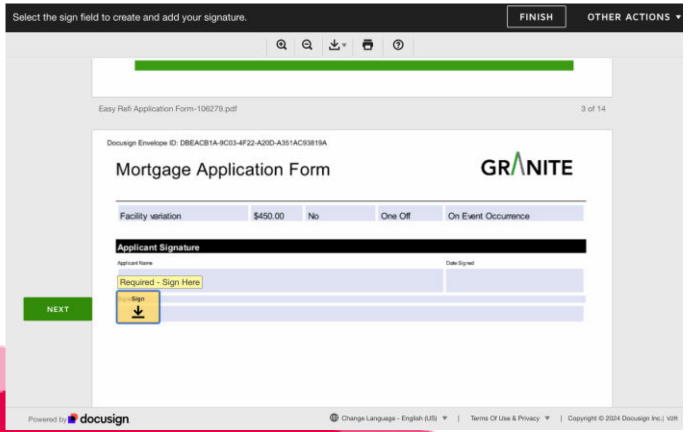

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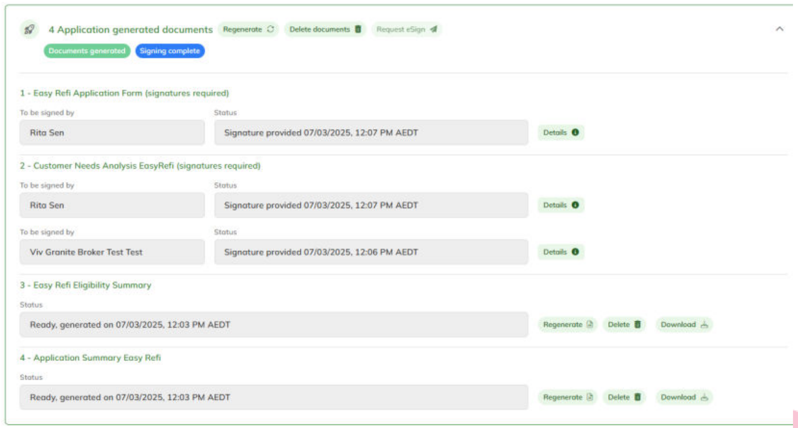

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Accessing Loanapp

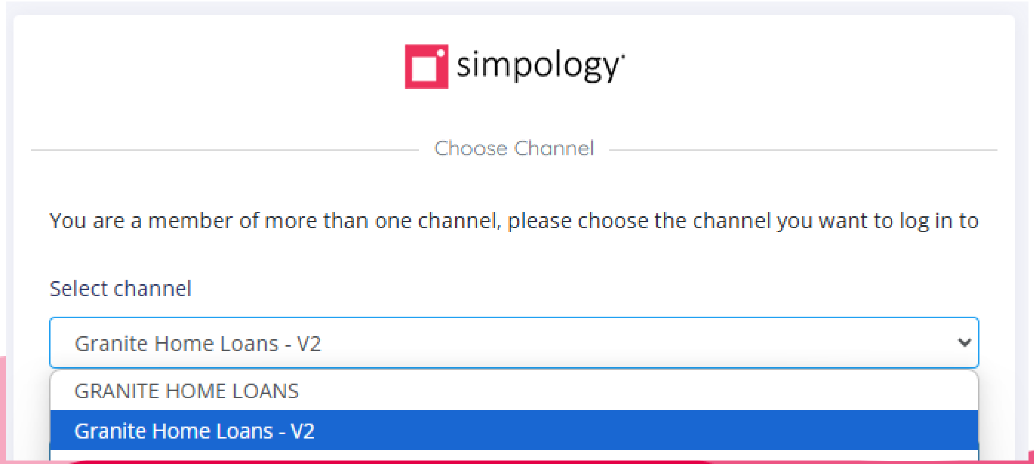
Password setup, accessing Simpology Manager & Loanapp

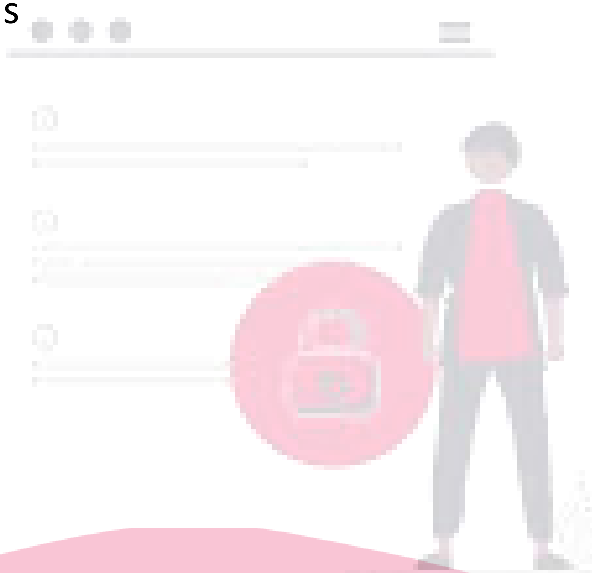
Access – What to Expect

- **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
  - **Prod: https://secure.simpology.com.au/**
  - Note: Save the correct URL (secure.simpology.com.au) to avoid login issues. Avoid using the one-time password setup link.

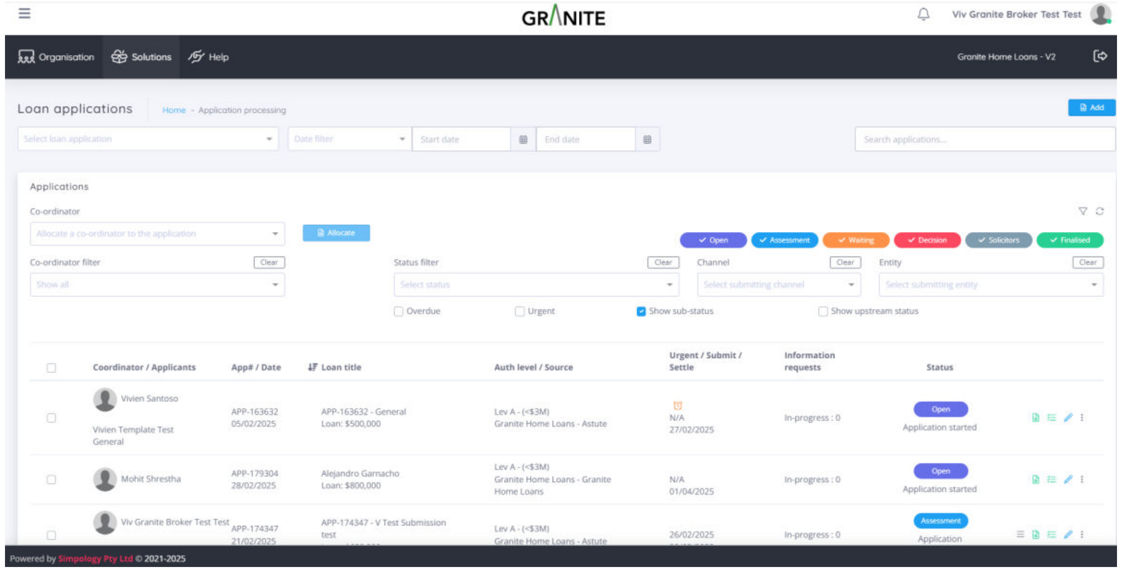
- **Select the appropriate channel**:
  - Choose “**Granite Home Loans – V2**” from the drop-down list for all **Easy Refi** Granite applications
  - Choose “GRANITE HOME LOANS” for all other Granite applications



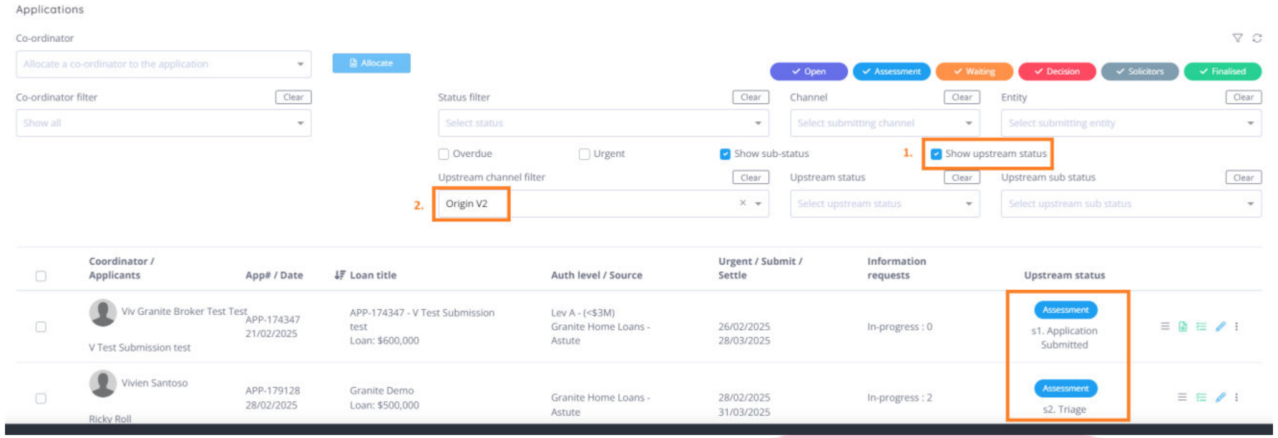


Introduction to Simpology Manager

- **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.

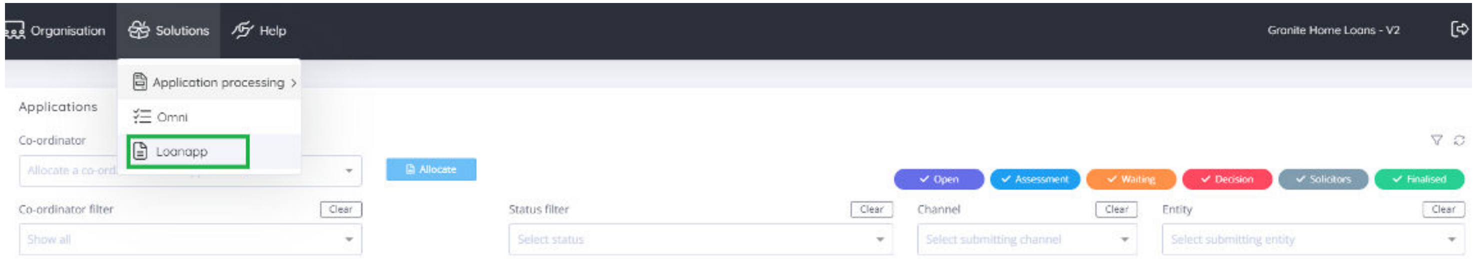


- **Upstream Status Visibility**:
  - See Origin’s status to know exactly where your application stands
  - One ecosystem to track progress status in real-time

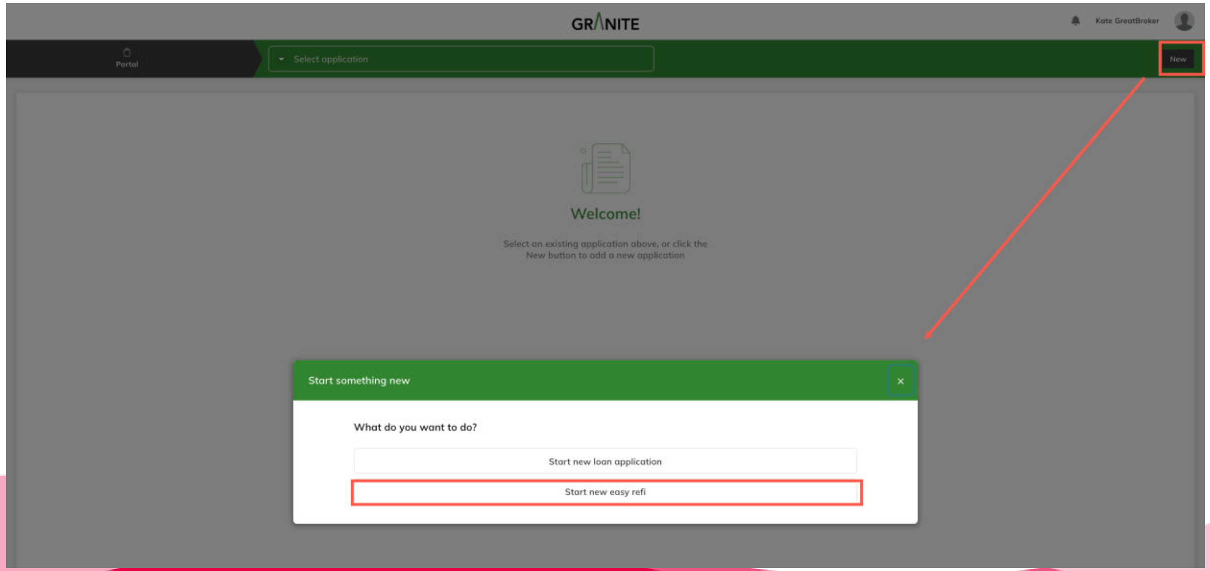


Loanapp

- **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.



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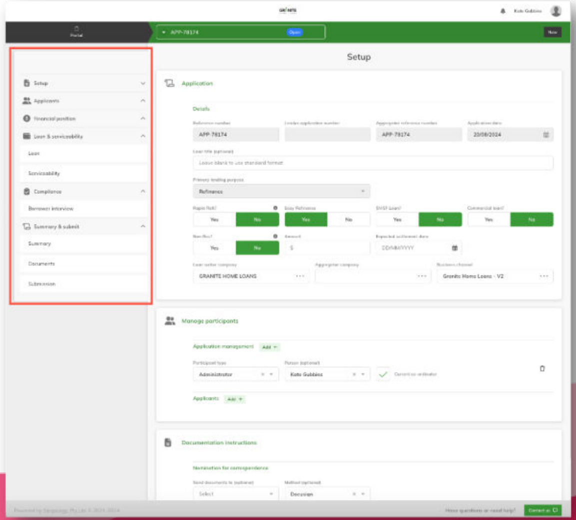
Quick Tips

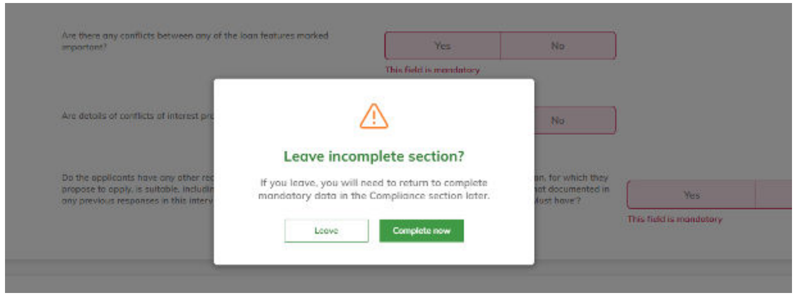
Navigation, Mandatory Fields, Validations, Uploading Documents

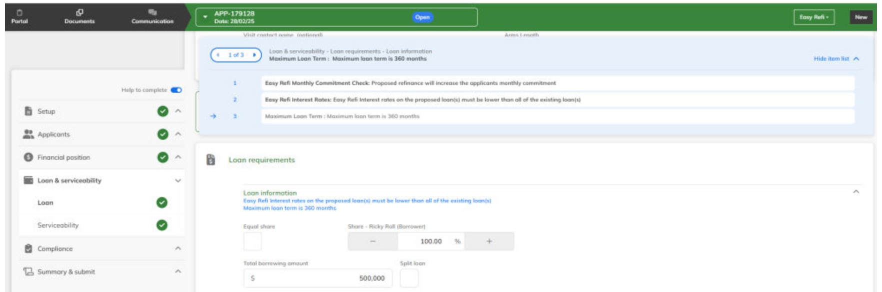
Quick Tips

- **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.

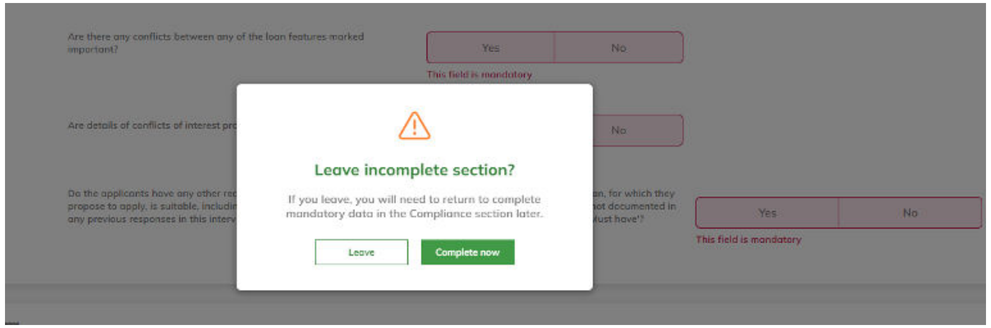


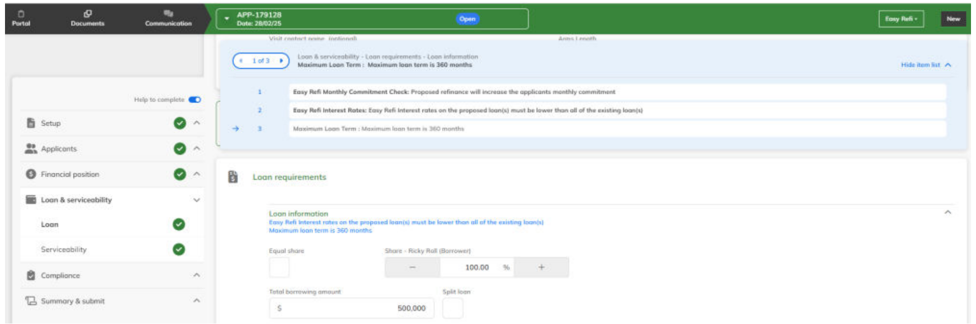




Quick Tips

- **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.





Quick Tips

- **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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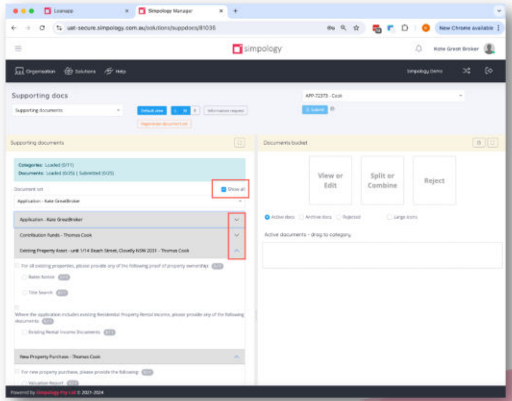

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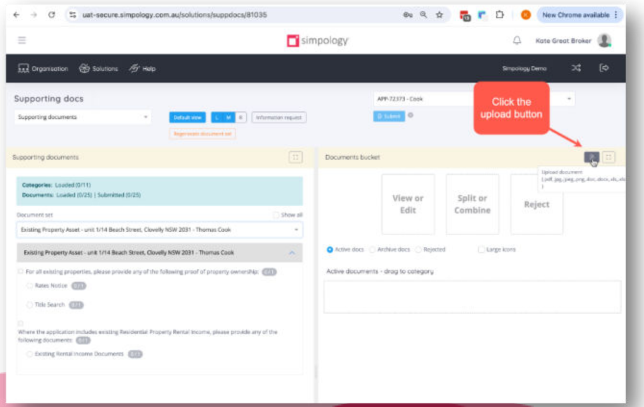

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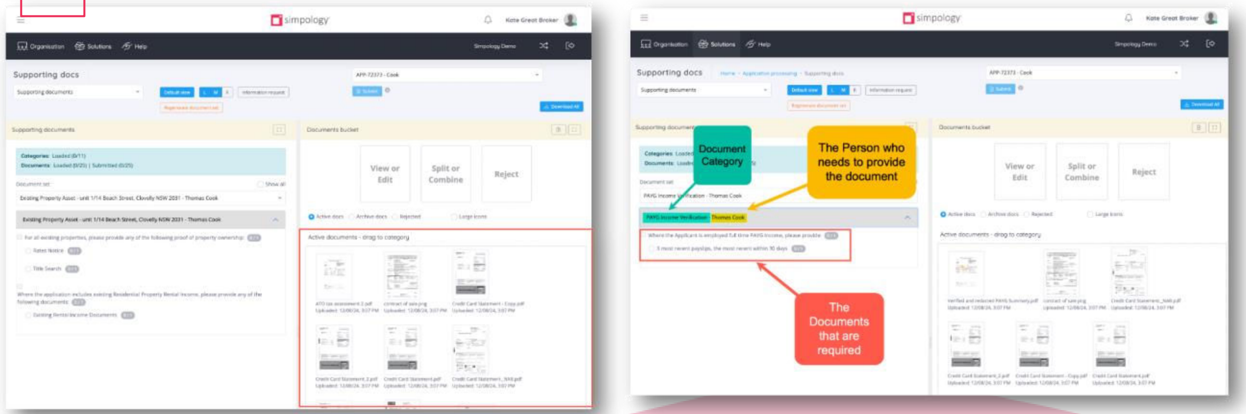

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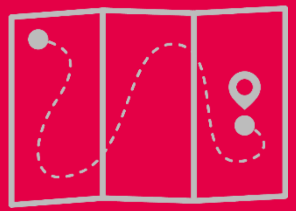
Responding to RMIs

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

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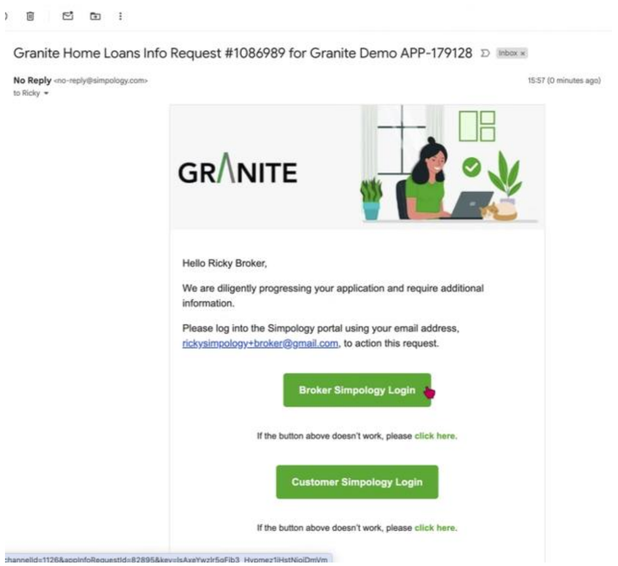

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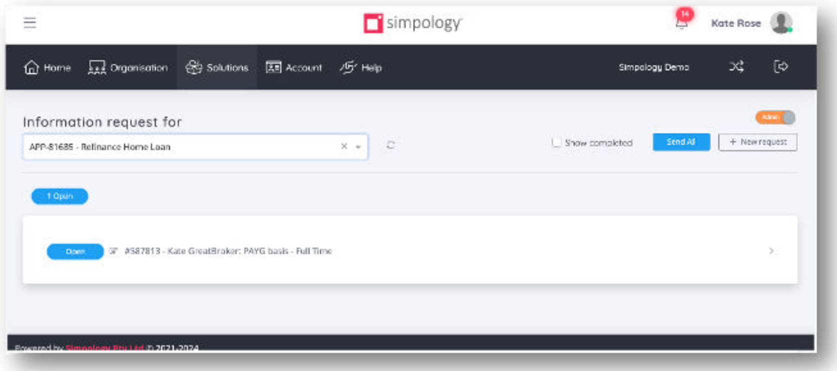

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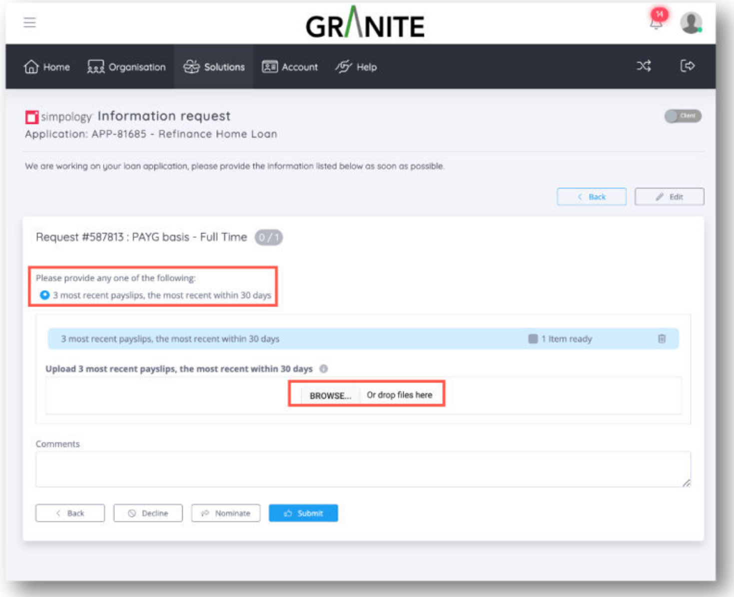

https://intercom.help/simpology/en/articles/9964524-granite-receiving-an-info-request-from-an-assessor-request-for-more-info

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Help Articles

GRANITE

- Granite Easy Refi Journey
    - https://intercom.help/simpology-lender/en/articles/9890511-granite-easy-refi-loanapp-v2-submissions
- Receiving an Info Request from an assessor (request for more Info)
    - https://intercom.help/simpology-LENDER/en/articles/9964524-granite-receiving-an-info-request-from-an-assessor-request-for-more-info
- Digital consent
    - https://intercom.help/simpology-lender/en/articles/9890249-granite-digital-consent
- Digital VOI
    - https://intercom.help/simpology-lender/en/articles/9962632-granite-digital-verification-of-identity
- Credit Bureau Check
    - https://intercom.help/simpology-lender/en/articles/9963483-granite-credit-bureau-check
- Use Docusign to get your applicant signatures on application forms
    - https://intercom.help/simpology-lender/en/articles/9963514-granite-use-docusign-to-get-your-applicant-signatures-on-application-forms

Need Help?

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