

# 2011

## FLeaTS User Manual



D. Harris

Firstfolio Limited

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Please ensure that you review the section “Changes since publication” on page 67.

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## FLeaTS

FLeaTS consists of several components including:

1. Client Relationship Management (CRM)
2. Commission management and financial forecasting
3. Sales and lead management and tracking
4. Loan matching and comparison software

This manual is designed to provide you with an overview of the workings of the software and a guide as to how to get the best out of it. FLeaTS, if used to its maximum will provide you with tools that will help you to improve your business.

## Installing FLeaTS

Once you have been provided with your user ID and password you can install FLeaTS onto your computer. There is no limit to the number of computers you can install the system on; however, if using multiple computers you will need to ensure that you 'Exchange' your data both before leaving one computer and again before starting work on another.

You can install the system from the following website:

<http://www.echoice.com.au/fleats>

Full instructions for the installation are contained on the web page.

You can also install the add-on link to the Pisces online lodgement system from this page. However, prior to doing so you should ensure that you have the necessary permission to do so and also that you are aware of the ongoing costs associated with this facility (if any).

## Where to get help

A complete manual for both FLeaTS and Pisces Electronic Lodgement is available for download from the Firstfolio website at:

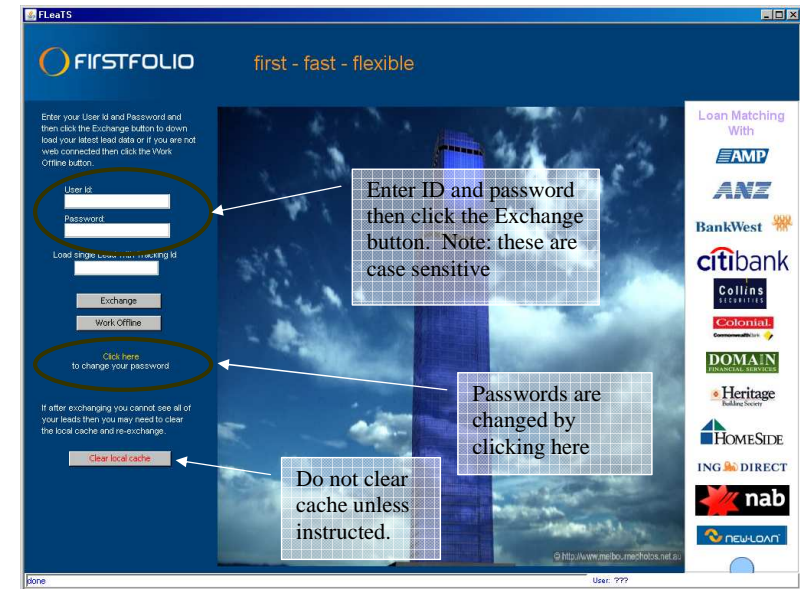
<http://www.firstfolio.com.au/aggregation/aggregation/firstfolio-one/system/>

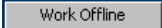
Additional assistance is available from:

### For help with system use:

- **Email:** [fleats.support@firstfolio.com.au](mailto:fleats.support@firstfolio.com.au)
- **Broker Help Line:** 1300 883480
- **System “Bug Button”**  from within FLeaTS
- **Pisces Help:** 1300 135 970 (For online lodgements only. For issues relating to accessing Pisces from FLeaTS please use one of the above contacts.)

## Logging on and changing your password

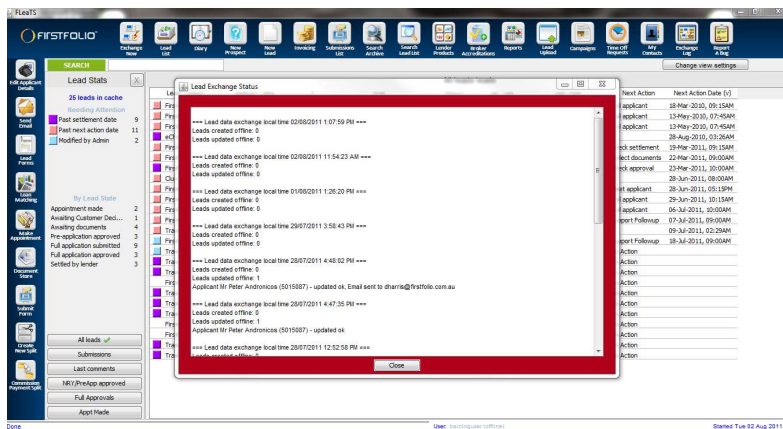


Note: If you are working offline you need to click the  button instead of the Exchange button.

**Tip:** 3 unsuccessful attempts to log in will cause your access to be frozen. If this occurs you need to contact your administrator to unlock your account.



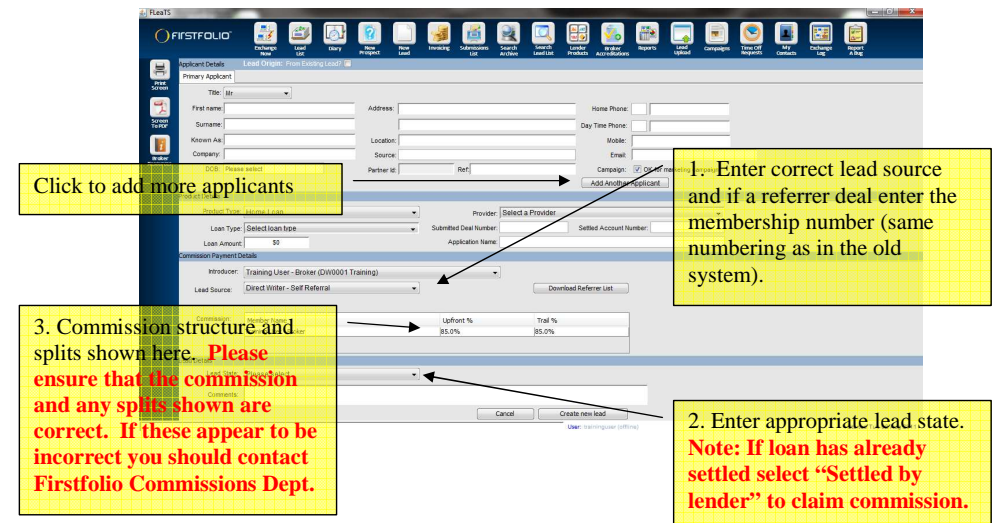
When logging on at a clients home it is preferable to also enter that customer's lead number and click on **Work Offline**. By doing this you avoid displaying your entire client listing. The only customer displayed will be the one you have selected.



Once logged on, a dialog box will be displayed showing a history of the most recent Exchanges. Additionally, this dialog box will provide an alert if any Comparison Rate Schedules have been updated.

Click the Close button to exit the Dialog box.

## Creating a new client



Simply enter the information as per the fields then click Create New Lead and then Exchange. You can then start working on the new lead.

**Tip 1:** You can also create a new lead from a "Lead Prospect". This will be dealt with under the section for Calculators and Loan Matching.

**Tip 2:** Selecting "Referred (Associate) or Direct Writer under Lead Source will reveal the correct commission structure for that deal.

**Tip 3:** You can select non-home loan products such as deposit bonds, insurance etc from the Product Type drop down menu.

## Creating a new record for a returning client

When an existing client returns for another loan you can create a new record from the previously settled one.



1. Click on the icon to access the Settled and dead lead archives then enter the appropriate search information to locate the client's record. This can be name, tracking ID etc.
2. Highlight the appropriate client's record
3. Click on the icon in the left margin (not the one at the top of the page)
4. This will take you to the same client set-up screen and all information will be copied from the previous record.
5. Ensure that you amend any changes if necessary.

## Your client list

Lead Company	Applicant name	ID	Email	Amount	Loan type	Lead State	Next Action	Next Action Date (D)
Firstfolo	Mr Phil Applebush	5017123	phil@fip.com.au	\$200,000	Purchase	Awaiting documents	Call applicant	18-Mar-2010, 09:15AM
Firstfolo	Mr Gary Cooper	5018717	gary@fip.com.au	\$100,000	Purchase	Pre application approved	Call applicant	13-May-2010, 07:45AM
Firstfolo	Mr Gary Cooper	5014080	gary@fip.com.au	\$800,000	Purchase	Pre application approved	Call applicant	12-May-2010, 07:45AM
eChoice/FCCC	Mr David Harris Test	5024512		\$100,000	Purchase	Full application submitted	Check settlement	28-Aug-2010, 03:25AM
Firstfolo	Mr Alan Affordability	5018396	alanafford@firstfolo.com.au	\$170,000	Purchase	Full application approved	Check settlement	19-Mar-2011, 09:13AM
Firstfolo	Mr Peter Andronikos	5015587	dhanis@firstfolo.com.au	\$100,000	Purchase	Awaiting documents	Collect documents	22-Mar-2011, 09:00AM
Firstfolo	Mr Jan Bond	5017620	janens@fip.com.au	\$250,000	Purchase	Full application submitted	Check approval	23-Mar-2011, 10:00AM
Clare Financial	Mr Peter Clark	5013272		\$100,000	Purchase	Appointment made		28-Jun-2011, 00:00AM
Firstfolo	Mr Linda Cooper	5016308	lcooper@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 05:15PM
Firstfolo	Mr Lynda Robinson	5014079	lynda@fip.com.au	\$300,000	Purchase	Awaiting Customer Decision	Call applicant	29-Jun-2011, 10:15AM
Firstfolo	Mr Adam Jones	5020776	email@fip.com	\$200,000	Purchase	Awaiting documents	Call applicant	06-Jul-2011, 10:00AM
Firstfolo	Mr John Ruangs	5021051	jenens@fip.com.au	\$300,000	Purchase	Full application approved	Support Followup	07-Jul-2011, 09:00AM
Training	Mr Phil Applebush	5026244	phil@fip.com.au	\$200,000	Purchase	Awaiting documents		09-Jul-2011, 02:29AM
Firstfolo	Mr Alan Affordability	5013963	alanafford@firstfolo.com	\$100,000	Purchase	Full application approved	Support Followup	18-Jul-2011, 09:00AM
Training	Adam Jones	5035393	email@fip.com	\$750,000	Purchase	Pre application approved	No Action	
Training	Phillips Jamison	5036008	email22@fip.com.au	\$650,000	Purchase	Full application submitted	No Action	
Training	Mary Johnson	5035394	email@fip.com	\$500,000	Purchase	Full application submitted	No Action	
Firstfolo	Mr Bert Cummings	5015428	bert@fip.com.au	\$300,000	Purchase	Settled by lender	No Action	
Training	Paul Smith	5035395	mail@fip.com	\$450,000	Purchase	Full application submitted	No Action	
Firstfolo	Mr David Jones	5021245	david@fip.com.au	\$400,000	Purchase	Settled by lender	No Action	
Training	James O'Hara	5036811	mail100@fip.com.au	\$465,000	Purchase	Full application submitted	No Action	
Training	Paul Smith	5035395	mail@fip.com	\$450,000	Purchase	Full application submitted	No Action	
Firstfolo	Mr Frank Davis	5013864	fd@fip.net.au	\$250,000	Purchase	Settled by lender	No Action	
Training	Jonathan Smith	5035390	smith@fip.com	\$250,000	Purchase	Full application submitted	No Action	
Training	Phillips Jamison	5036009	email22@fip.com.au	\$200,000	Purchase	Full application submitted	No Action	

**Note:** The 2<sup>nd</sup> column of icons is only visible when you place your cursor in the first column.

This is the main screen and contains a listing of all your active clients and their current status.

## Opening, editing and updating a client record

Select your client from the list and double click to open the record.

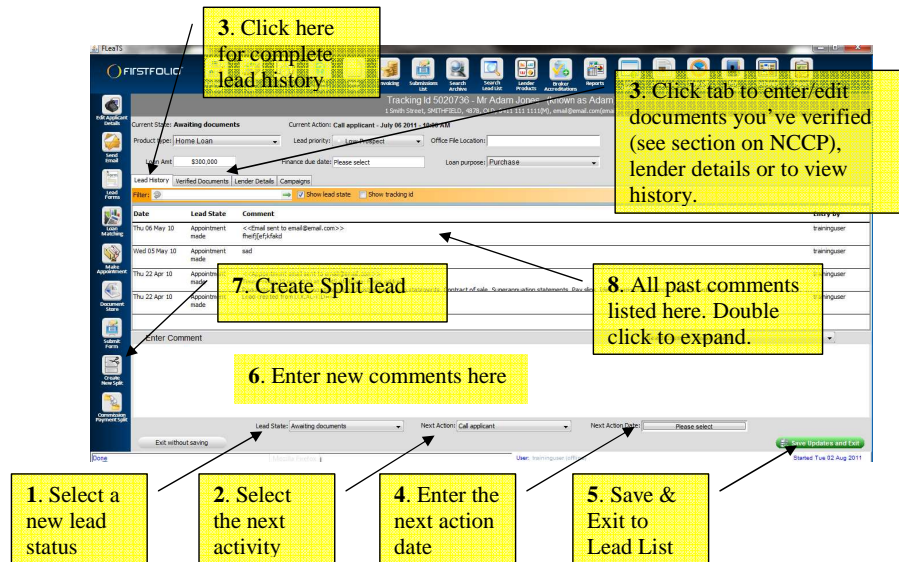
**Tip 1:** Holding your cursor over an icon will open a box explaining what the icon is for.


**Tip 2:** To copy and paste to or from any part of the system use the following key strokes:

Copy – Ctrl C  
 Paste – Ctrl V  
 Cut – Ctrl X


**Tip 3:** If you are doing a split loan for a client remember to create the split lead in FLeaTS. See item 7 below.






**Tip:** You should exchange your updates as often as possible to avoid accidental loss of work. To exchange click the  icon. This will save your work to your own computer plus the main server. At the same time, your system will be updated with any changes on the server.

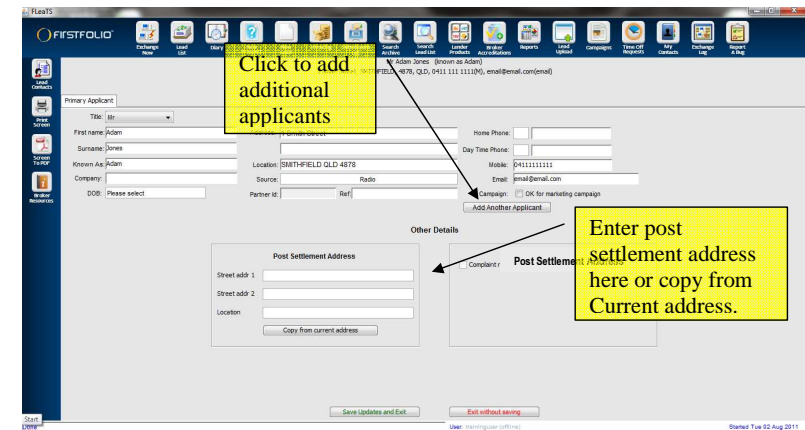
### Creating a split lead

Click on the  icon as per item 7 above and enter the required information regarding the loan split. You will not need to re-enter customer information.

Remember to adjust your loan amounts so all splits add up to the total loan.

### Editing Client contact details



Open the client record from the Client List and click the  icon. This will take you to the Edit screen.

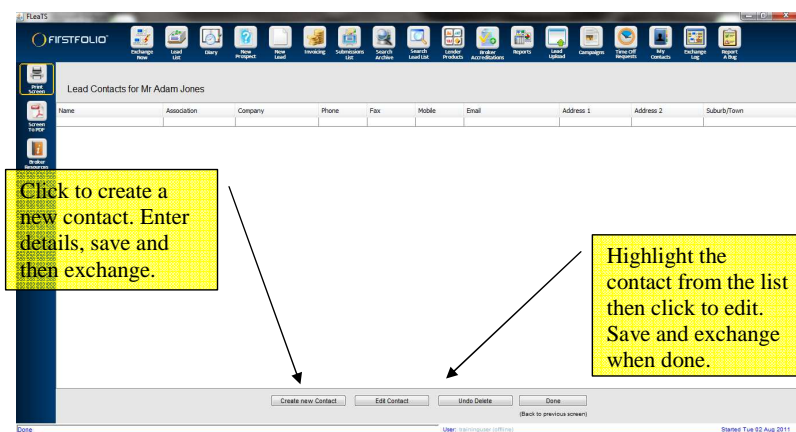


Note: Some fields may be greyed out meaning that you cannot edit them via this process. Changes of this nature need to be made by an administrator. Contact your relevant support officer for assistance in these matters.

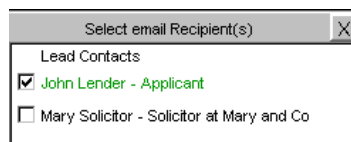
### Adding additional contacts to a client's record

You can add additional contact details to a client's record to enable emails to be sent to other related parties such as solicitor, spouse etc. This record also contains all other contact details.


Click the  button on the main client list screen then click the  button on the next screen.



When sending emails to the client you can now select additional recipients by ticking the boxes to the left of the FLeaTS email screen.




To access additional contacts information open the client record from the client list

and click the  icon. Select the contact and double click to open the details.

## Receiving a company generated lead

If you are receiving leads from Firstfolio or eChoice these will be automatically placed into your client database. You will receive an alert via email and/or SMS.

To view the Lead Sheet open the client record from the client list and click the  icon.

## The Lead Sheet

FIRSTFOLIO		Applicant: Mrs Cash Flow		Confidential to Demo A User
		Tracking number: 6018365		
<b>Mrs Cash Flow - personal details</b>				
Application date: May 19 09 12:52 PM		eChoice discussion: May 19 09 01:05 PM		
Email: .....		Fax: .....		
<b>Address: TBA, BRISBANE, QLD, 4000</b>				
<b>Work: 00 0000 00000</b>	<b>Home: 55555555</b>	<b>Mobile: 0000 000 0000</b>		
Occupation: Managerial	Yrs curr job: 5 years	Dependents: 0		
Credit history: Good	Yrs prev job: -	Joint app?: No		
Self-emp?: No	Age bracket: .....	OK to record?: Yes		
<b>Loan Information</b>				
Property loc'n: QLD/4000/8...	Orig loan amt: \$300000.0	Repay approach: .....		
Property value: \$300,000.00	Loan to value: 72.73 %	Interest structure: Variable		
Property type: House/THouse/Apt	Rep to income: 0.00 %	Branch network: .....		
Property use: Investment Property	Extra security: \$250,000.00	ATM/EFTPOS: .....		
Const/Renov: .....	Extra sec debt: \$100,000.00	Internet access: Important		
Buyer status: Buying again	Latest loan amt: \$300,000.00			
Current loan: .....	Loan reason: Raise cash			
Refinance: .....	Current rate: .....	Current debt: \$0.00		
<b>Income details</b>				
	Primary App:	Joint App:	Total:	
Before Tax Monthly Wage Income:	\$8,333.00	\$0.00	\$8,333.00	
Before Tax Rental Income:	\$0.00	\$0.00	\$0.00	
Before Tax \$'s from Other Sources:	\$0.00	\$0.00	\$0.00	
	Total:	\$8,333.00	\$0.00	\$8,333.00
Monthly Loan Commitments (inc credit card): \$0.00				
<b>Sales focus: Pre-Ready</b>				
Loan search status: I am ready for eChoice to find the best loan for me				
Property search status: I am in the process of looking for a property				
Approval required: 60-90 days		Other Offers: No		
Sales close: .....	Campaign/Promotion: .....			
Lead source: Demo A User	Specific Source: Demo User			
Comments: .....				
Pre-Ready Looking at purchasing an investment property. Will need to borrow the full purchase price plus costs. Happy to use existing property as security. Existing property held with ANZ. Best contact time is between 3 - 6pm on the mobile.				



## Lead statuses

Lead Stats	
102 leads in cache	
Needing Attention	
Leads received	1
Past next action date	41
By Lead State	
Request review	4
New lead candidate	3
Lead received	1
Contact made	2
Appointment made	1
Awaiting Customer Deci...	6
Not ready yet (Customer)	28
Awaiting documents	5
Pre-application submitted	3
Pre-application approved	23
Full application submitted	7
Full application approved	7
Settled by lender	5
Self built lead received	3
Not ready yet (Long Te...	3
Pre-App Lapsed	1

The various lead statuses built into FLeaTS help you to prioritise your activities and also provide you with a meaningful overview of your portfolio.

The statistics, which are shown at the left side of your client list, tell you how many active leads you have in your database, how many are overdue for action and a break-down summary of the various lead statuses.

See Appendix 1 for a list of lead states and their recommended usage.

You are able to sort your client list simply by clicking on the top of the column you wish to sort by.

Alternatively, you can create various views to suit your requirements.

## Lead status usage

Using the pre-set lead states in the system helps to prioritise your clients as well as your follow-up activities.

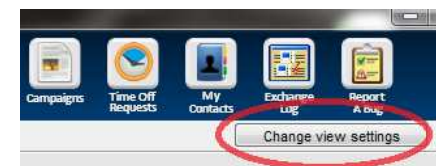
In the table below is a list of all lead states along with their suggested usage.

1	Lead received	The initial lead state for a company generated lead. These should not remain in this state beyond the initial contact. All new company generated and issued leads should be contacted within two hours of receipt.
2	Self built lead received	This is the initial lead state for new clients that you set up in the system.
3	Contact made	"Contact made" should only be used as a transient state after "Lead received". It is expected that a lead will only remain in this state for up to one week except in unusual circumstances. Examples of when to use this state are: customer asks you to call back to make appointment, customer says they'll call you back etc.

4	Appointment made	Expected next state after Lead received (allowing for 2. above) for mobile HLMS and possible for phone HLMS. No lead should remain in this state once an appointment (phone or mobile) has been held.
5	Awaiting customer decision	When a face-to-face or phone appointment has been held but client is still in "decision mode". Also applies to phone based leads when a "sales discussion" has taken place.
6	Not ready yet	Only applies when a customer will not or cannot proceed for a period greater than 60 days.
7	Awaiting documents	A loan application has been completed with the customer but we are awaiting some or all supporting documents. For a phone appointment the product and lender has been chosen but we are awaiting receipt of the signed application and supporting documents. Leads will remain in this state until the signed application and supporting documentation has been received and submitted to the lender. Alternatively, the next states would be: <ul style="list-style-type: none"> <li>Not ready yet – customer has delayed or cannot proceed for more than 60 days</li> <li>Lead dead – Customer has decided not to proceed. Full details required in FLeaTS.</li> </ul>
8	Pre-application submitted	Self-explanatory. <b>You should move all Pre-approvals into this state as soon as they are submitted.</b>
9	Pre-application approved	Self-explanatory. <b>You should move all Per-approvals into this state as soon as they are conditionally approved.</b>
10	Full application submitted	Self-explanatory. <b>You should move all full-approvals into this state as soon as they are submitted.</b>
11	Full application approved	Self-explanatory. <b>You should move all Full-approvals into this state as soon as they are unconditionally approved.</b>
12	Settled	Self-explanatory. <b>Please move all settled loans into this state as soon as you have confirmed that settlement has occurred. Also, please ensure that you have the loan amount entered correctly as these activities will help to ensure that commissions are paid correctly and on time.</b>
13	Lead dead	Self-explanatory. All leads to be made Dead must be moved to Inactive Lead Candidate for RM action/approval.

## Create a custom view

Creating a custom view allows you to select the information you like to see. It may be that you prefer to group one or more lead statuses into one view or you might prefer to change the information you see in the client list.



To create your custom view, click on the Change view settings button.

When you have created your preferred views they can be selected by clicking on the appropriate button. These are located at the bottom left of the Client List.

This button enables you to select the lead statuses that will be shown in this view.

You need to give the view a name and then you can save the view.

This button enables you to select the information that you see in the client list.

## Sending an email from FLeaTS

FLeaTS has the ability to send emails, either to individual clients or to a group of clients. The advantage of emailing from FLeaTS is that all your outbound emails are recorded in the client history.

Note: FLeaTS cannot receive emails. Replies to your FLeaTS emails will go to your normal email address and can be copied and pasted into FLeaTS.

## Sending an email to a single client


You can highlight the client in the client list or open the client record and then click

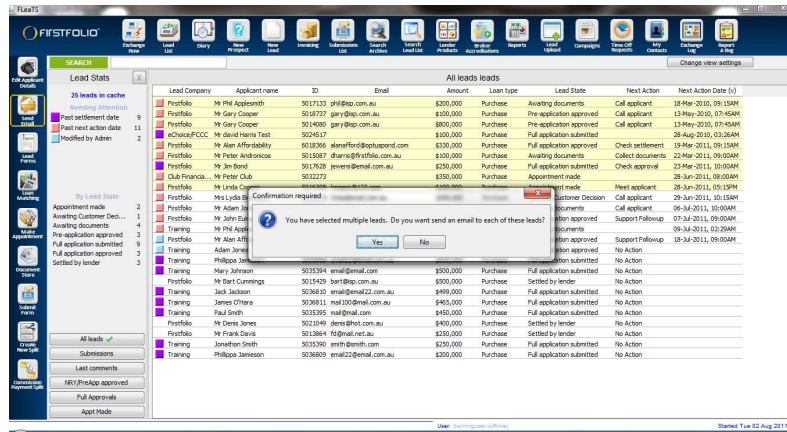
the  icon.

1. You do not need to type the salutation as this is already set up in the client record. In the example above the salutation is "Hi Allan". This can be overtyped if you like. Similarly, your email signature is also pre-coded into the email.
2. If you have created multiple contacts for this client you can select which contacts to send the email to by clicking the appropriate ones on the left side of the screen.
3. When you have finished the email click "Save for Exchange". The email will not be sent until next time you Exchange your data.
4. Attachments can be added to the email by clicking the Add Attachment button and following the directions.
5. A copy of the email can be sent to your email Inbox by ticking the box next to the Subject line.
6. If you need to exit the email prior to completing it you can save it by clicking Save as Draft.

## Sending an email to a group of clients

To send an email to multiple clients you highlight the clients in the client list and then

click the  icon. Clients are highlighted by clicking on the first one and then, while holding down the Shift key use the down arrow until you have highlighted all the clients to receive the email.



Click “Yes” to the Dialog box shown.

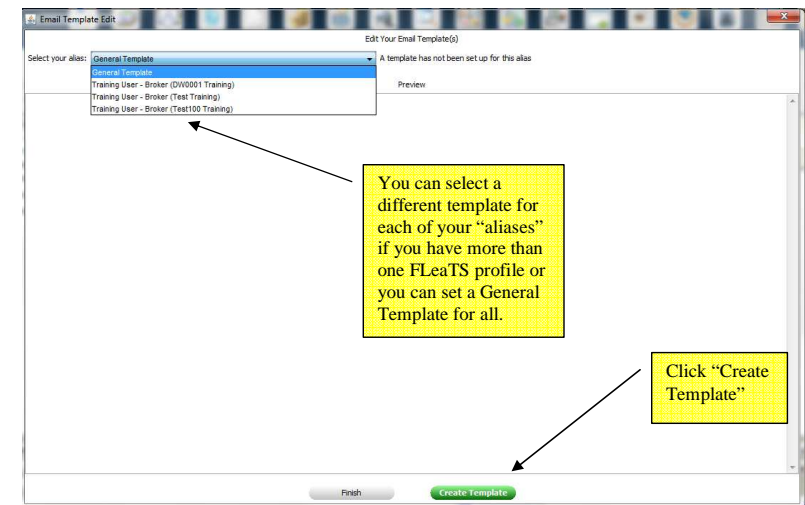
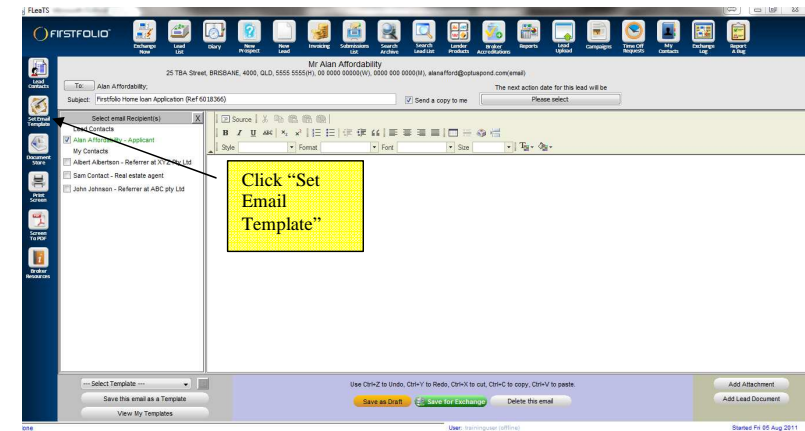
You can then follow the steps outlined for sending a single email.

Note: Each recipient will only see their own email address. No information about other recipients is sent.

## Creating your own email style

You can create your own email style including headers, footers, advertising images and logs, image based signatures etc.

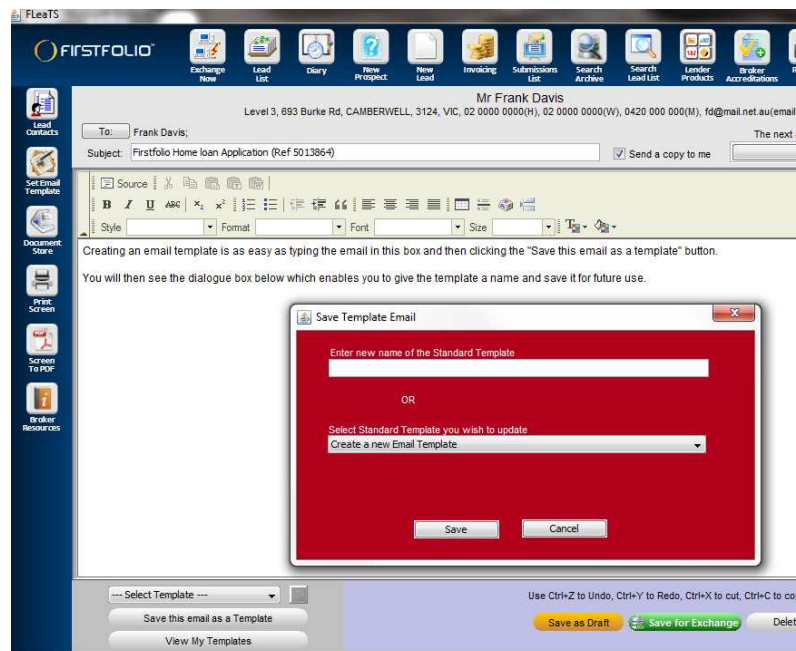
You create your own look and feel you need to be in the normal email screen.



Now follow the instructions in the CRM section entitled “Establishing your own email style”.

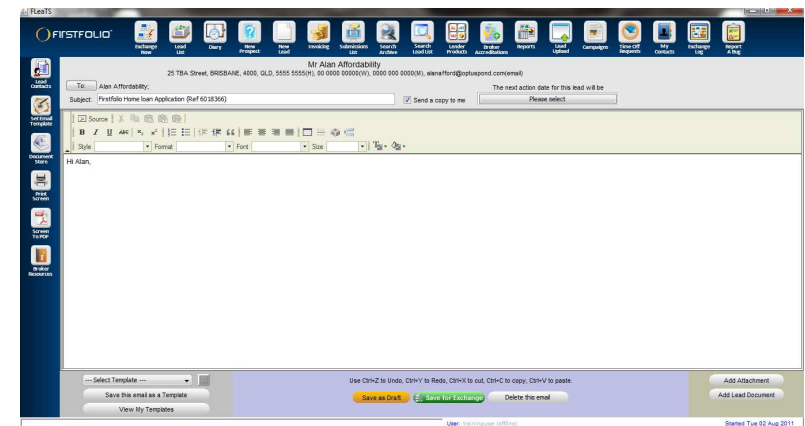
## Creating standard email (content) templates

The FLeaTS email system enables you to create standard emails for marketing, client follow-up etc.

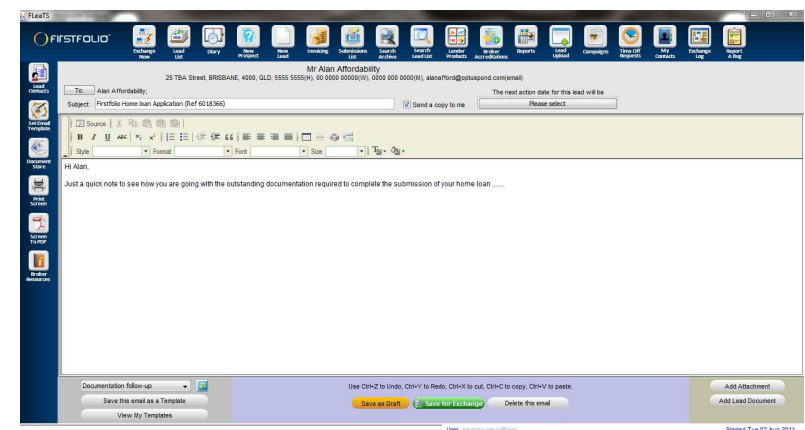
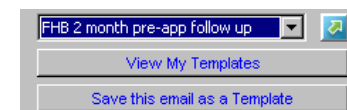


Instructions are in the image above.

## Sending a standard email



1. Click on the Select template drop down.
2. Select your template
3. Click the arrow to bring up the selected email.



To send the email, click the Save for exchange button. Remember, the email will not be sent until you Exchange.

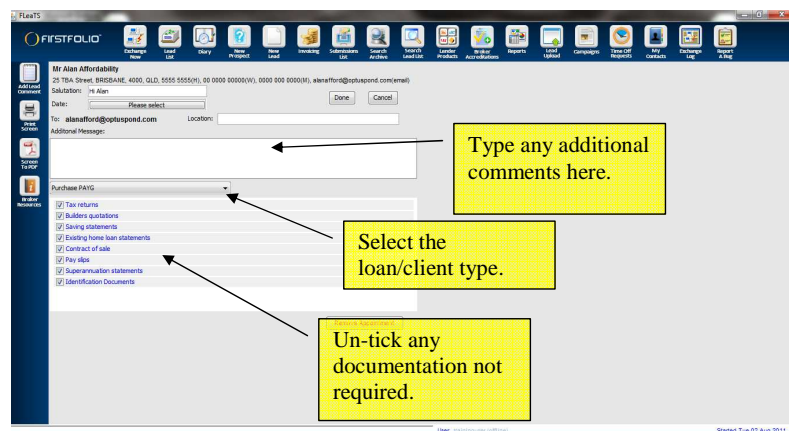
**Tip:** Standard emails can also be sent to multiple clients by following the instructions under that heading.

## Sending an appointment email

FLeaTS enables you to set an appointment date and time and send a confirming email within the same action. The email will also ask that the client have the appropriate paperwork available. These are auto selected based on the loan and client type, however, documents not required can be deselected by un-ticking the box.

To create an appointment email, select the client from the client list or open the client

record and click the  icon from the left margin.



1. Click on the date field and then select date and time of the appointment.
2. Type the appointment location into the Location field.

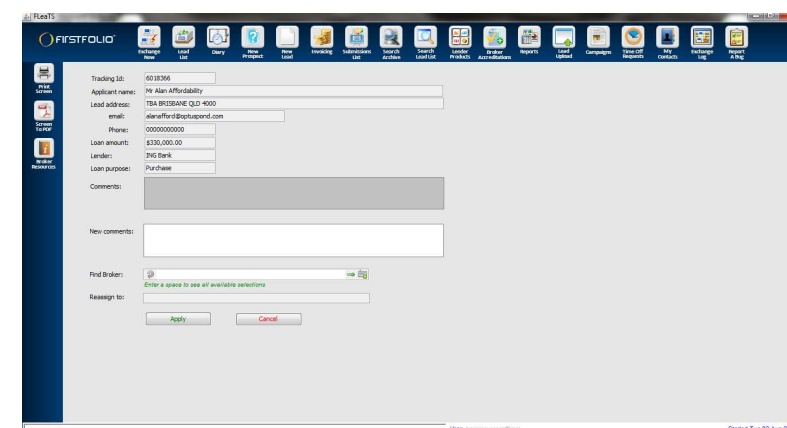
## Reassigning a lead

If you are an administration person for a group of brokers you may have a need to reassign leads to loan writers within your group.

To reassign a lead/client, highlight the client or open the client record and click on the



icon (located in the 2<sup>nd</sup> column of icons). This will open the reassignment facility shown below.



1. Enter a comment in the “New comments” field.
2. Locate the loan writer by typing his/her name in the “Find broker” box. Options will be limited to brokers within your own brokerage.
3. Click Apply
4. Exchange data.

## Deactivating a lead

When a client tells you they no longer want to proceed with you, you can deactivate




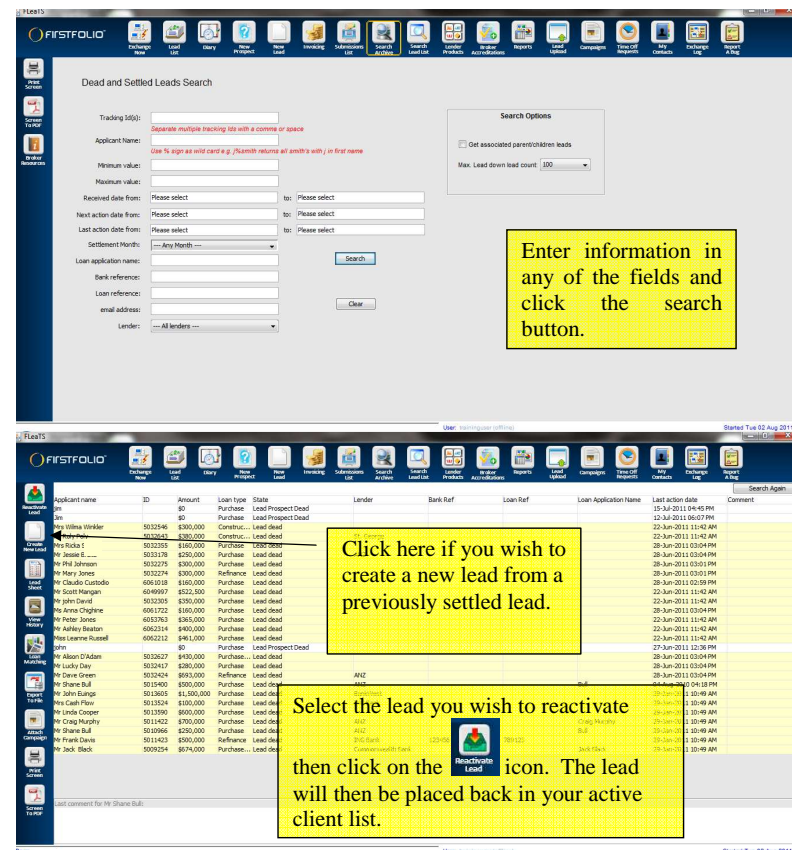
(or make Dead) the lead by clicking on the icon and completing the required details in the next screen.

Note: Deactivated leads can be reactivated at any time.



## Reactivating a lead

If you need to reactivate a Dead lead you can do this by clicking the  icon.



Enter information in any of the fields and click the search button.

Click here if you wish to create a new lead from a previously settled lead.

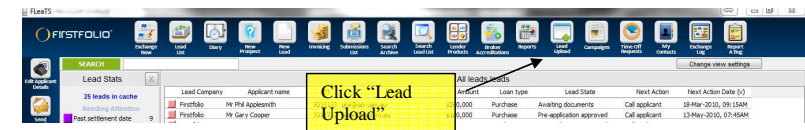
Select the lead you wish to reactivate then click on the  icon. The lead will then be placed back in your active client list.

Note: This area of FLeaTS also contains all your settled loans.

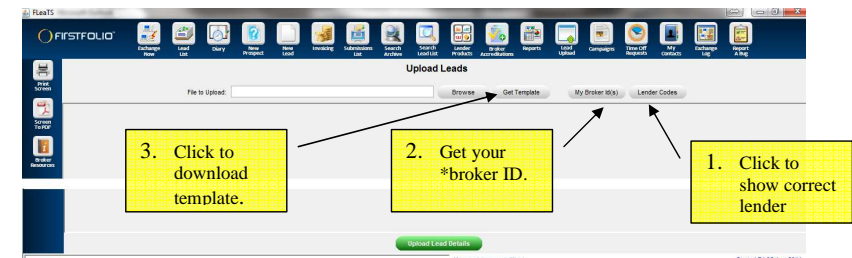
## CRM

### Importing your client database into FLeaTS

If you have an existing client database that can be exported or converted to an Excel .CSV file this can be imported into FLeaTS. In doing this you need to be careful not to duplicate any records already in the FLeaTS system. If you have settled files for which you are already being paid commissions via FLeaTS you should not import these.



Click "Lead Upload"



3. Click to download template.

2. Get your \*broker ID.

1. Click to show correct lender

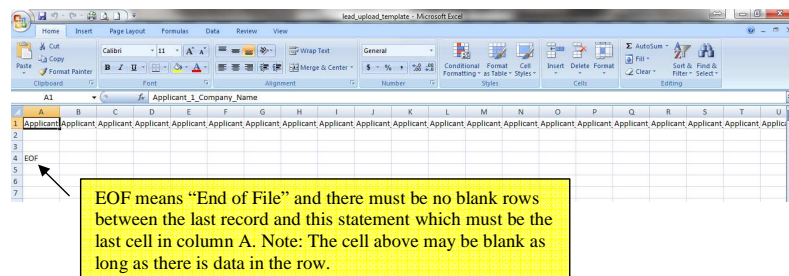
\* You may have more than one broker ID to accommodate more than one 'business type'. You should allocate the correct ID to each lead you are uploading to ensure correct commission payment structures etc.

### The download template

When you click on "Get Template" you'll be asked to name and save the file. You should ensure that you save it into a location that you can easily recall.

The template is a simple spreadsheet with columns from A through to AQ to accommodate all FLeaTS fields. Not all are mandatory however. It is important that you do not change the order of the columns nor the column headings as these are how the system recognises where the data is to be held in FLeaTS.





Enter your client data in each row/column (either individually or by copying columns in another spreadsheet and pasting into the appropriate column in the template taking care that all rows line up correctly).

Note:

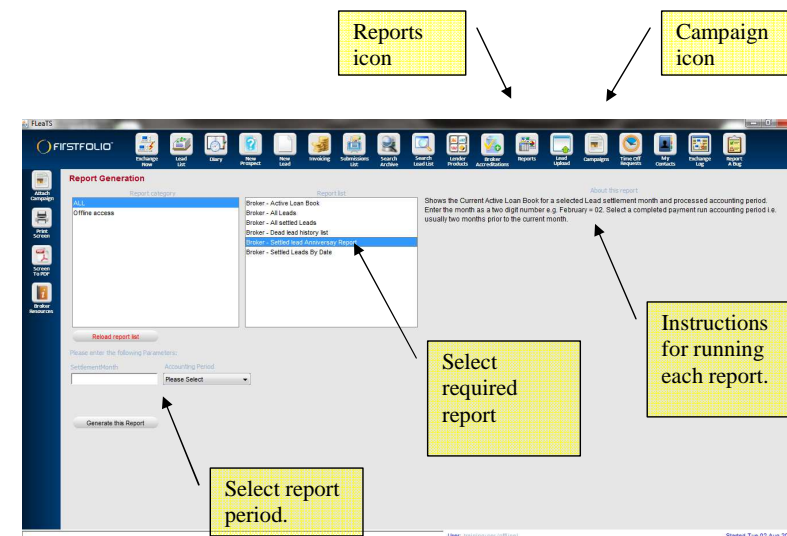
1. You will need to allocate a Lead State (Column AG) for each record. These are entered as a numeric field. [FLaTS.support@firstfolio.com.au](mailto:FLaTS.support@firstfolio.com.au) can assist with this information.
2. Ensure you use the correct lender codes (where appropriate) for column X.

Finally, save and close the file.



## Reports

The reports functionality allows brokers to run various pre-set reports on their business. Additional reports will be added based on requests from brokers and demand.



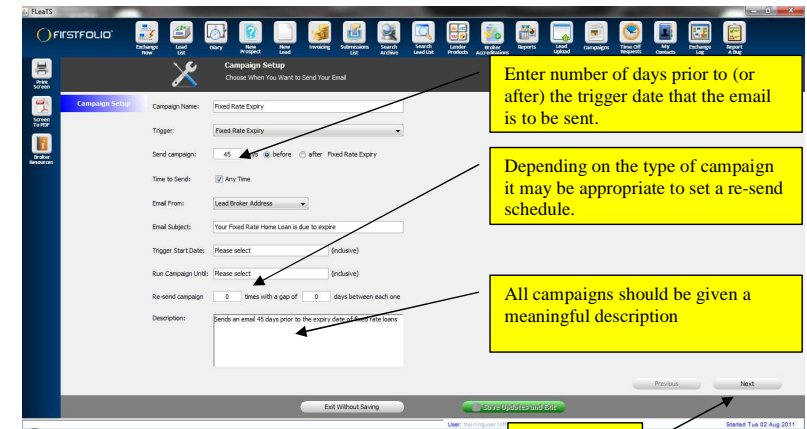
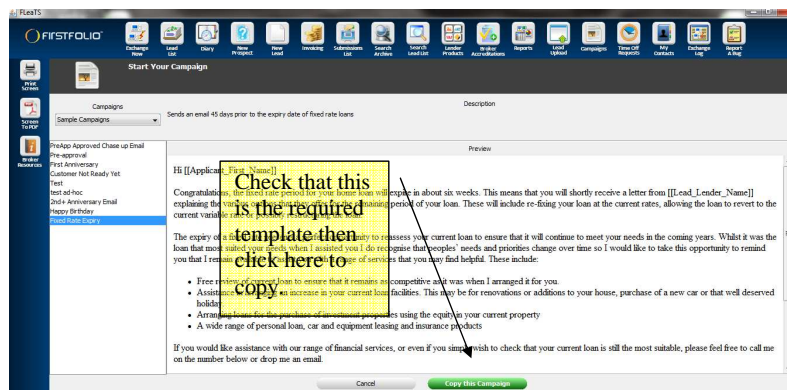
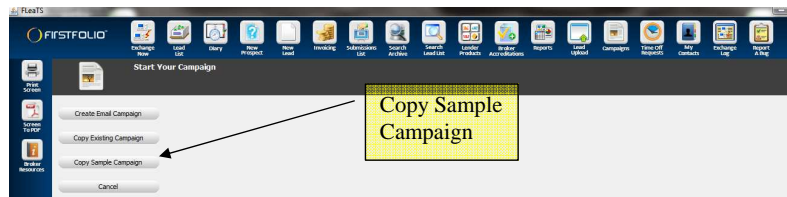
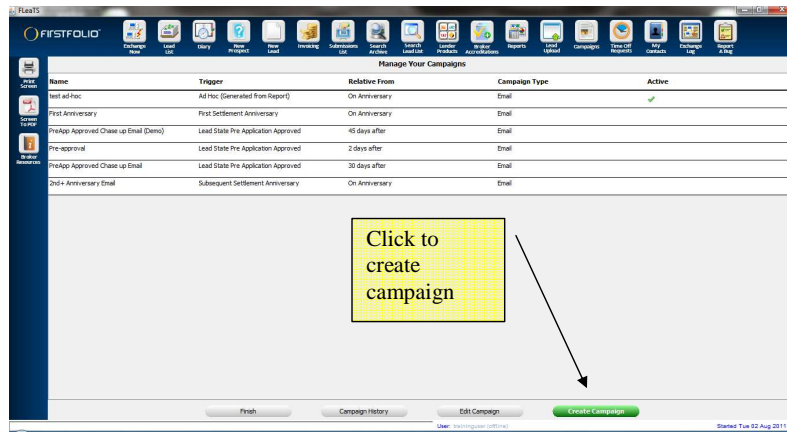
## Email campaigning

FLaTS enables brokers and brokerages to establish both ad-hoc and routine “set and forget” email campaigns to their client databases. Campaigns can be established using ‘triggers’ such as anniversary dates, fixed rate expiry dates etc. This means that when a trigger occurs an email will be automatically sent to the client.

The system contains a number of pre-set email templates that can be used as is or modified to suit your own requirements. Additionally, you can create your own emails. Regardless of whether you use the template emails or create your own you can also create your own ‘look and feel’ by adding your own email header, logos and personalised email signature.

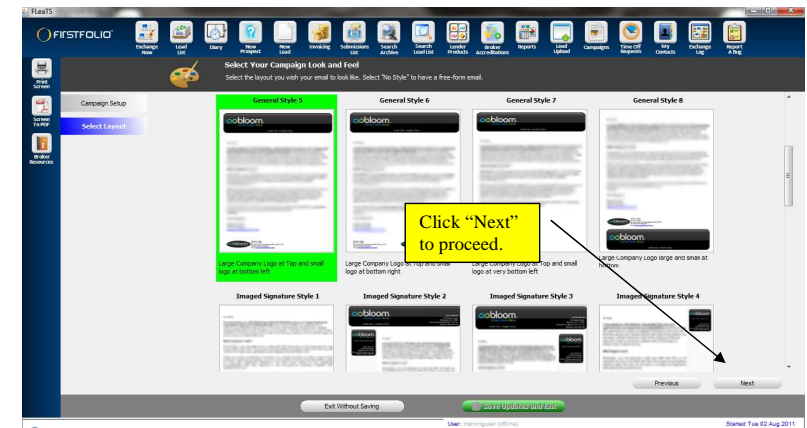
## Creating a campaign with existing templates

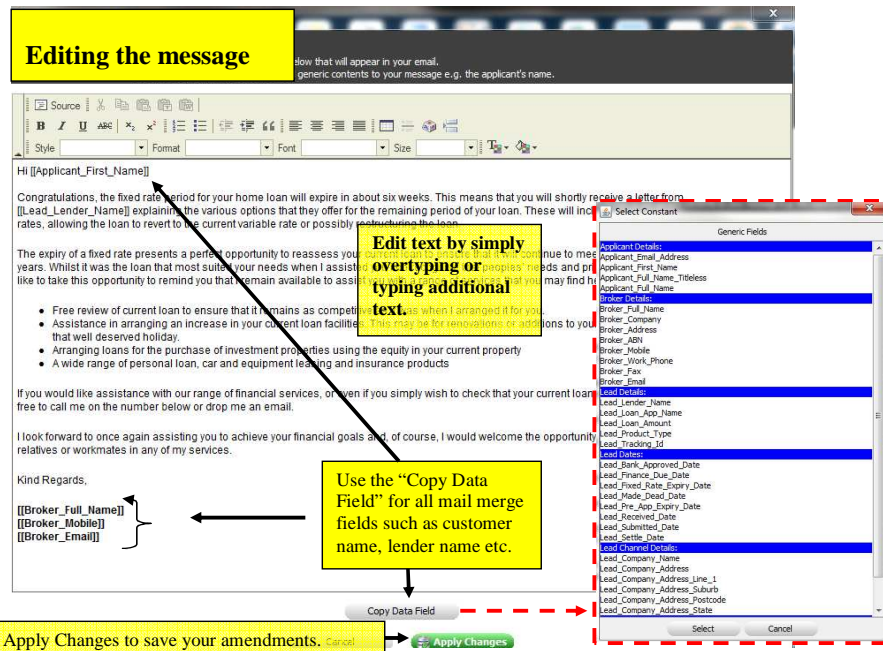
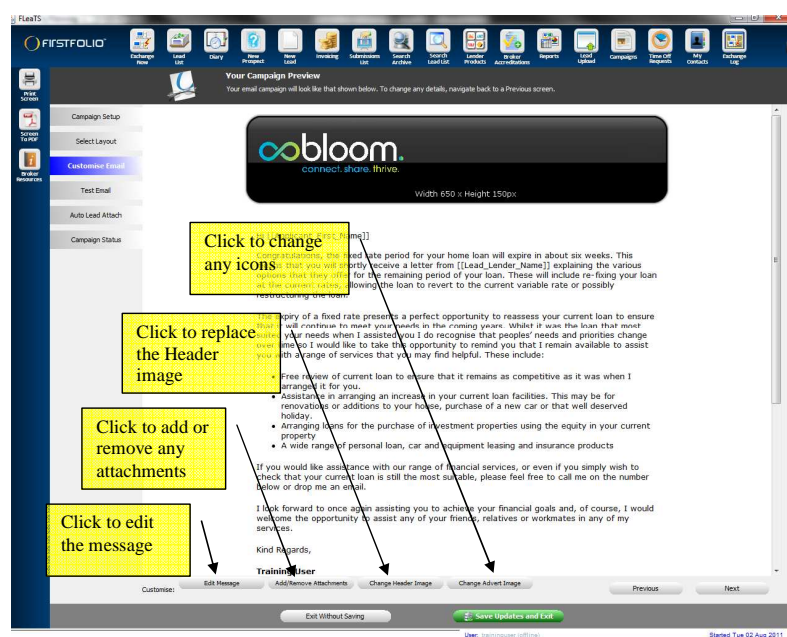
Click the Campaigns icon to access campaign set-up.



### Establishing your own email style

Here you can select a style for your emails for each campaign. Pre-formatted styles range from basic email appearance (No Style) through to a range of header and footer positions. Once you select your preferred style (below) you can then replace the headers, footers and signatures with your own.

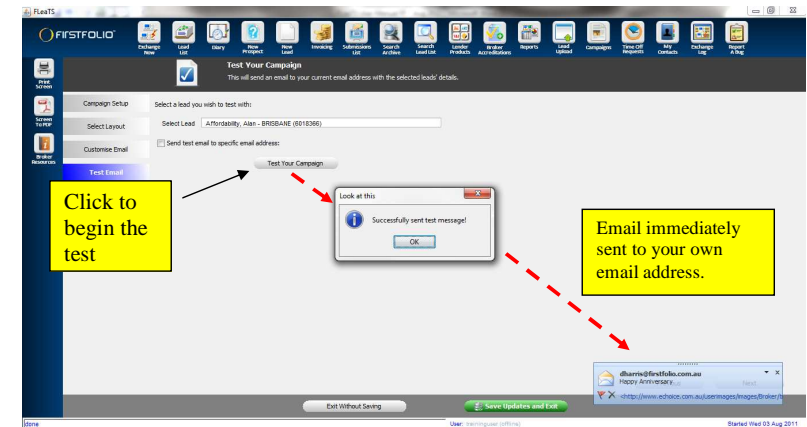
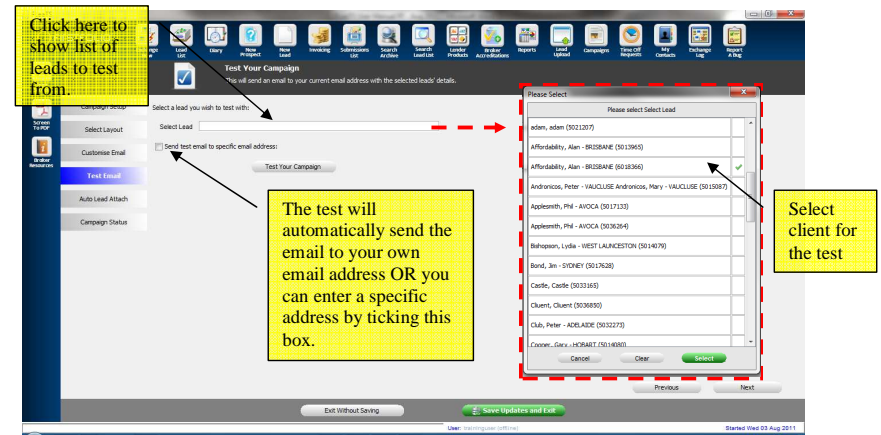




Review your message then click “Next”.

At this stage it is extremely important that you test your campaign ensuring that the final product is exactly as you intend it to be and that there are no errors in the data being picked up or in the text of the message.

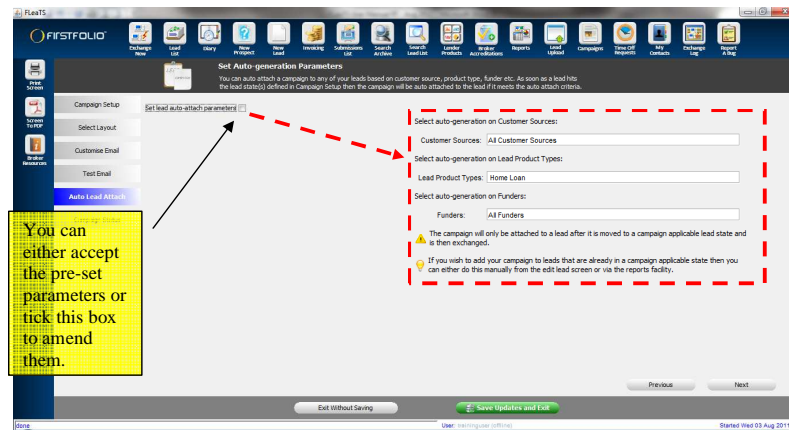
Testing is done by selecting a live customer from your database and sending the email to yourself as if to the customer.



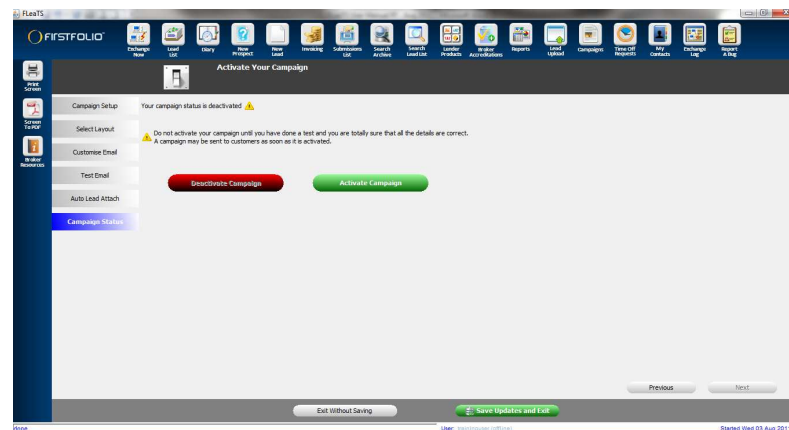
Please ensure that you review the email you receive prior to activating the campaign.

When satisfied that the email is correct click the “Next” button.





Click "Next"



You can now activate your campaign. **Warning:** Once activated the campaign will automatically attach to all customers who meet the campaign criteria in the future. The activation does not activate retrospectively.

### Attaching your campaign to existing clients

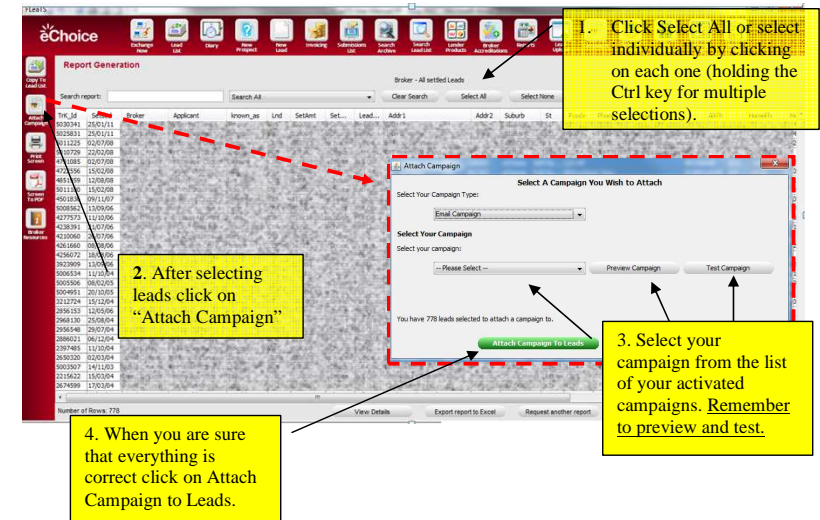
As previously mentioned, creating and activating a campaign does not automatically 'attach' it to your current database retrospectively.

You can quickly and easily attach your entire database (or selected clients) to a campaign via the reports facility as follows:

Click on Reports from the top menu and select the report with the appropriate customers for your campaign.



Refer to "Reports" in this section for instructions on running the report.

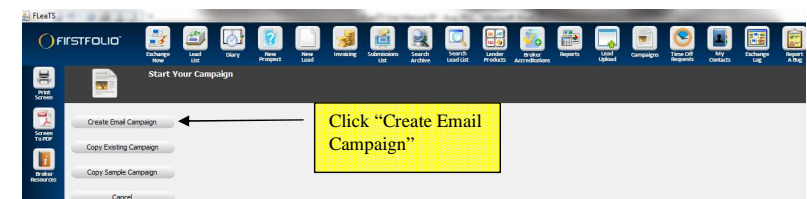


Note: Your emails will now begin going out to clients as they meet the criteria.

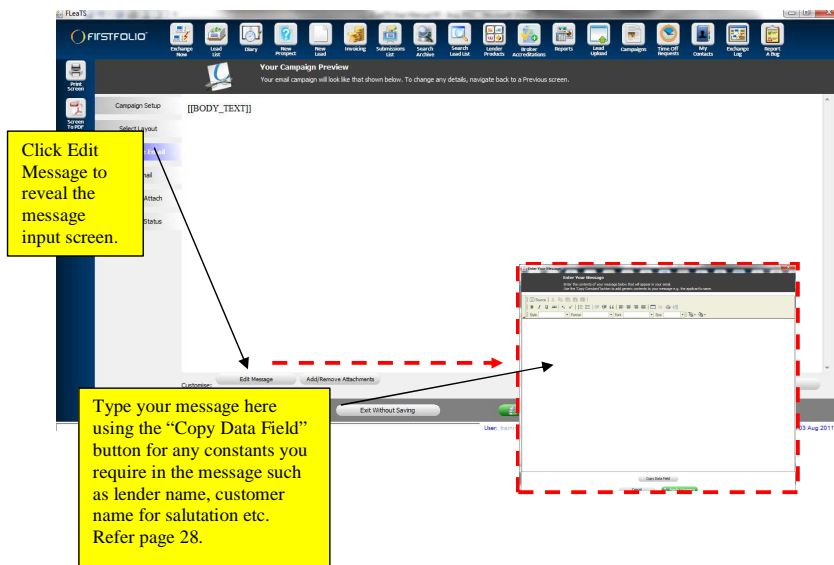
### Creating your own email campaign

The process for creating your own individual campaign is very similar to the above instructions with the exception that you have to enter your own text.

To avoid repetition this section will deal with the differences only.



Refer to pages 27 and 28 as these processes are the same.



Finally test and activate your campaign as previously described.

## Ad-hoc campaigns

You can create ad-hoc campaigns for one-off or irregular events. Again the process is very similar to the above instructions.

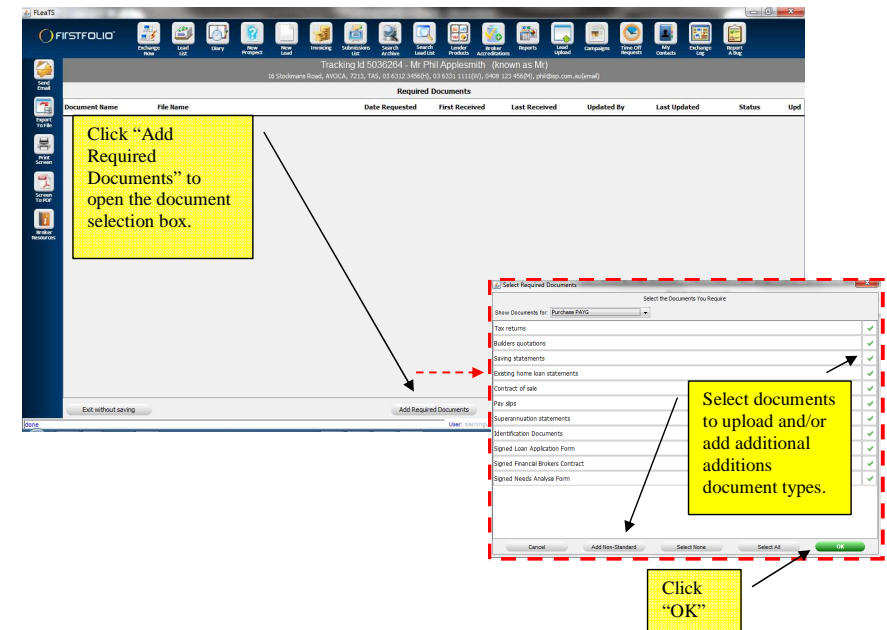
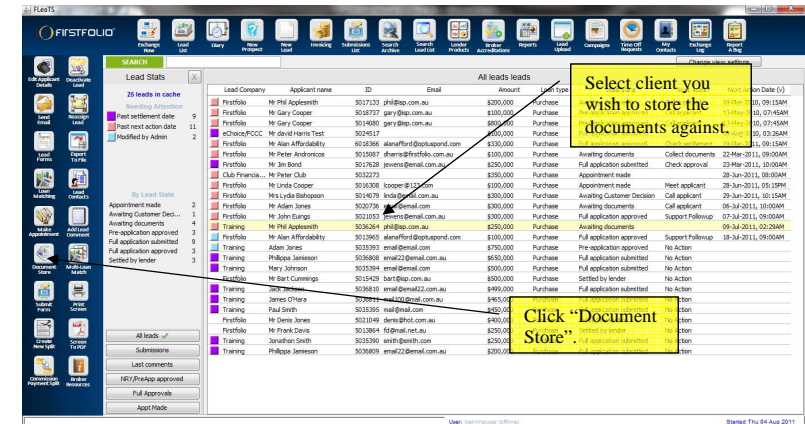
Firstly, create your email as described above and select “Ad-hoc (Generated from report)” as your campaign trigger. Ensure that you test and then activate the campaign.

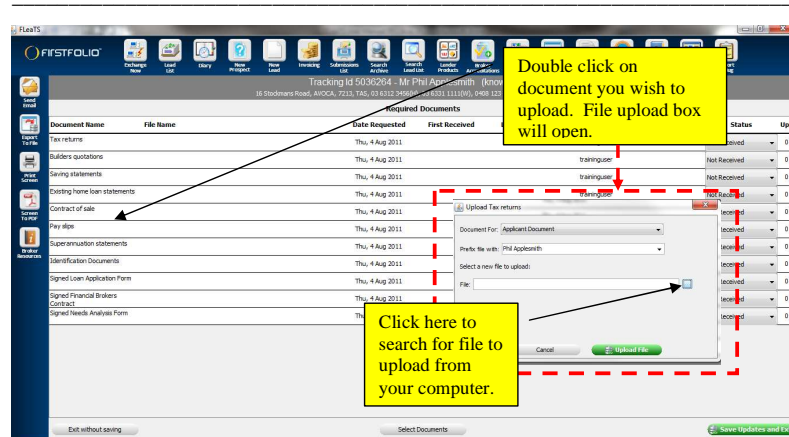
Enter the Reports section as previously described and run the appropriate report. Then:

1. Select the clients you wish to attach to the campaign (select all or select individuals)
2. Click “Attach Campaign” from icons on left margin
3. Select the appropriate campaign
4. Preview and test the campaign
5. Then click “Attach Campaign to Leads”

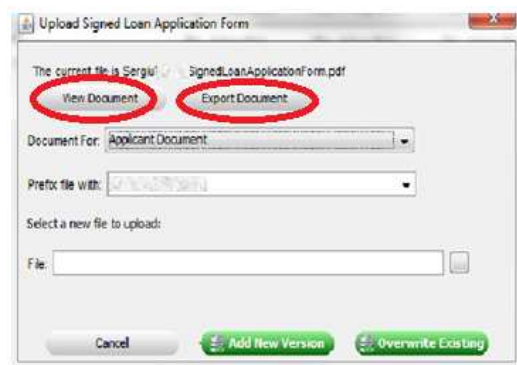
## Uploading documents into FLeaTS

FLeaTS provides the ability to upload signed loan applications, NCCP and other supporting documentation and store it against a client’s record. This means that you can digitally store all client files in a safe and constantly backed up environment for later retrieval.





Stored documents can be viewed or printed by double clicking on the document from the list and then clicking on the View Document button below. The document can also be saved to your computer by clicking on the Export Document button.




## Searching for policy, forms and lender information

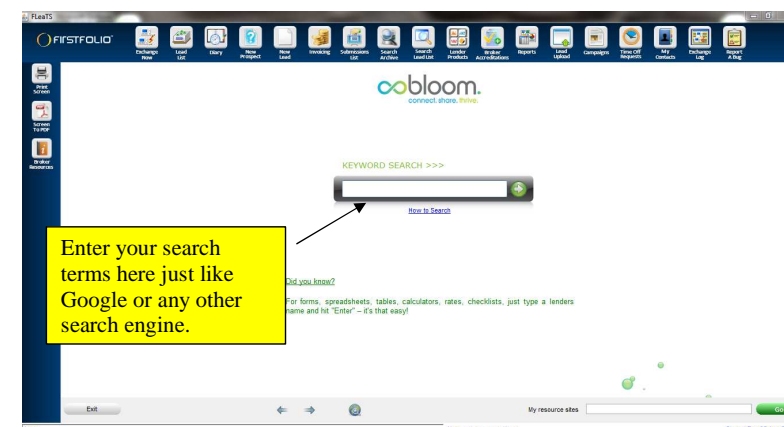
### BloomSEARCH

BloomSEARCH is a search engine within FLeaTS that provides the ability to search and download all lender documents, calculators, policy updates and loan information. All lender changes are uploaded to BloomSEARCH within 24 hours of notification (most with 4 hours).

In addition to new updates received, all historical information is retained and remains available to view, save or print.



To access BloomSEARCH, click the  icon from within FLeaTS.

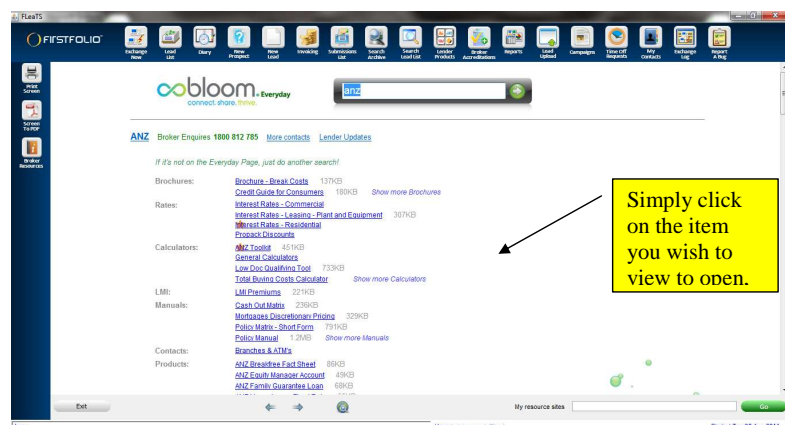


Tips:

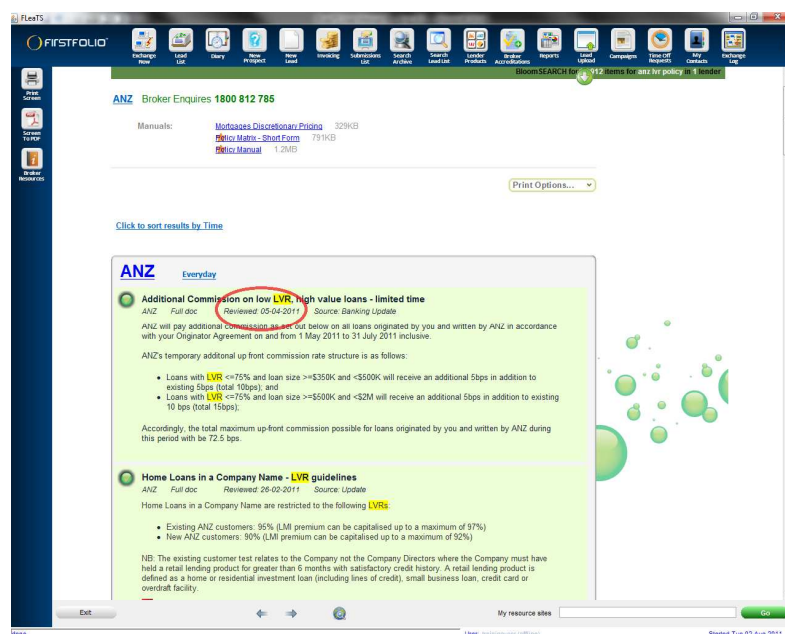
1. Do not make your search too narrow (e.g. 52 Hectares). Just “hectares” will give better results as it is unlikely that any lender policy refers directly to 52 hectares.
2. Searching on say, ANZ, will give results on all matters relating to ANZ whereas “discharge ANZ” will provide results relating to ANZ discharge policy, procedures, forms etc.



Example of a search on “ANZ”



Example of a search on “ANZ LVR policy”





Note: All documents are date stamped. You can use your scroll bar to scroll through all documents, select what you want and print or save.

## Invoicing and financial


The system produces your invoice automatically based on loans that you have moved into the “Settled” status. All information shown in the draft invoice is determined by the information you have entered into the system including loan amounts, lender, settlement date etc. Incorrect entry of any of any information could cause inaccuracies in the Draft Invoice.



To access your RCTI and forecasting facilities click on the  icon. The following sub-menu (which is self explanatory) appears.




### Commissions Menu




**Commission Claims**

Create a new lead or attach an existing lead to an unclaimed settlement. You will need to provide the loan account number. Only use this if you have not been paid commission for loans settled longer than two months ago.




**Draft Invoice**

Shows loans settled but not yet processed by accounts. Shows a draft of your RCTI or Remittance Advice based on the information you have entered into FLeaTS.




**Final Invoice**

Available after payments have been made and includes full details of those payments on a RCTI or Remittance advice.



**Forecast Earnings**

Displays your expected income based on pending settlements you have in your lead portfolio. It includes leads that have a settlement date in the selected period.



**Tax Year To Date Earnings**


Shows payments that you have received during the current and past financial years. Year to date earnings shows loans in the period that they are settled (which will not be the period that you are paid).

## Claiming your commissions


**Note: If your client's loan settled before claiming your commission please refer to "Creating a new client" on page 7.**

By changing an existing client status to "Settled by Lender" your lead is now in a condition to enable payment of commissions. You don't need to do anything else.

## Draft Invoice


Click in the  icon from the Commissions sub-menu to show a draft of your invoice (RCTI) based on the information you have entered into FLeaTS. Remember; this is only a draft as the information has not been verified against settlement information provided by the lenders.

## Final Invoice

Click the  icon from the Commissions sub-menu to show and print your Final RCTI. This will reflect the amount you have been paid.

## Income forecast


You can forecast your income for future commission periods based on information

you have entered into the system. Click the  icon from the Commissions sub-menu and then select the period you wish to forecast.

## Past invoices

Past RCTIs are available by clicking the  icon in the Commissions sub-menu. Select the appropriate financial year and month to view and print the RCTI.

## Claiming exceptions

Click on the  button in the Commissions sub-menu to view the Commission Exceptions screen. Settled loans will only appear here if they have been entered into FLeaTS incorrectly or have not been entered at all.


By entering your originator name and ticking the "Find by originator" FLeaTS will, where possible, find exceptions belonging to you.

**Note:** Your originator name is the 'name' by which each lender recognises you in their system. This may be your name, your accreditation number or some other variation. You will therefore most likely have several originator names – one for each lender you have accreditation with.

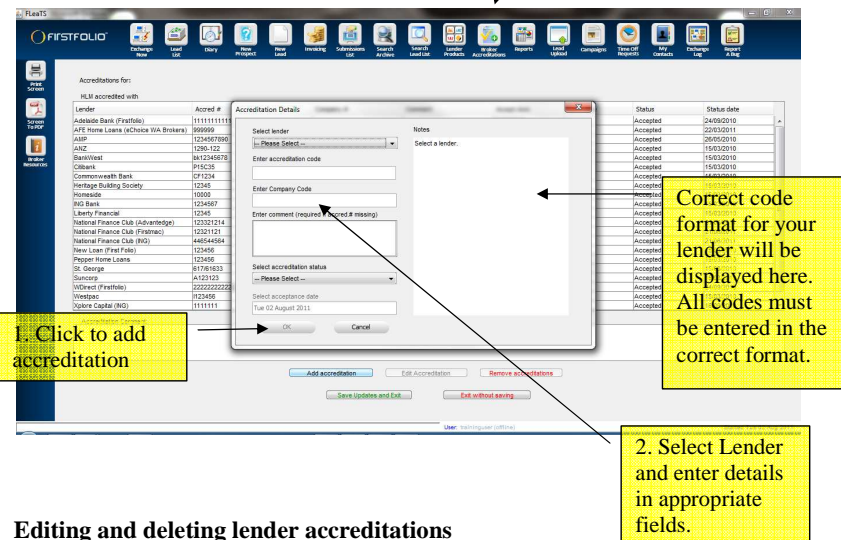
You only need to enter this information once as the system will record those details for future use whenever you tick the Find by originator box.

## Creating and maintaining lender accreditations

It is important to ensure that you have entered your lender accreditation details in the system. FLeaTS uses this information to allow online lodgement via Pisces e-app and also to establish which lenders it can display in the loan qualification and matching software.

To add, amend or delete an accreditation click the  icon to take you to the accreditations screen.

### Adding an accreditation



**1. Click to add accreditation**

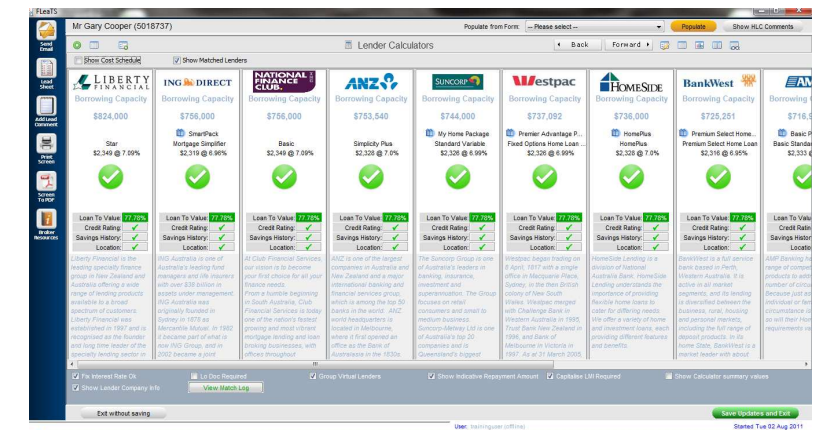
**2. Select Lender and enter details in appropriate fields.**

**Correct code format for your lender will be displayed here. All codes must be entered in the correct format.**

### Editing and deleting lender accreditations

Follow the same procedure as above after highlighting the lender you wish to edit or delete and then clicking the appropriate button.



## Loan Comparison Software and Product Information

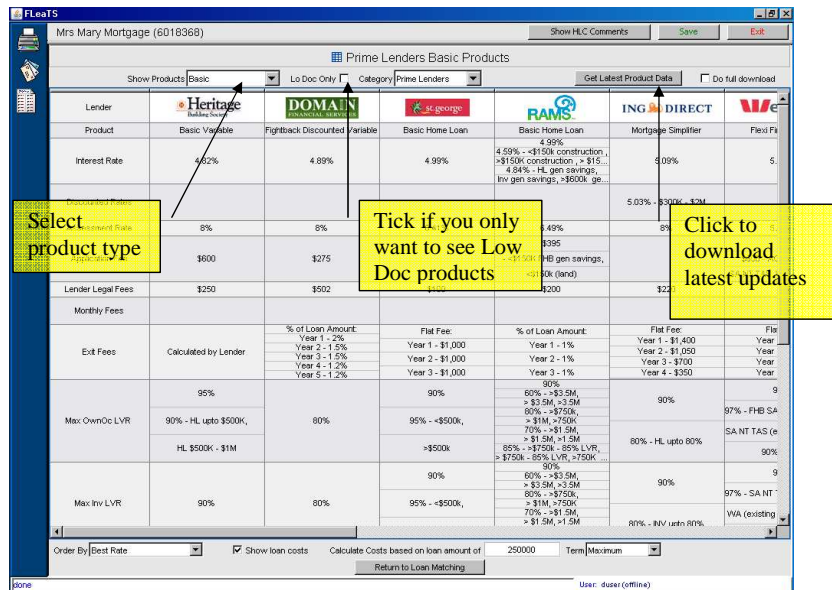


**Correct code format for your lender will be displayed here. All codes must be entered in the correct format.**

## Product matrix

Basic information on all lender products is available from both the FLeaTS and Loan

Matching screens. From any FLeaTS screen click the  icon. If you are in the Loan Matching system click the  icon at the top left of the screen.



**Prime Lenders Basic Products**


Show Products: Basic | Lo Doc Only: ☐ | Category: Prime Lenders | Get Latest Product Data | Do full download: ☐

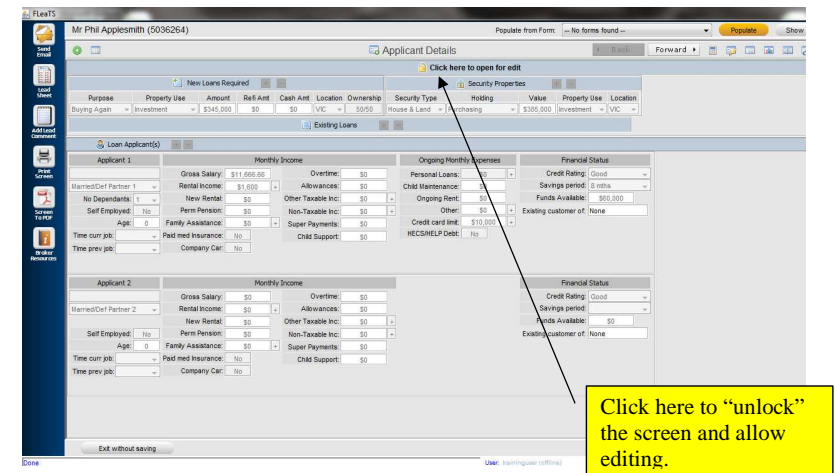
Lender	Product	Interest Rate	Lender Legal Fees	Monthly Fees	Max Own/LVR
Heritage	Basic Variable	4.42%	\$600	\$250	95% - HL upto \$500K
DOMAN	Flightback Discounted Variable	4.89%	\$375	\$502	80% - HL \$500K - \$1M
St George	Basic Home Loan	4.99%	\$200	\$200	95% - \$500K
RAMS	Basic Home Loan	4.99%	\$200	\$200	90% - HL upto 80%
ING DIRECT	Mortgage Simplifier	5.03%	\$220	\$220	90% - HL upto 80%
WE	Flexi Fi	5.03%	\$220	\$220	90% - HL upto 80%

Order By: Best Rate | Show loan costs: ☒ | Calculate Costs based on loan amount of: 250000 | Term: Maximum | Return to Loan Matching

## Accessing the loan matching system from current record

Loan matching can be accessed from your client list by highlighting or opening a

client's record and clicking the  icon or by clicking the quick scenario icon as shown below. When accessing via a client's record you will be taken directly to the details screen as shown below.



**Applicant Details**


Mr Phil Applesmith (5036264)

Click here to open for edit

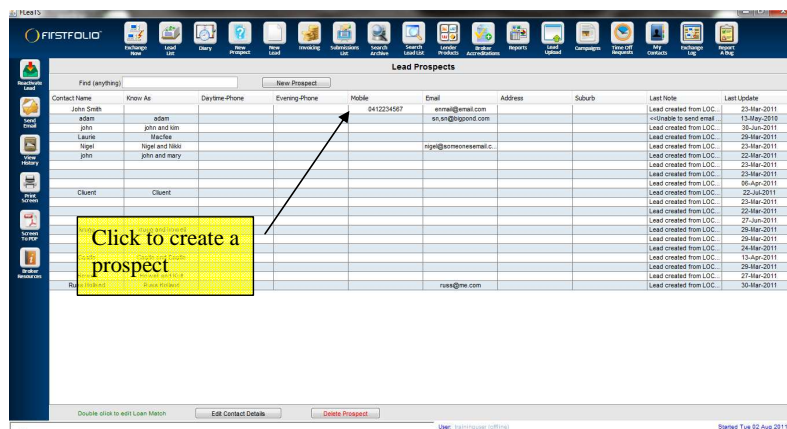
Unlock

Whether accessing for an existing client or a new prospect the system works exactly the same from this screen onwards. Refer to the next section for further details.

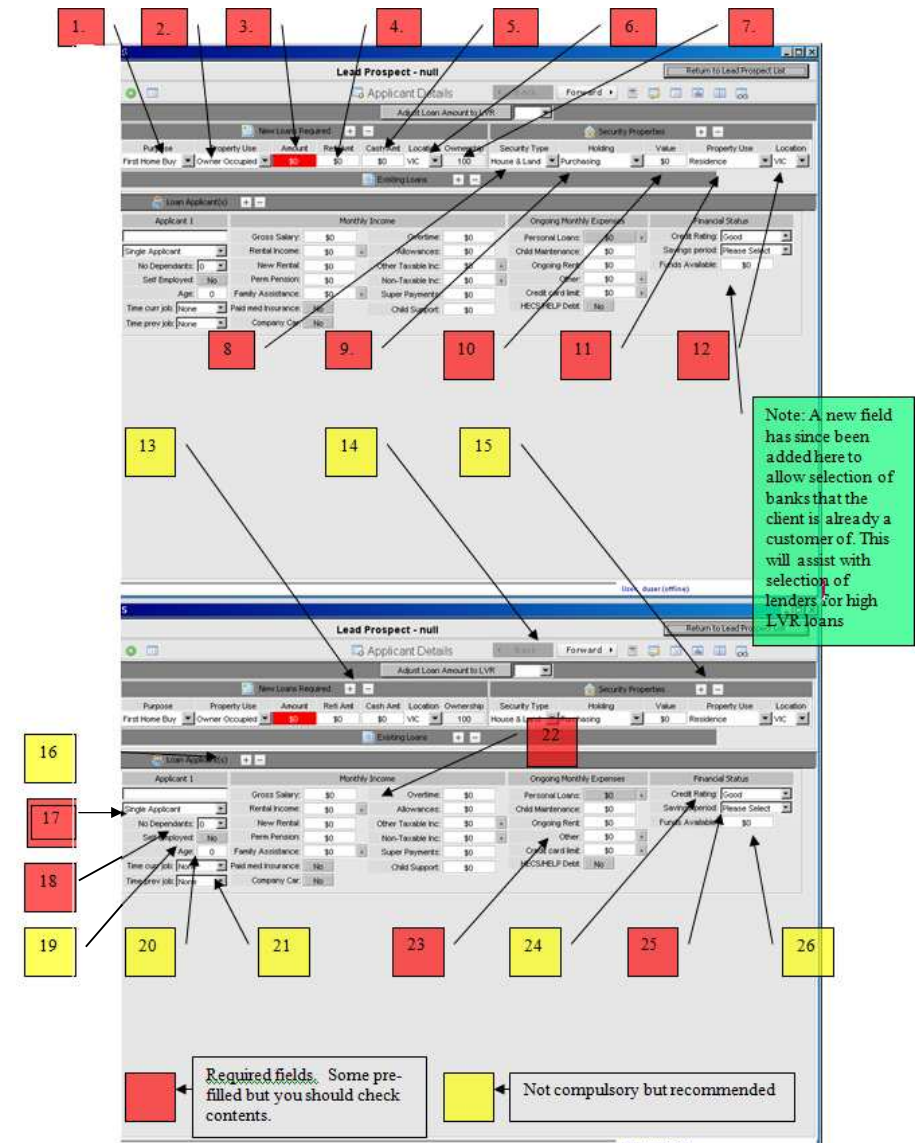
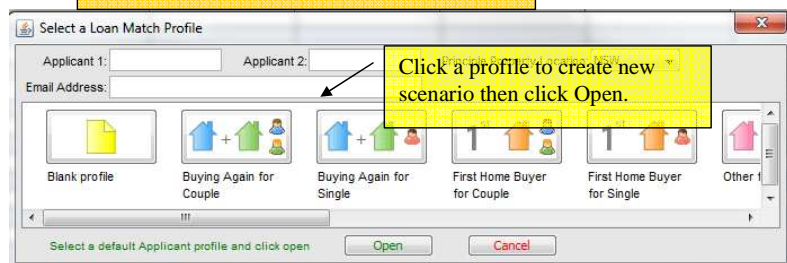
## Accessing the loan matching system for a new prospect

Click the  icon to open the New Prospect page. This facility enables you to create a 'quick' scenario without the need to create a whole client record. New client records can be created from a scenario.





This screen only comes up for new prospects



**Tip:** Always ensure you enter a savings period (25) to ensure you get an accurate list of qualified lenders.


1.	Select customer type	14.	Navigate forward or back
2.	Select property usage	15.	Add or subtract securities
3.	Loan Amount	16.	Add or subtract borrowers
4.	Refinance amount (if Refi.)	17.	*Select relationship type
5.	Cash out amount (if Refi.)	18.	Number of dependants
6.	Enter state where loan to be	19.	Self employed (yes or no)
7.	Ownership %	20.	Cust. age (for Reverse mortgage)
8.	Select security type	21.	^Time in current and previous job
9.	Select appropriate holding	22.	#Income (all types). Monthly
10.	Estimated value or contract price	23.	Enter all expenses
11.	State security located in	24.	Credit rating. Enables more info if not "Good".
12.	How is the security property used	25.	Savings period
13.	Add or subtract loans	26.	Enter available funds for purchase

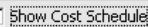
\* Some types require a set combination. I.e. Married/Defacto 1 requires another applicant Married/Defacto 2.

^ Required for servicing for some lender matches when loan is high LVR

# you can enter the annual figure and press F12 to convert to monthly

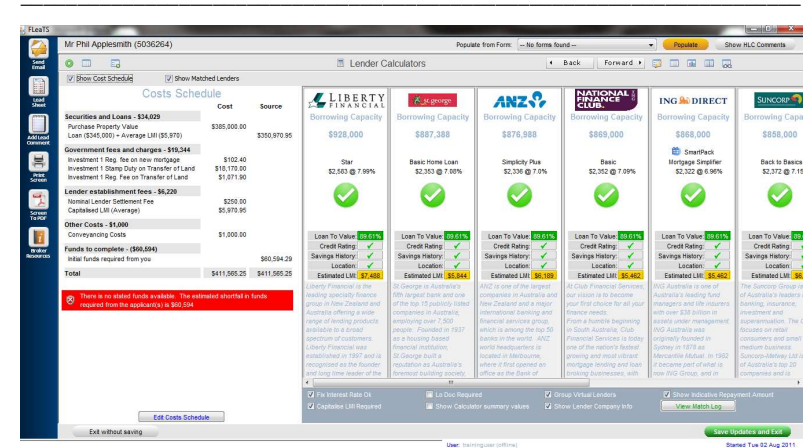
## Qualify your client

Click the  button to progress to the client qualification screen.

☐  ☐ Show Matched Lenders You can elect to display a schedule of costs and funds required only, lenders the client qualifies with or both by checking one or both boxes. The system will default to both.

In the screen shot below you see the following:

1. Cost schedule detailing all appropriate state government and lender and mortgage insurance costs. (Note: LMI is stated as an average of all qualifying lenders at this time).
2. Finds required by the client to complete the purchase plus a warning if there is a shortfall based on initial input.
3. Lenders with whom the scenario qualifies ordered from left to right on maximum loan amount for that lender. Use the horizontal scroll bar to slide through lenders out of view.
4. You can change the loans that appear by selecting various tick boxes at the bottom of the screen. Usually the default view is sufficient.
5. You should note that other than determining maximum capacity for each lender no loan matching or ranking has taken place at this time.
6. At this point you know that based on the information provided the scenario will qualify with a number of lenders.



Note the highlighted warning showing a funds shortfall. This will be shown if the amount entered in the "Funds Available" field are less than the calculated funds required.

## Find the appropriate loan

Click the  button.

From the following page you can select the features that you and your client consider the most appropriate for their circumstances.



**Lead Prospect - null**

Applicant loan preferences

Purpose of Loan: \$275000 for Owner Occupied

Preferred Loan Product(s):

- Basic Loan ☒
- Standard variable loan ☐
- Overnight variable (Honeymoon) loan ☐
- Line of credit ☐
- Fixed Interest Period:
- Reverse Mortgage: ☐

Loan Attributes:

- No Application fee important? ☐
- No ongoing fees important? ☐
- 100% offset account required? ☐
- Redraw facility required? ☐
- Loan portability important? ☐
- No early payout penalty important? ☐
- Split loan facility required? ☐
- Low documentation required? ☐
- Capitalised LMI required? ☒
- Applicant(s) qualifies for Internal LMI? ☐
- Professional package is NOT required? ☐
- Interest Only period required? ☐

Repayment Options:

- Loan Term?
- Make extra monthly payments of:
- Average offset account balance will be:
- Make a Lump sum payment of:

Options:

Show loan products for:

Show Lenders in category:

Always show best matched product for Lenders ☐

Find best loans for each lender based on:

- ☒ Best loan feature match then best cost
- ☐ Best cost only

Select best cost based on:

- ☒ Short term loan (5 years)
- ☐ Medium term loan (10 years)
- ☐ Long term loan (Full Term)

☐ Show only the best matched loan product for each lender

☒ Overwrite quotations created in this session

☐ Match against comparison products from other lenders

User: duser (offline)

Select the preferred loan type. You can select more than one type.

Select the preferred loan features

How many loans do you want to display?

At this point always select the default – Prime Lenders.

You can “force” a lender in by clicking here and selecting the lender.

You can match on cost alone or features THEN cost

Cost ranking can be done over short, medium and long term.

You can choose to show only the highest rank product from each lender OR multiple products from a lender if they outrank other lenders' products.

Manually enter products from lenders not in the software.

Click the **Forward** button.

**% match against selected features**

**Product related warnings.**

**Ticking will cause reason for reduced match score to be displayed.**

**Select your ranking criteria**

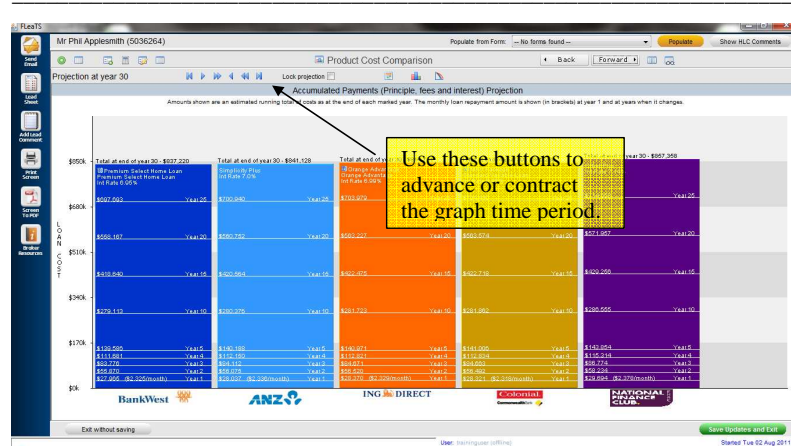
Lender	Product(s)	Rate	Warning	App Fee	Ann Fee	Wib Fee	Wib Pre	ST Cost	MT Cost	LT Cost	Max Loan	Keep
BankWest	Premium Select Home Loan	100%	Refer to Lender for Cash out limitations. If THE TOP...	None	None	None	None	\$2,325	\$139,586	\$279,113	\$637,220	\$848,588
NATIONAL FINANCE CLUB	Credit Plus	100%	Cash out restrictions apply refer to Genworth policy. F...	None	None	None	None	\$2,378	\$143,854	\$286,555	\$657,358	\$910,000
ANZ	Simplicity Plus	95%	min of 5% genuine savings is required. Refer to Lende...	None	None	None	None	\$2,336	\$140,185	\$280,376	\$641,123	\$878,988
ING DIRECT	Orange Advantage	95%	MIN 12% GENUINE SAVINGS REQUIRED WHEN LVR IS ...	None	\$199	None	None	\$2,329	\$140,971	\$281,723	\$644,731	\$888,000
CELESTIAL	MAV Package	95%	For single security -> \$2M, refer to Lender's Terms & C...	None	\$350	None	None	\$2,318	\$141,096	\$281,862	\$645,206	\$920,921

Match Score:  Quick compare:  View Match Log:  Add Product:  Exclude product:  Show reduced score reasons:

**Tip:** Expand the Warning column to view the entire warning. Do this by placing your cursor on the column divider, circled above, and dragging it to the right. You can expand any column in this way.

1. Click the **Select All** button or click on individual loans you wish to rank.
2. Click the **Forward** button.

Any displayed product can be excluded by highlighting it and clicking the **Exclude product** button. This will cause the system to do a new lender match without the excluded product.



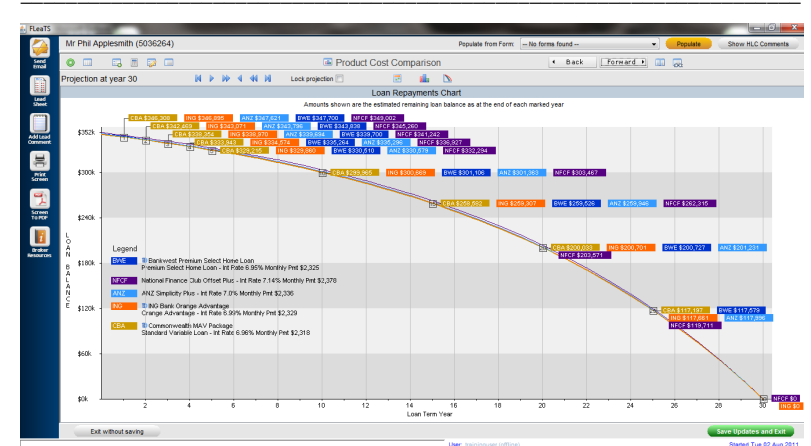
These loans are ranked by total cost (principal, interest and fees) payable. The graph will default to the full loan term but this can be changed. Clicking the button or button will reduce or increase the graph term by five years. The buttons will reduce or increase the graph by 1 year increments.

You can lock the projection in place by ticking the Lock Projection box. Leaving the box unticked will return the graph to the maximum term each time you return to it after going to another screen.

The lines on the graph show the total amount paid over the designated number of years.

**Note:** Changing the term on the graph does not change the initial loan term. It shows the amount of the loan including costs and interest paid over the time specified.

By clicking the icon you are able to change the graph view to the following.



Instead of displaying total payments this graph displays the expected loan balance at the various points in time. The graph term can be advanced and contracted in the same manner as shown above.

### What if scenario

You can accommodate what if scenario requests (in the line graph above) for making additional payments, lump sum payments or average offset balance. Set the appropriate options as shown below in the Loan Preferences Screen.

Repayment Options	
Loan Term?	Maximum
Make extra monthly payments of:	\$0
Average offset account balance will be:	\$0
Make a Lump sum payment of:	\$0
at Year	N/A

### Product features comparison

Click the button from either graph.

Mr Phil Applesmith (5036264)

Populate from Form: No forms found

Product Features Comparison

Back Forward

Select All For Quotation

Lender	BankWest	NATIONAL FINANCE CLUB	ANZ	ING DIRECT	Columbus
<b>Loan Details</b>	Premium Select Home Loan	Offset Plus	Simplicity Plus	Orange Advantage	MAV Package
Package	Premium Select Home Loan	Offset Plus	Simplicity Plus	Orange Advantage	Standard Variable Loan
Product	Premium Select Home Loan	Offset Plus	Simplicity Plus	Orange Advantage	Standard Variable Loan
Loan Amt	\$351,303	\$352,488	\$351,189	\$350,482	\$349,886
Estimated LUL	\$6,353	\$7,488	\$6,189	\$5,482	\$4,886
<b>Payments</b>					
Monthly Payment	\$2,328	\$2,378	\$2,336	\$2,329	\$2,318
Adjustment After	N/A	N/A	N/A	N/A	N/A
Adjusted Payment	N/A	N/A	N/A	N/A	N/A
<b>Fees</b>					
Application Fee	None	None	None	None	None
Monthly Fee	None	None	None	None	None
Annual Fee	None	None	None	\$159	\$300
<b>Estimated Costs</b>					
Short Term	\$139,586	\$143,854	\$140,180	\$140,971	\$141,006
Medium Term	\$278,113	\$286,555	\$288,376	\$287,723	\$289,862
Long Term	\$837,220	\$857,358	\$841,128	\$844,731	\$845,286
<b>Rates</b>					
Initial Rate	6.95%	7.14%	7.0%	6.99%	6.96%
Initial Rate For	N/A	N/A	N/A	N/A	N/A
Subsequent Rate	N/A	N/A	N/A	N/A	N/A
Comparison Rate					
<b>Features</b>					
Portability	✗	✓	✗	✓	✓
Offset Account	✓	✓	✓	✓	✓
Split Loan Facility	✗	✓	✓	✓	✓
Package Facility	✗	✗	✗	✗	✓
Redraw Allowed	✓	✓	✓	✓	✓
<b>Other</b>					
Early Payout Penalty	No	No	No	No	No
Offset Acc Fee	None	None	None	None	None
Redraw Fee	None	None	None	None	None
<b>Selection</b>	BWE	NFCF	ANZ	ING	CBA
Quotation Required	✗	✗	✗	✗	✗

Exit without saving

Save updates and Exit

User: ted@ing.com.au (OFFLINE)

Started Tue 02 Aug 2011

## Provide your customer with a quotation

On the bottom line, click on the red cross for all loans you wish to provide a quote for. The cross will turn into a green tick.

Alternatively, click the **Select All For Quotation** button to provide a quote for all displayed lender products

Click the **Forward** button.

## Quote page

Mr Phil Applesmith (5036264)

Populate from Form: No forms found

Product Quotation

Back Forward

Select All For Quotation

Product Quotation for Reference: 5036264 Date: Tue 02/08/2011 at 03:37 PM

**Lender and Product**  
This quotation is for National Finance Club to provide you with a Offset Plus product for your Loan of \$352,488 (this loan amount includes a capitalised Lenders Mortgage Insurance premium of \$7,488).

**Costs Schedule**  
The table below shows on the left hand side a list of costs associated with purchasing your property, and on the right hand side the expected source of funds, inclusive of your loan, required to complete your purchase.

Cost	Source
Purchase Property Value	\$352,488.00
<b>Total Loan Value</b>	<b>\$352,488.00</b>
<b>Government fees and charges</b>	
Investment 1 Reg. fee on new mortgage	\$102.40
Investment 1 Stamp Duty on Transfer of Land	\$18,179.80
Investment 1 Reg. Fee on Transfer of Land	\$7,071.90
<b>Lender establishment fees</b>	
Lender Settlement Fee	\$75.00
Settlement Admin Fee	\$165.00
Valuation Fee	\$227.00
Lenders Mortgage Insurance	\$7,488.00
Loan Valuation Fee	\$237.00
Loan Legal Fees	\$440.00
<b>Other Costs</b>	
Commencing Costs	\$1,000.00
<b>Funds to complete</b>	
Initial funds required from you	\$61,499.30
<b>Total</b>	<b>\$413,988.30</b>

**Early Termination Fee**  
Your Loan has no early termination fee.

**Please Note**  
The Offset Plus product fees are pending Lender review.

**Application Fee**  
There is no application fee charged by the lender.

**Monthly Payments**  
The initial monthly repayment amount for the Loan will be \$2,378.

**Monthly Fee**  
There is no ongoing monthly fee charged by the lender.

**Annual Fee**  
There is no ongoing annual fee charged by the lender.

☐ This is the accepted Offer

Create this Quotation

Alter Costs Schedule

Save updates and Exit

User: ted@ing.com.au (OFFLINE)

Started Tue 02 Aug 2011

Note: For best results print the quote to pdf prior to printing or emailing. You can do



this by clicking on the icon.

## Amending a quote

Click the **Alter Costs Schedule** button.

**Alter Costs Schedule**

**Loan Costs Edit**

	Cost	Source
<b>Securities and Loans - \$26,971</b>		
Purchase Property Value	\$300,000.00	
Total Loan Value		\$273,029.00
<b>Government fees and charges - \$12,298</b>		
Residence 1 Reg. fee on new mortgage	\$95.10	
Residence 1 Stamp Duty on Transfer of Land	\$11,370.00	
Residence 1 Reg. Fee on Transfer of Land	\$833.00	
<b>Lender establishment fees - \$3,504</b>		
Lenders Legal Fee	\$330.00	
Settlement Fee	\$75.00	
Valuation Fee	\$70.00	
Lenders Mortgage Insurance	\$3,029.00	
<b>Other Costs - \$1,000</b>		
Conveyancing Costs	\$1,000.00	
<b>Funds to complete - (\$43,773)</b>		
First Home Buyers grant		\$14,000.00
First Home Bonus		\$3,000.00
Initial funds required from you		\$26,773.10
<b>Total</b>	<b>\$316,802.10</b>	<b>\$316,802.10</b>

Click on the cost you wish to alter (marked in blue)

Alter Amount to

**Add new Cost** **Delete this Cost**

**Apply Updates** **Cancel**

1. You can add a new cost by clicking the **Add new Cost** button
2. Costs can be deleted by clicking on the item to be deleted and then clicking the **Delete this Cost** button.

## Emailing the quotation and other information to your client



Click the **Send Email** icon to open the email template.

**Mr Phil Applesmith (5036264)**

Populate from Form — No forms found — **Populate** Show RLC Comments

Amounts shown are an estimated running total of costs as at the end of each marked year. The monthly loan repayment amount is shown (in brackets) at year 1 and at years when it changes.

**Confirmation required**  
Do you want to send LoanCostComparison?  
**Yes** **No**

**You will be asked which screens you wish to attach to the email.**

**If your client has more than one contact select the contacts to send the email to.**

**Edit or enter new email text here.**

**List of screens attached**

**Add other attachments or CRS here.**

**Attachments:**  
LoanCostComparison.pdf  
LoanFeatureComparison.pdf  
MFCF\_Offset\_Plus\_quote.pdf

**Add Attachment**  
**Add Lead Document**  
**Remove Attachment**

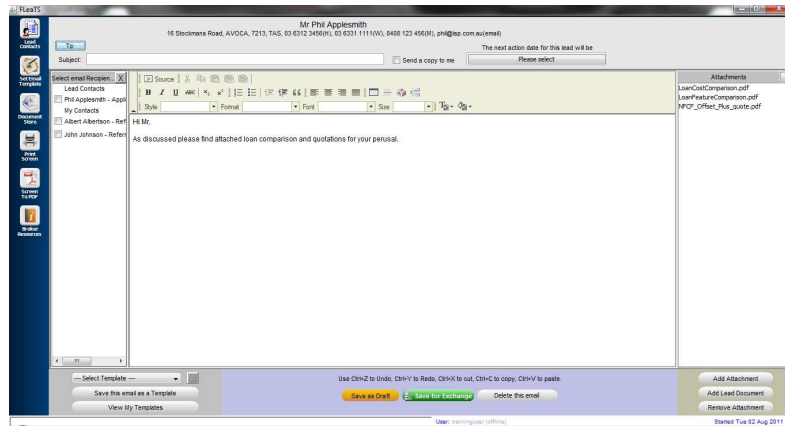
**Save as Draft** **Save for Exchange** **Delete this email**

Use Ctrl-Z to undo, Ctrl-V to redo, Ctrl-X to cut, Ctrl-C to copy, Ctrl-V to paste.

**Apply Updates** **Cancel**

## Printing your quotation and comparisons


All quotations and comparisons can be printed for your records by clicking on the Print icon on each page.



## Create new client from loan scenario and prospect


Once you have established that the new prospect is going to become a client you should create a new client record.



Click the  icon. You will be asked to save the current record.

A screenshot of the 'Loan Match Profile' form. The form has a blue header bar with the title 'Loan Match Profile'. It contains several input fields: 'Contact Name' (with 'Bob Prospect' entered), 'Known as' (with 'Bob Prospect' entered), 'Phone Number(s)' (with 'Daytime: 0000000000', 'Evening:', and 'Mobile:' fields), 'Email Address' (with 'abc@abc.com.au' entered), 'Contact Address' (with '200 Smith Street' entered), and 'Suburb/Town' (with 'ABBEYARD VIC 3737' entered). There is a 'Notes:' section with a large text area. At the bottom, there are 'Save' and 'Cancel' buttons.

Enter the details and Save.

You will then be presented with the screen below. Enter the appropriate additional information and click .

Return to the main client list screen and exchange.

## NCCP compliance

### Forms

Several “Forms” have been included in FLeaTS to enable compliance with the NCCP legislation which came into effect on July 1<sup>st</sup> 2010. These include a Needs Analysis Form and the National Finance Brokers Agreement.

In order to avoid duplication of effort the forms can be auto populated from all data held in FLeaTS client data, Loan Match Data. It is therefore recommended that you set the client up in FLeaTS with as much data as possible including the loan matching scenario so that you can get the most advantage of the auto-populate feature.

It is a Firstfolio requirement that Authorised Credit Representatives use FLeaTS and the inbuilt forms to ensure that you remain compliant with the legislation. If you hold your own Australian Credit Licence Firstfolio strongly recommends the use of these facilities to ensure you remain compliant.

### Client Needs Analysis Form (CNA)

Completion of this form ensures that all the necessary data is captured to enable you to make the Preliminary assessment as required by the act. Information contained within the client’s record in FLeaTS and the Loan Matching software can be transferred to the CNA avoiding duplication of entry.

### National Finance Broking Agreement and Appointment to Act (FBA)

The FBA is the disclosure document that will be required under the Act from 1<sup>st</sup> January 2001 except for NSW where that state’s legislation still requires this

document. In the interests of uniformity and full disclosure Firstfolio requires that Authorised Credit Representatives use this form in all cases regardless of state. It is also strongly recommended that holders of their own Australian Credit licence also use the form regardless of state.

### Accessing Forms



Mr Phil Applesmith (5036264)

Populate From: All FLeaTS Data

Overwrite existing values ☐ **Populate** Overwrite FLeaTS with Form data

**Note: You can click to populate the form from this page or from the form itself. You can also elect to overwrite existing values.**

**Client Needs Review**

Prepared For: Mr Phil Applesmith  
Reference No.: 5036264  
Prepared By: Training User  
Phone: (02) 9240 0000  
Mobile: 0411 235 954

**Start Form**

Exit Form without Saving Reference Note: Save As Save Updates Save Updates and Exit

Started Tue 02 Aug 2011

Mr Phil Applesmith (5036264)

Populate From: All FLeaTS Data

Overwrite existing values ☐ **Populate** Overwrite FLeaTS with Form data

**Select source of data to populate the form.**

**Transaction Details**

**Transaction Details** **Loan Purpose**

**Client Details**  
Personal Details  
Company Trust  
Dependents  
Credit History  
Annual Income  
Income and Employment Details

**Statement of Position**  
Assets and Liabilities  
Assets and Liabilities Contd.

**Your Loan**  
Loan Features  
Loan Features Contd.

**Establishing Clients' Needs**  
Statement  
Notes

**Transaction Details**  
Purchase Property  
Purchase Price  
Estimated Purchase Costs  
Total Required for Property Purchase

**Loan Purpose**  
Separate Loans  
Loan 1  
Loan 2  
Loan 3  
Loan 4  
Total Loan Amounts  
Total Funds Required  
Less Own Funds Available  
Total Loan Amount Required

**Security Available**  
Refinance/ Consolidation of Debts  
Existing Loan Balances  
Break Costs  
Other Purposes  
Total Refinance/ Consolidation  
Security Available  
Property 1  
Property 2  
Property 3  
Total Security Value

**LVR**  
Suggested LVR

Exit Form without Saving Reference Note: Save As Save Updates Save Updates and Exit

Started Tue 02 Aug 2011

Mr Phil Applesmith (5036264)

Populate From: All FLeaTS Data

Overwrite existing values ☐ **Populate** Overwrite FLeaTS with Form data

**Print, save to .pdf or email the form**

**Transaction Details** **Loan Purpose**

**Client Details**  
Personal Details  
Company Trust  
Dependents  
Credit History  
Annual Income  
Income and Employment Details

**Statement of Position**  
Assets and Liabilities  
Assets and Liabilities Contd.

**Your Loan**  
Loan Features  
Loan Features Contd.

**Establishing Clients' Needs**  
Statement  
Notes

**Transaction Details**  
Purchase Property  
Purchase Price  
Estimated Purchase Costs  
Total Required for Property Purchase

**Loan Purpose**  
Separate Loans  
Loan 1  
Loan 2  
Loan 3  
Loan 4  
Total Loan Amounts  
Total Funds Required  
Less Own Funds Available  
Total Loan Amount Required

**Security Available**  
Refinance/ Consolidation of Debts  
Existing Loan Balances  
Break Costs  
Other Purposes  
Total Refinance/ Consolidation  
Security Available  
Property 1  
Property 2  
Property 3  
Total Security Value

**LVR**  
Suggested LVR

**Use these buttons to navigate forward and back through the form.**

**Click here to navigate to specific page.**

**Transaction details page after populating from FLeaTS.**

Exit Form without Saving Reference Note: Save As Save Updates Save Updates and Exit

Started Tue 02 Aug 2011

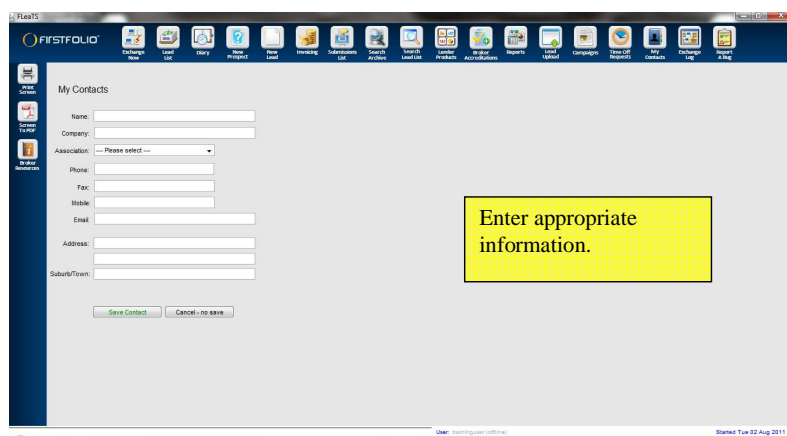
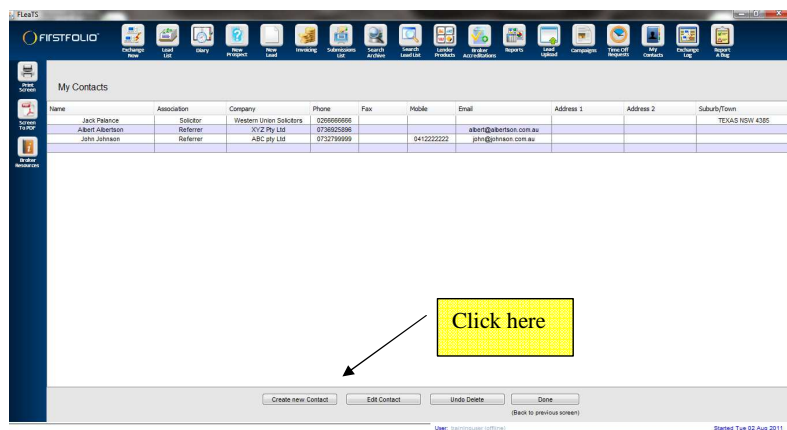
**Note: The process for completing all forms is the same.**

## Create a contacts database

FLeaTS provides you with database to maintain all your business contacts.



To set the database up, click the **My Contacts** icon.



## Backing up your records

Whilst most data is replicated on the server and therefore backed up daily there are some system generated files that reside on your own computer. To ensure that you do not lose these in the event of loss or damage to your computer you should undertake a regular back-up routine. The FLeaTS system will remind you of this at various log-on intervals by presenting the following screen.




The files that require backing up are listed on the reminder. Of course, it would be prudent to take the opportunity to also back-up your other data at the same time. Instructions for backing up can be obtained by clicking on the **Instructions for creating a backup** button.

Clicking on the **Backup reminder noted** button will close the reminder window; however, no back-up will have been performed.

## Reporting a problem

If you think that the software is returning incorrect information you should report this

via the Bug  button. This will generate an email to the Calculator Administrator.

These reports will be investigated as a priority and results of the investigation reported back to you.

## Changes since publication

Nil at this time