

A QIK Refresh – What's New



Electronic Loan Authorisation & Paperless Direct Debit Confirmation

Finance Now are continuously looking at ways to enhance our systems to make using finance easy for you and your customers. This change allows customers to choose to electronically authorise their loan without the physical loan document needing to be signed or sent to Finance Now, which reduces or removes the amount of paperwork you need to handle.

Here's how it works:

1. Who's eligible?

- All individual applicants
 - This is not available for joint applications
- Requires a personal mobile phone and email address
- Customers can still choose to sign the Loan Agreement as per current practice

2. Create the customer's application in Qik as per normal process

- Application summary screen
 - Salesperson completes the current privacy declarations & confirms the customer's consent to complete credit check
 - Customer offered option to authorise their loan electronically
 - See new declaration question in green
 - ✚ *I confirm that I have received verbal confirmation from the applicant to complete the Loan Agreement electronically*
 - ✓ Yes or No – select from the drop box
 - ✓ Click Submit Application

<inserts dealership name> **Salesperson to complete this Section:**

I, Test Test, confirm that I have received the applicant/s verbal consent and acceptance of FNL's Privacy Declaration.

I Test Test confirm that I have personally sighted and verified the original identification and confirm they match the applicant/s.

I, Test Test, confirm that I have received verbal confirmation from the applicant to complete the Loan Agreement electronically.

By submitting this application you are acknowledging you have the applicant/s consent to complete the credit checks required. Failure to do so is a breach of the privacy legislation.

- Once 'Yes' is selected
 - The customer is sent a "4 digit text code" with the message below:
 - ✚ *<mobile#> You have agreed to Electronic Disclosure of your FNL App#<XXXXXXX>. Please give this code to your salesperson if you wish to proceed and agree to our Privacy Statement. <http://www.financenow.co.nz/pin> Txt Code: XXXX*
- The salesperson enters the customer's 4 digit text code in the field below, and
- click 'Submit Application'

Electronic Authorisation Disclosure
<inserts dealership name> - Tuesday 06 December 2016 - 07:35 **finance NOW** Money your way

Please enter Customer TXT Code here:

By entering the customer's code, the customer is consenting to authorising the Loan Agreement electronically and to disclosure of all the Terms and Conditions of this Loan Agreement being the provided to them electronically.

Please tick here where the Customer has decided to manually sign to authorise their loan.

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3. Application Outcome screen

- Where Electronic Authorisation is selected, a banner will appear

Application Outcome Approved
Interest Bearing
Contract Purchase Limit*: \$4000
Loan amount of \$2,708.50 equates to 35 payments of \$100.79 monthly.
And a final payment of \$100.69 making a Total Payable of \$3,628.34.
*Contract Purchase Limit is available for this purchase only. Once this purchase is complete further purchases will require credit re-assessment.

i Sammy Jackson has opted for Electronic Authorisation of their Loan Agreement.

✔ Application Evaluated Successfully.

▼ Select next action for this application

[Add Second Borrower](#) [Edit Financial Details](#)

[Commit & Continue](#) [Print Application Form](#)

4. Commit & Continue

- Complete Next of Kin details & continue to the Payment Details screen

▼ Application Reference
1750967 - Mr Sammy Jackson - \$2400

▼ Finance Now Card
 I would like to receive a Finance Now Card

▼ Payment Options

Payment Method	Direct Debit	Payment schedule assuming contract is signed today.
Payment Frequency	Monthly	Payment Amount <input type="text" value="\$100.79"/>
Payment Day	No Day	Number of Payments <input type="text" value="36"/>
Bank Name	<input type="text"/>	First Payment Due <input type="text" value="04/06/2017"/>
Bank Account Name	<input type="text"/>	
Bank Account Number	<input type="text"/>	

[Edit Direct Debit Details](#)

▼ Goods Description

Status	Make	Model	Colour/Serial#	Value	
New	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Save

Goods as per Invoice

i Sammy Jackson has opted for Electronic Authorisation of their Loan Agreement.


[Add Record](#) [Save & Continue](#)

- Payment details screen includes the same banner as above & defaults to Direct debit as the Payment method

5. Paperless Direct Debit selected as payment method

- When Direct Debit is selected as the payment method, a new Direct Debit Details screen appears
 - Customers are expected to enter their information & tick acceptance of the questions on this screen
 - The person completing this screen must be the bank account holder

▼ DIRECT DEBIT DETAILS



Customer to complete the form below with the Direct Debit details to use for this application.
*Fields denoted with * are required.*

Bank Name: *

Bank Account Name: *

Bank Account Number: *

I am happy to set up a Direct Debit Authority without signing a form.

I confirm, I have sole signing authority on the above bank account.
Note: *If Joint Signatures are required, please select option below to manually sign the Direct Debit Authority form.*


I have read and accept the [Direct Debit Conditions of Authority](#).

I wish to manually sign the Direct Debit Authority form.

i We will send you a confirmation of this instruction in the next few days and include a copy of the Direct Debit Conditions of Authority.

- When ticking the 'Direct Debit Conditions of Authority' question,
 - The 'Conditions of the Instruction' are displayed for the customer to review & accept

▼ PLEASE READ & ACCEPT BELOW



CONDITIONS OF THIS INSTRUCTION TO ACCEPT DIRECT DEBITS

scrolling bar for further reading →

1. For customer initiated one-time payments the Initiator:

- Will not initiate a Direct Debit on the Customer's account unless authorisation is received from the Customer in accordance with the terms and conditions agreed between the Customer and the Initiator of each amount to be debited from the Customer's account.
- Has agreed to send notice of the net amount of each Direct Debit and the due date of debiting after receiving authorisation

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- A copy of these conditions is emailed to them once they have completed the loan authorisation
 - Click 'Accept' to continue with the Direct Debit confirmation

6. Manually Sign the Direct Debit Form

- Tick the final option 'I wish to manually...'
 - The above options disappear (see screen below)
- Click the 'Confirm Bank Details' button to continue
 - A manual direct debit form will be included in the document bundle for completion & forwarding to Finance Now

✓ DIRECT DEBIT DETAILS finance
NOW Money your way

Customer to complete the form below with the Direct Debit details to use for this application.
*Fields denoted with * are required.*

Bank Name: *

Bank Account Name: *

Bank Account Number: *

I wish to manually sign the Direct Debit Authority form.

7. To change the payment method

- Select 'Close' in the Direct Debit screen to return to the Payment Details screen
 - Select the payment method applicable

8. Complete description of Goods

- If 'Goods as per Invoice' is chosen,
 - The system will prompt you to make sure the invoice amount matches the Loan amount
 - ✚ You will be asked to re-enter the Invoice number
 - If invoice amount differs to loan, you will be asked to correct as applicable
 - ✚ 'Cancel' to return to Payment details screen & update, or;
 - ✚ 'Ok, I will do that' to return to the Application Outcome screen to update the loan amount to match the invoice

CONFIRMATION

Please enter Invoice or Docket Number below to confirm.

Invoice or Docket Number:

WARNING!

The Invoice Amount you have entered does not match the Cash Price or Loan Amount for this application.


Click the 'Ok, I will do that!' button to return to the Outcome Screen and correct the Cash Price or Loan Amount of goods or click on the 'Cancel' button to update the Invoice Amount


9. Loan Agreement Creation

- The contract generates as a PDF to allow printing and disclosure to the customer
 - Please give a copy to the customer to read & take away with them
 - Ensure you provide the customer with the Terms & Conditions booklet and any insurance policy documents (if applicable)
 - If manual direct debit was selected
 - ✚ A copy is included in the document bundle for completion & will need to be emailed to purchasing@marblefinance.co.nz
- Close the PDF window & a new Screen appears
 - The customer is sent a “4 digit text code” with the message below to enable the completion of the Loan Authorisation electronically
 - ✚ *<mobile #> By providing this text code to <inserts store name>, you confirm you have read, understood & accept the Loan Agreement & Disclosure Statement & authorise FNL to make payment as described in the Advances Section. Txt Code XXXX*

10. Electronic Disclosure & Loan Authorisation Confirmation

- Ensure the salesperson reads the acknowledgements displayed on the screen below
 - Where goods to be delivered the same day:
 - ✚ Just enter the 4 digit text code as advised by the customer and
 - ✓ Tab to next field or click anywhere on the screen
 - This will activate the Continue button – it will turn **GREEN**

 **Electronic Disclosure & Loan Authorisation Confirmation**
<dealer name & location> - Friday 05 May 2017 - 14:00

 You must complete this page by either accepting for Electronic Authorisation or Opt Out to manually sign the Loan Agreements. If you exit without completing this page correctly, this application will require the applicant to manually sign the documents.

Loan Agreement Authorisation Confirmation

Please enter Customer TXT Code here:


By entering the customer's text code in this screen, you acknowledge you have:

1. Completed the disclosure of the loan agreement with the customer and the customer accepts that disclosure as complete.
2. The customer's confirmation they are accepting and authorising this loan electronically and will be bound by the Terms & Conditions of this Secured Loan Agreement & Disclosure Statement and the Terms & Conditions; and
3. The customer acknowledges that by authorising this loan, they are instructing Finance Now to make payment to the <dealer name & location> for the goods they selected to purchase and that <dealer name & location> will provide them with their goods.

Goods Delivery

Goods Delivered Today:

Goods Delivery Date:

 To send additional documents (eg. Invoice etc.) to Finance Now, please click on the 'Send By Email' button below. Please ensure your email system is open before selecting this option.

Opt out of Electronic Authorisation

Please tick here where the Customer has decided to manually sign to authorise their Secured Loan Agreement .

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- ✚ Click the Green Continue button & the following communications will be sent by email to:
 - ✓ The Customer
 - A copy to the Authorised Loan Agreement with Terms & Condition booklet
 - The Direct Debit Confirmation with the Terms of the Authority, Where completed in Qik
 - ✓ Finance Now Purchasing team
 - A copy to the Authorised Loan Agreement &
 - Copy of the Direct Debit Confirmation email where applicable
- ✚ On receipt of the email, Purchasing will process the loan, provided a copy of the Invoice has been received
- For Future Deliveries:
 - ✚ Enter the customer's 4 digit text code in the text field
 - ✚ Select 'NO' in the Goods Delivered Today box
 - ✓ The screen updates as below
 - ✓ Click on the calendar & select the expected delivery date
 - This will activate the Continue button – it will turn **GREEN**

Goods Delivery

Goods Delivered Today:

Goods Delivery Date:

For future deliveries:

- The customer will receive their confirmation email with their authorised loan document.
- The loan application will appear in the dealer report in Qik.
- Finance Now will not process payment for this loan until it receives confirmation from The Rock Shop - Henderson that the goods have been delivered. You will need to complete the delivery confirmation using the Goods Delivery Administration screen.

To send additional documents (eg. Invoice etc.) to Finance Now, please click on the 'Send By Email' button below. Please ensure your email system is open before selecting this option.

Opt out of Electronic Authorisation

Please tick here where the Customer has decided to manually sign to authorise their Secured Loan Agreement .

- ✚ Click 'Continue' to complete the process and for the following communications will be sent by email to:
 - ✓ The Customer
 - A copy to the Authorised Loan Agreement with Terms & Condition booklet
 - The Direct Debit Confirmation with the Terms of the Authority, where completed in Qik
 - ✓ Finance Now Purchasing team
 - No email is sent to Finance Now to purchase the loan now
 - ✓ The Application will appear in the 'Goods Delivered Administration' report available in the 'Consumer' tab in Qik

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11. Emailing Additional documents to Finance Now

- To send a copy of the Invoice or a manually signed Direct Debit form
 - Click on the 'Send by Email' option available on the Loan Authorisation screen
 - ✚ Ensure you open this before you complete this page, then you are able to attach any applicable documents and send to Finance Now
 - ✚ This email will populate with the application number in the subject line to ensure quick linking to the loan agreement for payment

i To send additional documents (eg. Invoice etc.) to Finance Now, please click on the 'Send By Email' button below. Please ensure your email system is open before selecting this option.

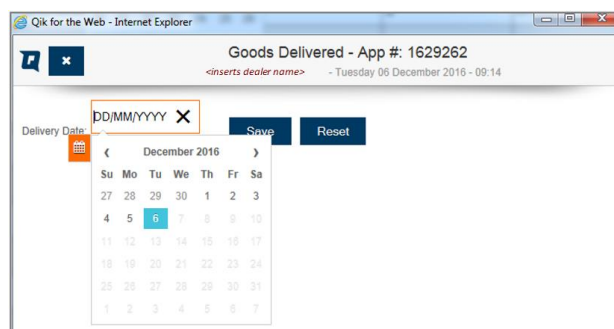
Send By Email

12. Future Delivery – Goods Delivered Administration

- This is access from the Consumer tab option 12.
- All future delivery contracts are managed in this Report
 - Applications will remain here until the dealer actions the delivery from this report
 - These applications are removed from the Pending list, but are reported in the Report – 'Contracts Not Paid Out or Recently Purchased' as well

App ID	Application Date	Customer Name	Invoice#	Delivery Date	Action
1750088	6/Dec/16	Sammy Junior Jackson	AA123	08/12/2016	<input type="button" value="Deliver"/>
1629262	23/Nov/16	Mariya Nexdor Jonesy	0	07/12/2016	<input type="button" value="Deliver"/>
1750073	2/Dec/16	Mary Poppins	0	02/12/2016	<input type="button" value="Delivered"/>

- When goods have been delivered
 - Click on the green 'Deliver' button for the application applicable
 - ✚ Select the date delivered & click save
 - ✓ You will not be able to select a future date, but you are able to select a past date



- ✚ This triggers an email to be sent to Finance Now purchasing@marblefinance.co.nz
- On receipt, this loan will be purchased and proceeds paid to your funding account

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✚ The Application status is updated to 'Delivered' in the Goods Delivered Administration report

- Please note – if the goods are not delivered by the due date, they will remain on this report until delivered and processed by the retailer to confirm actual delivery date

13. Report – 3. Unpaid + Recently Paid Contracts

- This report now identifies applications if processed as an Electronic Authorisation as shown below
 - You can click on the "Goods to be Delivered" button to be taken direct to the Goods Delivery Administration screen

Report - Contracts Not Paid Out or Recently Purchased												
<dealer name & location> - Friday 05 May 2017 - 14:34												
This report shows Contracts not yet purchased and/or recently purchased by FNL - Testing Server.												
Search Criteria												
Application #: <input type="text"/> Include Purchased last <input type="radio"/> 30 Days <input type="radio"/> 60 Days <input type="radio"/> 90 Days <input type="radio"/> None <input type="button" value="Search"/>												
#	Date	Customer Name	Address	Loan Amount	Term	Product	Rate	App ID	Status	Purchased Date	Electronic Authorised	Action
1.	05/05/2017 12:50	Tanya Tupare	114 Dominion Auckland	\$4,000.00	36	R150	0.00%	1750975	APP	05/05/2017	YES	<input type="button" value="Reprint/Change"/>
2.	05/05/2017 12:10	Sammy Davis Jackson	25 Lemington Auckland	\$2,400.00	36	R100	19.40%	1750967	APP		Goods Not Delivered	<input type="button" value="Reprint/Change"/>

14. Supporting documents required (if applicable):

- Direct debit form
 - If a Direct Debit is requested by the customer or Finance Now, and they have elected to manually sign this form
 - ✚ A physical DD form must be signed by the account holder and emailed to Finance Now as per current practise if not confirmed in Qik
 - ✚ If the account is a 3rd party, a copy of their ID must be sent to Finance Now
- Invoice, where 'Goods as per invoice' is ticked
 - If a full description of the goods is not on the Electronic Loan Agreement,
 - A copy of the Invoice / Docket MUST be emailed to Finance Now as per current practise
- Forward DD and Invoice/Docket (if required) with Contract checklist to purchasing@financenow.co.nz or use the Email documents option as described in Step 11 above.
- Note: If there is no Direct Debit required and you have put a full description of goods on the electronic contract, then you are not required to email any additional documents to Finance Now

If you have any questions regarding the above please contact Retailer Support on 0508 868 868, email retailer@financenow.co.nz or contact your Area Manager directly.