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ApplyOnline Supporting Documents service – eSign (ADV)

Broker User Guide

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Introduction

This user guide introduces 'eSign', the electronic signing functionality within ApplyOnline.

- Overview of eSign
- Using eSign;
    - Step by step – broker
    - Recipient eSign process (high level)

Overview of eSign

eSign allows signatures to be captured electronically and is available using the lender's preferred service provider (eg. Docusign, eSignLive, AdobeSign and more), in this case Docusign. The process is managed using the ApplyOnline Supporting Docs service for documents that are eSign-enabled by the lender, thereby giving the ability to send, track and receive electronically signed print forms.

What are the benefits?

- Saves time
- Seamless signing process
- Manage and control the entire process within ApplyOnline
- Ability to sign documents using mobile or other tablet devices
- Secure access by way of two factor authentication (subject to service provider)
- Easily obtain signatures from applicants in remote areas
- Paperless approach to signing documents (eco-friendly)
- Automatically attaches and self-verifies the signed document to the relevant condition
- Secure transmission of documentation

Sending a document for signing overview

Sending documents for signing in ApplyOnline is an easy 3 step process;

1. Complete eSign request via the Documents tab
2. Applicant receives email and electronically signs
3. Once all signatories have signed, the completed documents automatically attach and self-verify themselves to relevant condition

Glossary

eSign Available
Documents that allow electronic signatures are clearly marked on the ApplyOnline application print menu as well as against the relevant condition in the document checklist.

Start eSign Request
A quick and simple step-by-step process to send documents requiring signatures electronically. The action link is available on the 'Documents' tab.

Cancel eSign Request
Action to cancel an eSign request in progress. NOTE: An eSign request cannot be cancelled once it has been completed.

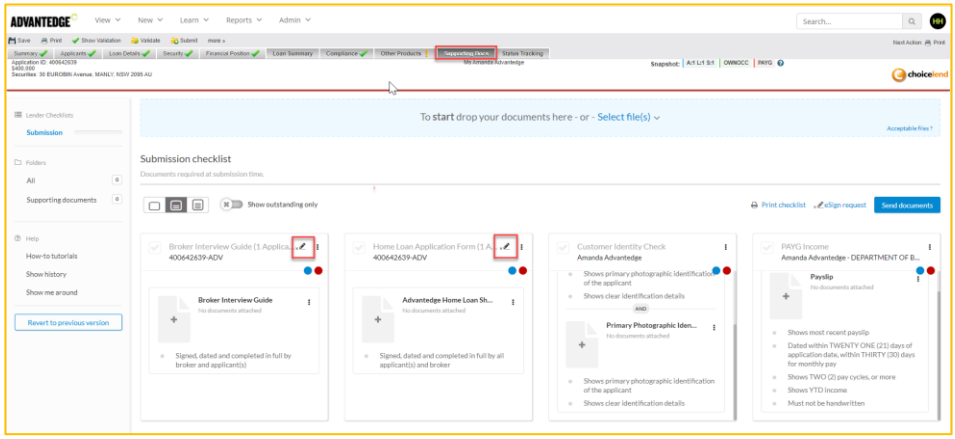
Recipients
All loan parties within an application may become an eSign recipient if a signature is required from that loan party, e.g., applicant, guarantors, beneficial owners, etc.

eSign Pending
This indicates one or more recipients have not electronically signed a document.

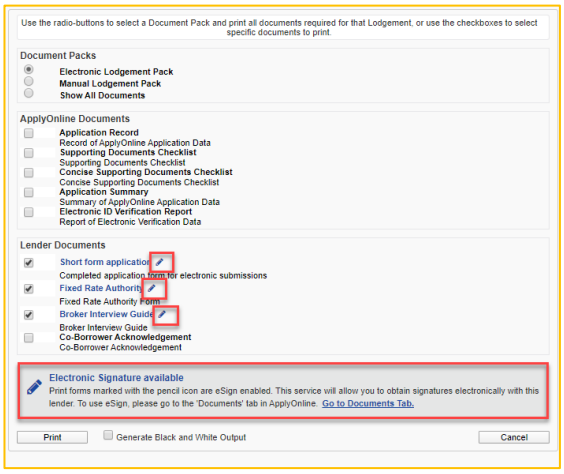
Using eSign

What documents can be electronically signed?
To identify the documents available for eSign perform the following steps:

a) Select the Supporting Docs tab in ApplyOnline. A pen icon located in the top right hand corner of a checklist condition card indicates eSign is available



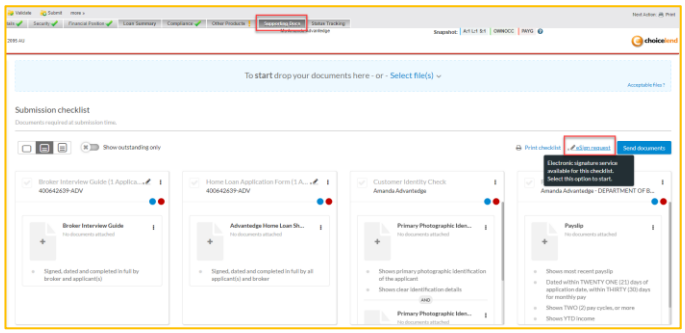
b) Click ‘Print’ along the top menu bar. Print forms marked with a pencil icon are eSign enabled



Step-by-step - broker

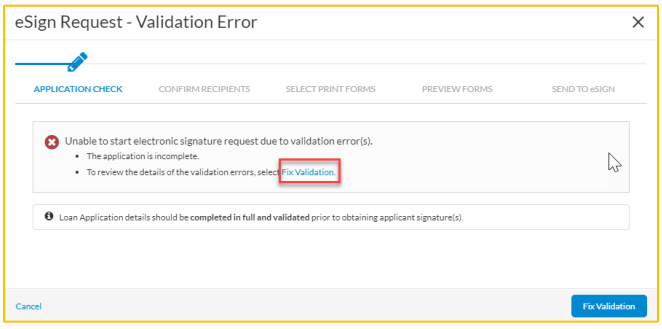
To send document/s to the applicant to sign perform the following steps:

1. Click the ‘eSign Request’ link on the checklist within the ‘Supporting Docs tab.



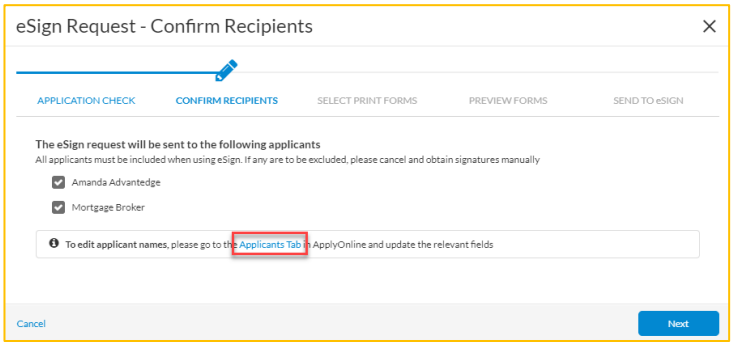
Note: ApplyOnline automatically checks for errors prior to starting the eSign request process. If any are present an error screen will display outlining the issues to be resolved.

The customer, broker and/ or broker representative must have a mobile number and email address entered in the ApplyOnline Applicants Tab



Note: Click on ‘Fix Validation’ hyperlink to navigate to the ApplyOnline tab with outstanding validation errors

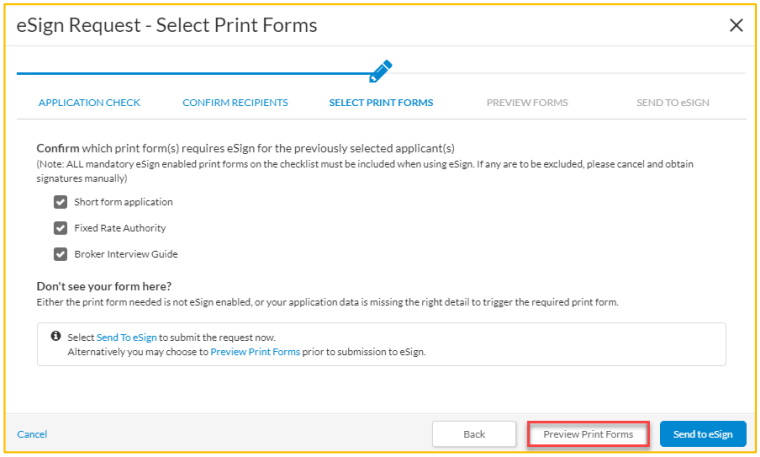
2. All applicants are selected automatically and must be included when using eSign.



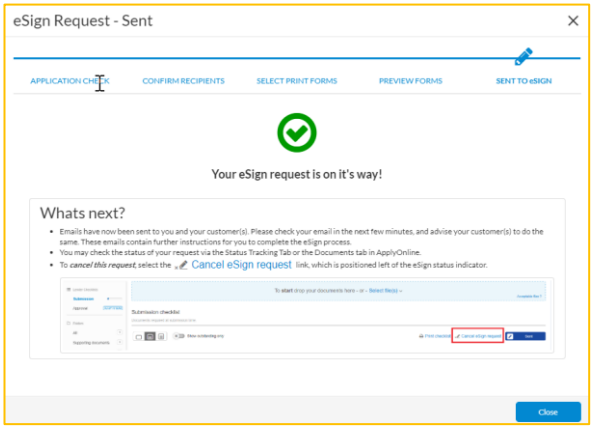
Note: Click on 'Applicants Tab' hyperlink to edit applicants name if required

3. Click Next button
4. All eSign enabled forms in the Supporting Docs submission checklist are selected automatically and are mandatory when using eSign

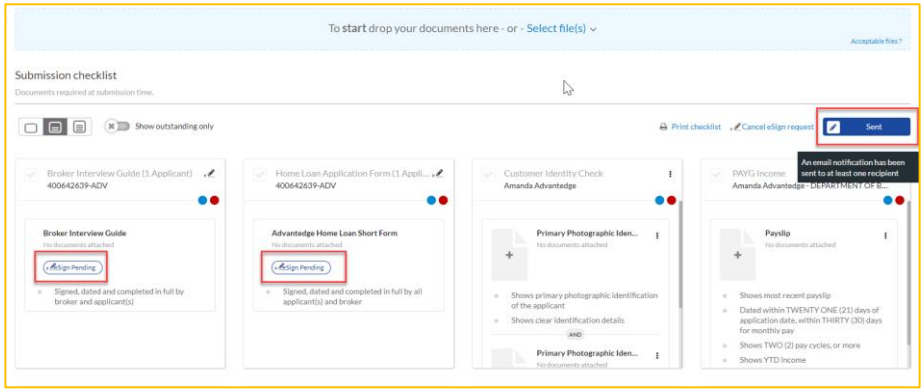
Note: You can preview the generated print forms prior to sending by clicking 'Preview Print Forms'



5. Click 'Send to eSign' and the selected documents will be made available in a secure portal for the recipients to review and sign



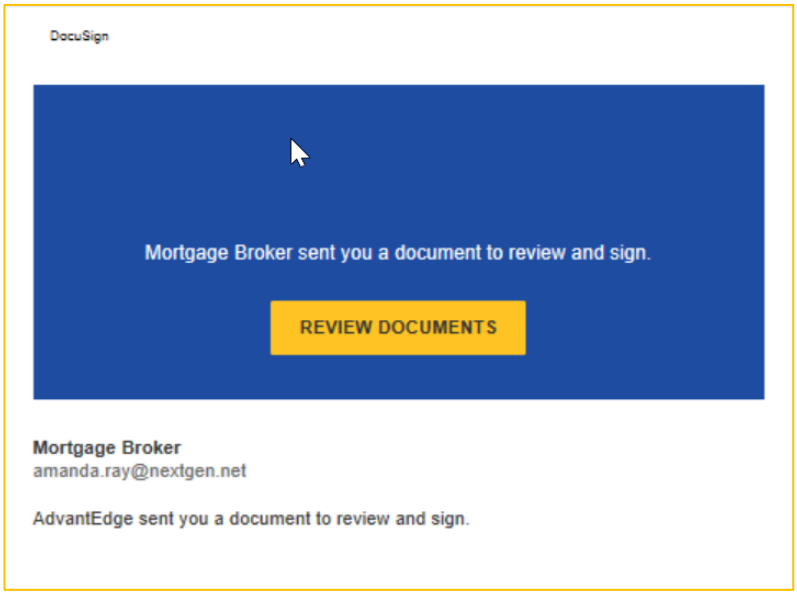
Submission Checklist view
Each condition card with an eSign enabled document will display ‘eSign Pending’ badge and status of the eSign request will display ‘Sent’ indicating email notification has been sent



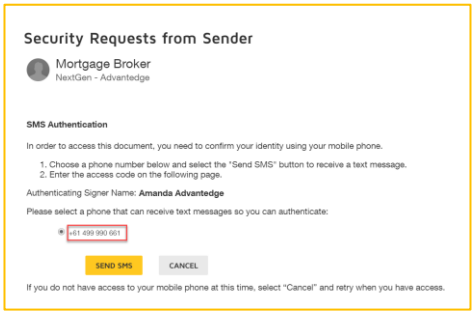
Recipient eSign process (Docusign)

The steps involved to electronically sign a document are as follows:

1. eSign recipient receives an email notifying them that a document requires their signature.
2. Click ‘Review Documents’ button to open secure portal

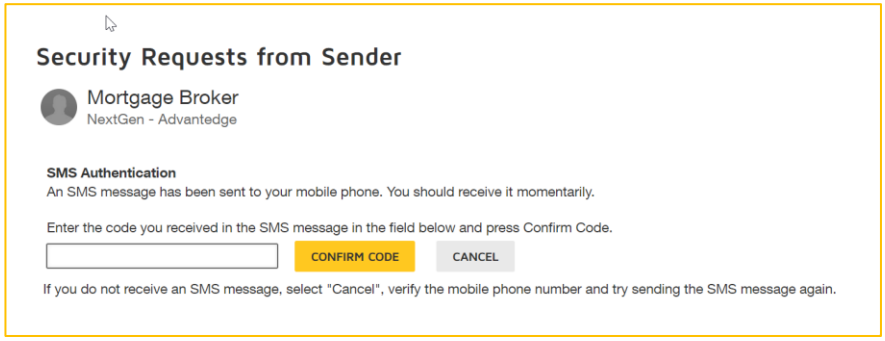


3. Recipient is prompted to complete SMS Authentication process



Note: Mobile number can be edited in this screen. Customer would need to contact broker to edit details in ApplyOnline Applicant Tab

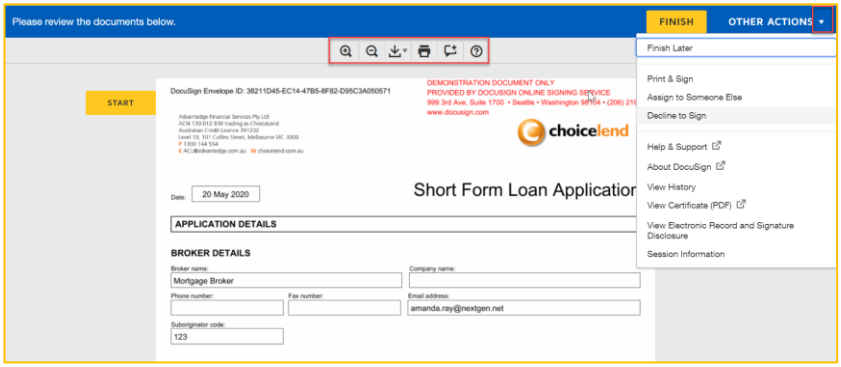
4. Click ‘SEND SMS”



5. Enter DocuSign authentication code received via SMS
6. Click ‘CONFIRM CODE’

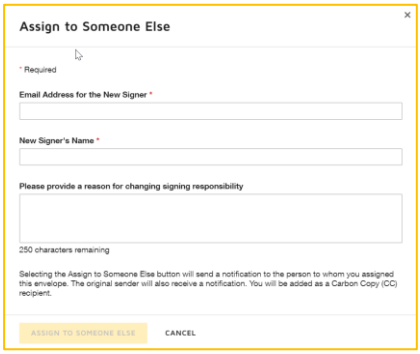
7. Tick box to agree to use of electronic records and signatures
8. Click “Continue” button

Documents for review displays

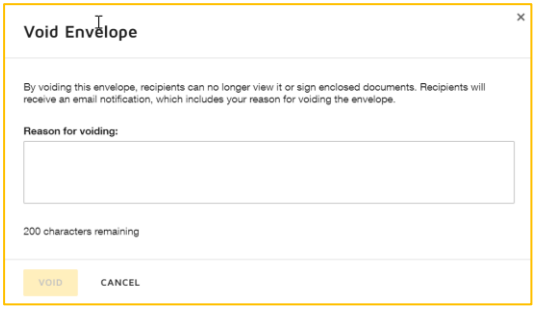


To see full list of actions that can be completed click ‘OTHER ACTIONS’

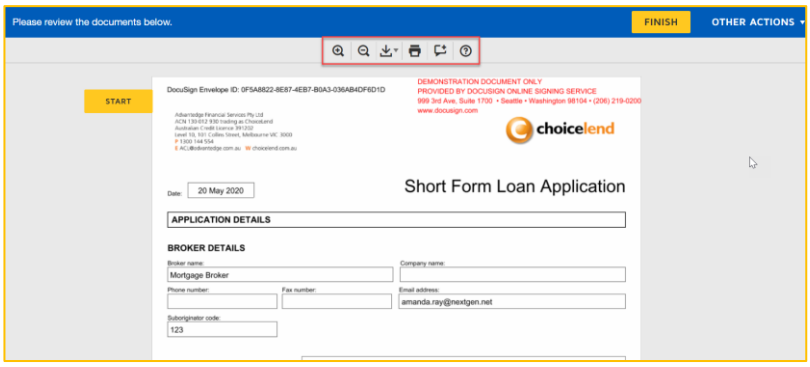
- Finish Later
- Print & Sign
- Assign to Someone Else



- Void (will cancel the eSign request and all other recipients will be notified)



- Correct
- Help & Support (opens in new tab)
- About DocuSign (opens in new tab)
- View History
- View Certificate (PDF) (opens in new tab)
- Session Information

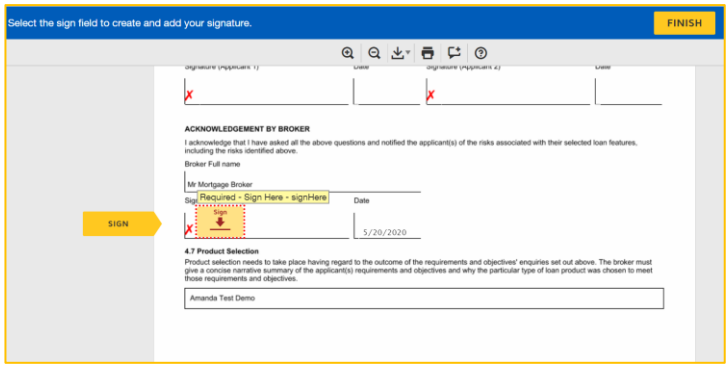


Use scroll function to review all documents to be signed
Action bar at top of screen enables recipient to:

- Zoom in
- Zoom out
- Download
- Print
- Add Comment
- Help

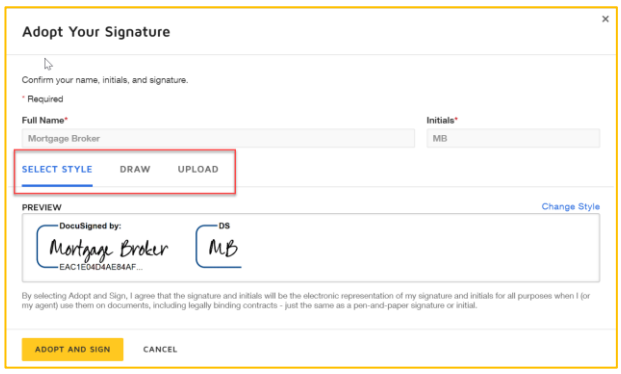
9. Click 'START' to begin the signing process

The recipient will be taken to first section of the document/s that require signing



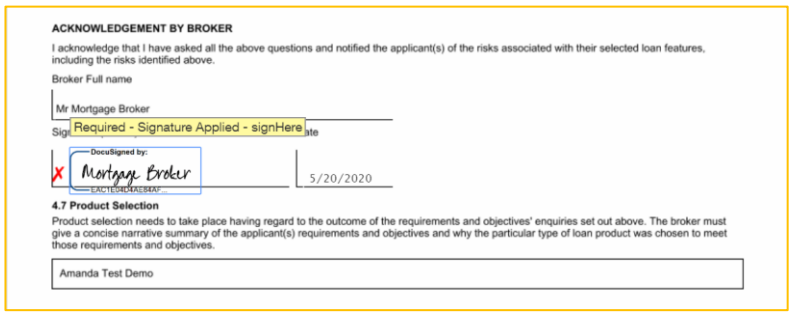
10. Click ‘Sign Here’ within signature box

Recipient will be prompted to “Adopt Your Signature”. They have the option to Select Style, Draw or Upload signature by clicking on the relevant tab

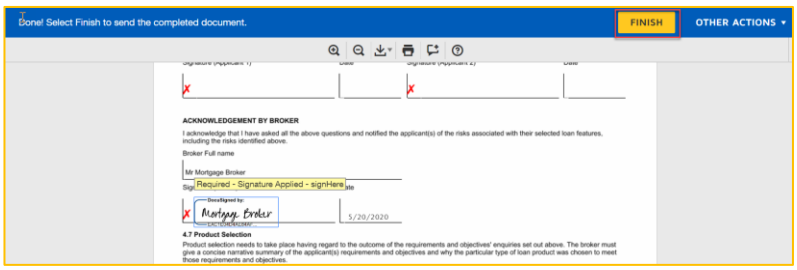


11. Click ‘ADOPT AND SIGN’ button

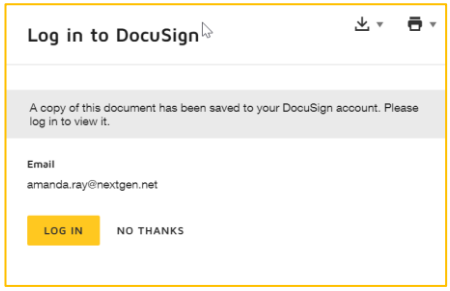
Adopted signature will be inserted into the document and document dated as at time of signing



12. Click ‘NEXT’ button (if available) to navigate to the next section of the document that requires a signature or ‘FINISH’ to complete the signing process

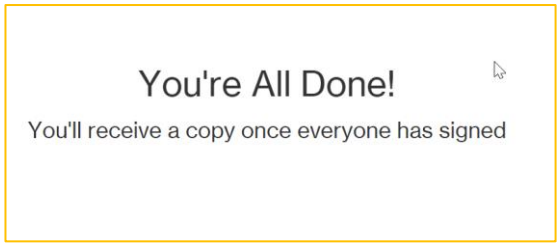


Recipient is notified that a copy of the document gas been saved to their DocuSign account. Recipient has the option to click ‘LOG IN’ to access DocuSign account or click ‘NO THANKS’ to close window

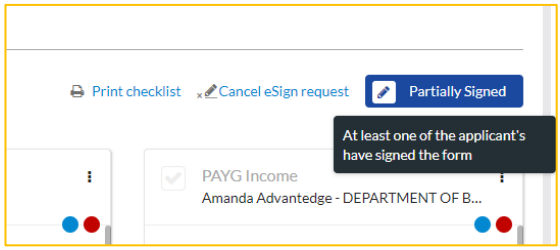


Note: Download or print using icons

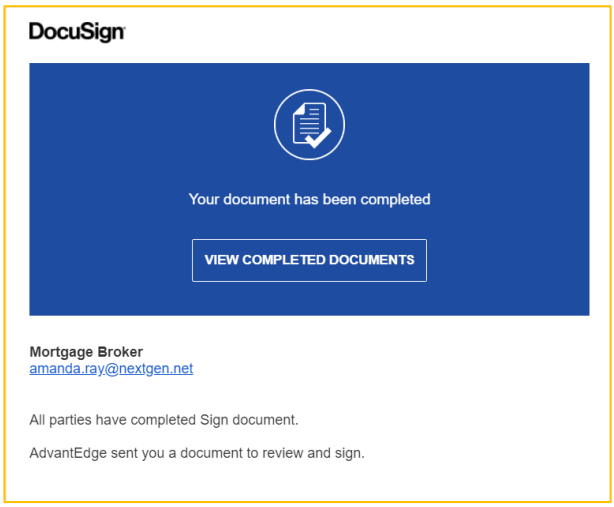
Signing process is completed for that recipient.



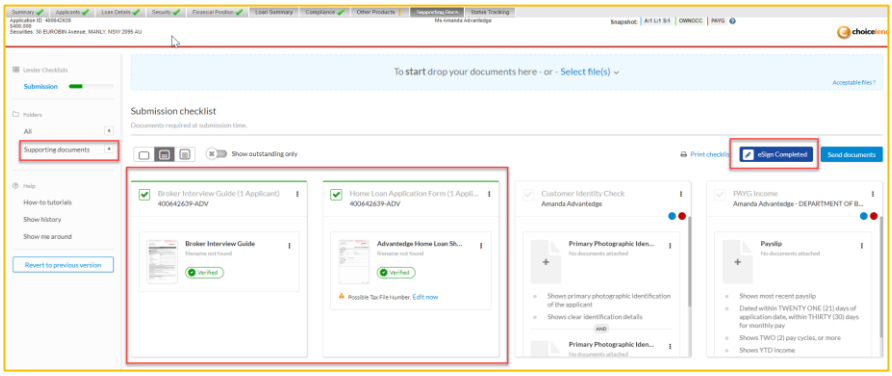
Submission Checklist view
When more signatures are required by other recipients the status of the eSign request will display 'Partially Signed'



When all parties have signed, the completed form is delivered as a copy to applicable recipients, and document is uploaded to respective ApplyOnline Supporting Docs condition card



Submission Checklist view
When all parties have signed the status of the eSign request will display 'eSign Completed'



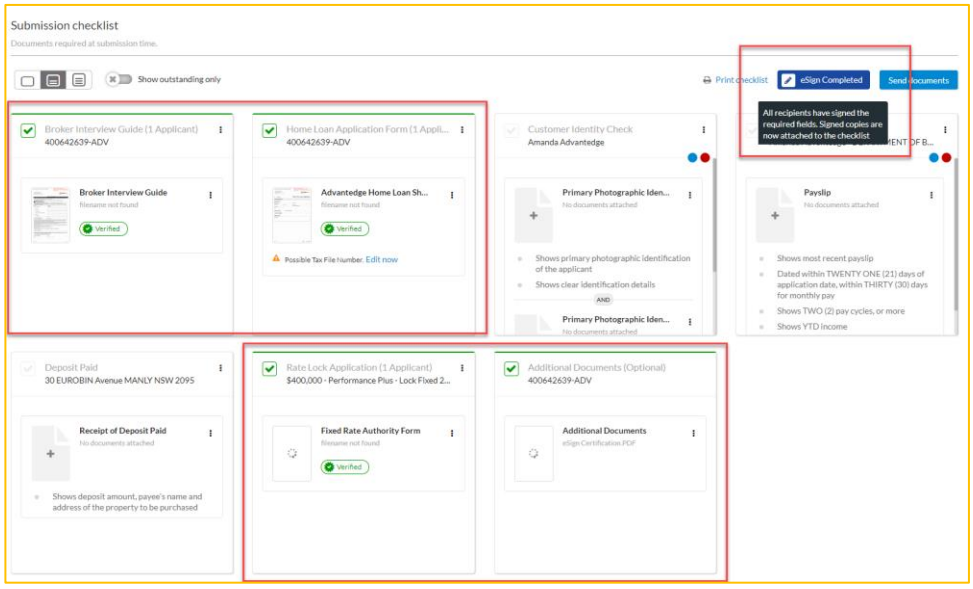
The completed document is automatically uploaded to the respective checklist condition card and the document 'Verified'. Click on document thumbnail within condition card to preview

13. A backchannel message is sent to notify the sender that the signed documents are waiting, and the application may be submitted (subject to no other outstanding mandatory documents)

Viewing documents in ApplyOnline

To view signed documents and certificate of completion perform the following steps:

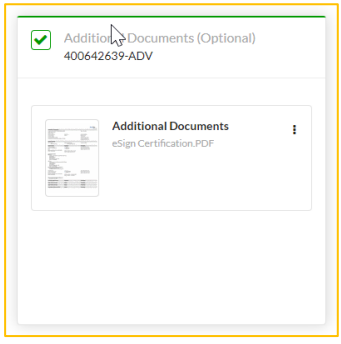
1. Upon logging back into ApplyOnline, the broker will click on the Supporting Docs tab and be presented with a screen as seen below.

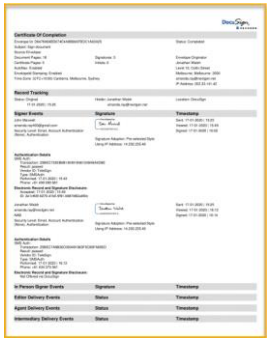


The completed (signed forms);

- Has attached itself automatically to the relevant condition
- An eSign certification is attached to the 'Additional documents' section
- The condition is self-verified automatically (indicated by the green).
- You may hover the mouse over the attached file to edit/preview the signed form prior to submission.
- Other supporting document conditions may be actioned prior to or post completion of signed forms. However, it may only be sent to the lender once the eSign request is completed.

2. Click on 'Additional Documents' condition card to view eSign Certification

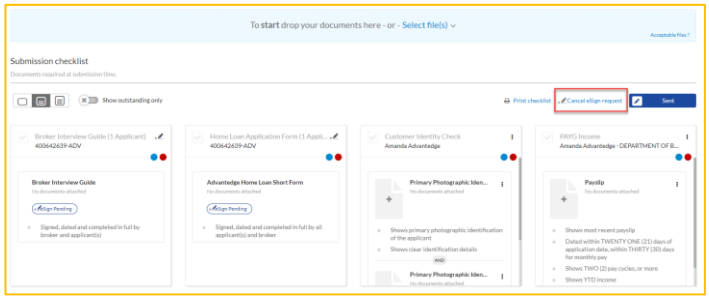




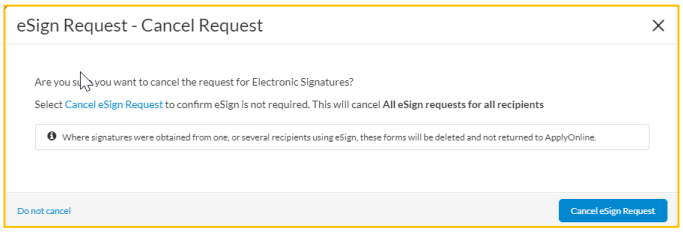
Cancel an eSign request

To cancel a pending eSign request perform the following steps:

1. Open the Supporting Docs tab in ApplyOnline
2. Click on 'Cancel eSign request' from the top right-hand side of the checklist (see below)

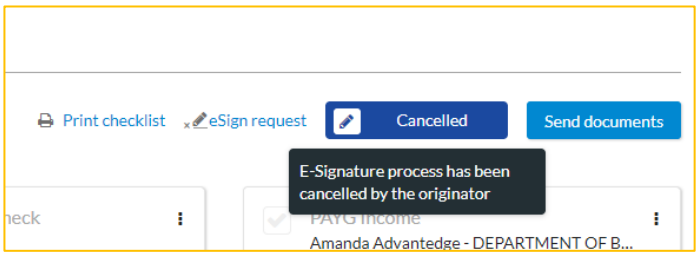


3. Confirm you wish to cancel the eSign by clicking on 'Cancel eSign Request' button

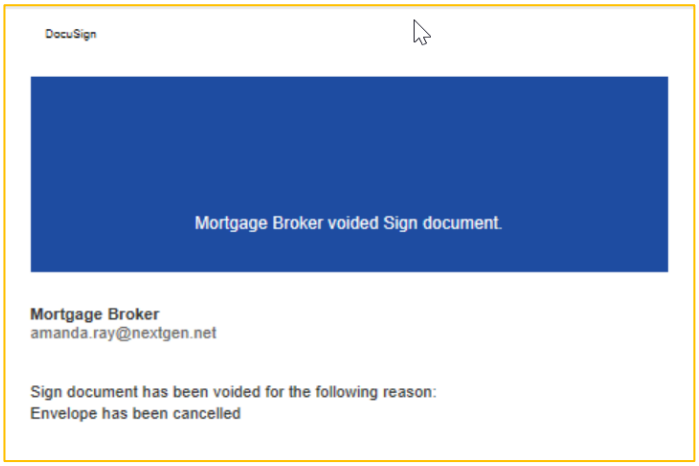


Submission Checklist view

Once cancelled the status of the eSign request will display 'Cancelled' indicatin the E-Signature process has been cancelled by the broker



Recipients receive email notification the eSign request has been voided by the broker



Important

You may only cancel an eSign request whilst it is in progress, i.e. one or more signatures are outstanding.

Cancelling an eSign request will cancel ALL print forms for ALL recipients. If any print forms were partially signed (by one or several recipients) it will delete those as well.

You cannot partially cancel an eSign request.

Icons overview

Definitions

eSign is available for this document

eSign request is in progress for this document

Cancel the eSign request

Warning message regarding the eSign request

Documents successfully sent to selected recipients for electronic signature

FAQs

Q: How do I resend a document for electronic signature?

A: You first need to cancel the incomplete eSign request. Once cancelled you can begin a new request. *Note: cancelling a request will delete ALL signatures previously obtained for ALL recipients*

Q: Where can the applicant download a copy of the document they signed?

A: Once each recipient has signed the document, they will then be emailed a copy for their own records

Q: Can I use my phone to sign a form?

A: Yes. Applicants may use their tablet, mobile phone or desktop to sign forms electronically

Q: Can I submit an application while there is a pending eSign request?

A: No. All parties must have signed the required forms before an application can be submitted to the lender

Q: My eSign request shows 'Declined' what does that mean?

A: At least one recipient has declined to sign the document(s). Manual verification must now be completed. The eSign request is now cancelled

Q: What happens if I cancel an incomplete eSign request?

A: Cancelling an incomplete eSign request will cancel the whole request for all recipients regardless if they had signed or not. All signatures previously obtained will be deleted