2011

FLeaTS User Manual

ead management.

If improve your bottom line through improved processes and management practices.

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D. Harris Firstfolio Limited 5th August 2011

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Please ensure that you review the section "Changes since publication" on

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FLeaTS

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FLeaTS

FLeaTS consists of several components including:

1.	Client Relationship Management (CRM)
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- 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: <u>fleats.support@firstfolio.com.au</u>
- Broker Help Line: 130<u>0 88</u>3480
- 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 Work Offline 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.



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.

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 **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

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Æ		Full application approv	ed 3						\$750,000		Pre-application			
Destamone		Settled by lender	3	Training	Philippa Jamieson Nerv Johnson		emai22@email.com.au		\$650,000	Purchase	Full application		No Action	
Store	Match			Firstfolo						Purchase				
				Training	Mr Bart Cummings		bart@isp.com.au		\$500,000		Settled by lend		No Action	
1 dia	1						ernal@ernal22.com.au		\$499,000	Purchase	Full application		No Action	
Sibrit	Print			Training	James O'Hara		mail 100 @mail.com.au		\$465,000	Purchase	Pul application		No Action	
	Screen			Training	Paul Smith		mai@mail.com		\$450,000	Purchase	Full application		No Action	
X	1			Firstfolio	Mr Denis Jones		denis@hot.com.au		\$400,000	Purchase	Settled by lend		No Action	
		All leads 🖉		Firstfolo	Mr Frank Davis		fd@mail.net.au		\$250,000	Purchase	Settled by lend		No Action	
Greate New Split	Screen To PDP			Training	Jonathon Smith		smith@smith.com		\$250,000	Purchase	Full application		No Action	
		Submissions		Training	Philippa Jamieson	5036805	emal22@email.com.au		\$200,000	Purchase	Ful application	submitted	No Action	
2		Last comment												
Anterio Sale	Braker Braker	NRY/PreApp appr	wed											
	10000	Pul Approvals												
		Appt Made												



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 curser 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 **binome** 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 **base** 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 create new Contact 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.

Select email Recipient(s)	\rightarrow
Lead Contacts	
🗹 John Lender - Applicant	
Mary Solicitor - Solicitor at Mary and Co	

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

	plicant: Mrs Cas acking number: 6			Confidential to Demo A User
Mrs	Cash Flow - persona	l details		
Application date: May 1909 Email:		eChoice dis Fax:	scussion: May	19 09 01:05 PM
Address: TBA, BRISBA	NE, QLD, 4000			
Work: 00 0000 00000 Occupation: Managerial Credit history: Good Self-emp?: No	Home: 5555555 Yrs curr job: 5 yea Yrs prev job: - Age bracket:	-	Depend Joint :	00 000 0000 Jents: D app?: No cord?: Yes
	Loan Info	ormation		
Property loc'n: OLD/4000/8 Property value: \$300,000.00 Property type: House/THouse Property use: Investment Pn Const/Renov: Buyer status: Buying again Current Ioan: Refinance:	Loan to value: //Apt Rep to income:	72.73% 0.00% \$250,000.00 \$100,000.00 \$300,000.00 Raise cash	Branch net ATM/EF Internet ad	cture: Variable work:
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	Sales focus:	Pre-Read	v	
Loan search status: I am n Property search status: I am ir Approval required: 60-90 (Sales close: Lead source: Demo A User	eadyfor e Choice to fin h the process of lookin days Campaign/Promo	d the best loar g for a propert tion: urce: Demo U	forme y Other Offers	5: No

Lead statuses

Lead Stats	×	The various lead statuses built into FLeaTS help
102 leads in cache Needing Attention		you to prioritise your activities and also provide you with a meaningful overview of your portfolio.
Leads received	1	
Past next action date	41	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.
By Lead State		See Appendix 1 for a list of lead states and their
Request review	4	recommended usage.
New lead candidate	з	
Lead received	1	You are able to sort your client list simply by
Contact made	2	clicking on the top of the column you wish to sort
Appointment made	1	by.
Awaiting Customer Deci	6	-9.
Not ready yet (Customer)	28	Alternatively, you can create various views to suit
Awaiting documents	5	
Pre-application submitted	3	your requirements.
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	

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: Not ready yet – customer has delayed or cannot proceed for more than 60 days Lead dead – Customer has decided not to proceed. Full details required in FLeaTS.
8	Pre-application submitted	Self-explanatory. You should move all Pre-approvals into this state as soon as they are submitted.
9	Pre-application approved	Self-explanatory. You should move all Per-approvals into this state as soon as they are conditionally approved.
10	Full application submitted	Self-explanatory. You should move all full-approvals into this state as soon as they are submitted.
11	Full application approved	Self-explanatory. You should move all Full-approvals into this state as soon as they are unconditionally approved.
12	Settled	Self-explanatory. 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.
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.





All leads
Submissions
NRY/PreApp approved
Current 🗸
-

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.

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 the 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





- 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 click is con. 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.

IFSTFOLIO' 📑		Dary Name Land		Search Archive	Lunder Products A	Neder preder prederes	Land Contraigue	Tens Of My Requests Careacts	Endburge August
SEARCH								1	Change view settings
Lead Stats]				All lear	ts leads			
25 leads in cache	Lead Cor	npany Applicant name	1D	Email	Amount	Loan type	Lead State	Next Action	Next Action Date (v)
Needing Attention	E Pirstfolio	Mr Phil Applesmith	5017133 phil@kp.4	om.au	\$200,000	Purchase A	waiting documents	Call applicant	18-Mar-2010, 09:15AM
Past settlement date 9	Firstfolio	Mr Gary Cooper	5018737 gary@isp	com.au	\$100,000		re-application approved	Call applicant	13-May-2010, 07:45AM
Past next action date 11	Pirstfolio	Mr Gary Cooper	5014080 gary@ksp	com.au	\$800,000	Purchase P	re-application approved	Call applicant	13-May-2010, 07:45AM
Modified by Admin 2		CCC Mr david Harris Test	9024517		\$100,000		full application submitted		28-Aug-2010, 03:26AM
-	Pirstfolio	Mr Alan Affordability	6018366 alanaffor		\$330,000		ul application approved	Check settlement	19-Mar-2011, 09:15AM
	Firstfolio	Mr Peter Andronicos	S015087 dharris@t		\$100,000		waiting documents	Collect documents	22-Mar-2011, 09:00AM
	Pirstfolio	Mr Jim Bond	5017628 jewens@	email.com.au	\$250,000		ul application submitted	Check approval	23-Mar-2011, 10:00AM
		nda Mr Peter Club	9032273		\$350,000		Appointment made		28-Jun-2011, 08:00AM
transferration of the	Firstfolo	Mr Linda Cop	tion required		6500.000	Darahanan P	23 ment made	Meet applicant	28-Jun-2011, 05:15PM
By Lead State	Firstfolio		tion required	10 M H	1000	The state of the s		Call applicant	29-Jun-2011, 10:15AM
Appointment made 2 Awaiting Customer Decl 1	Firstfolo	Mr Adem Jo					socuments	Call applicant	05-Jul-2011, 10:00AM
Awaiting customer bea 1 Awaiting documents 4	Firstfolo	Mr John Eur	You have selected mult	ple leads. Do you want	send an ema	il to each of these le		Support Followup	07-Jul-2011, 09:00AM
Pre-application approved 3	Training	Mr Phil Apple					socuments		09-3ul-2011, 02:29AM
Full application submitted 9	Firstfolio	Mr Alan Affe		Yes No			ation approved	Support Followup	18-Jul-2011, 09:00AM
Pull application approved 3	Training	Adam Jones					abon approved	No Action	
Settled by lender 3	Training	Philippa Jan					ation submitted	No Action	
	Training Pirstfolo	Mary Johnson	5035394 email@en		\$500,000		ul application submitted	No Action	
	Training	Mr Bert Cummings Jack Jackson	5015429 bart@isp. 5036810 email@en		\$500,000		iettled by lender full application submitted	No Action No Action	
	Training	James O'Hara	5036810 imaligen 5036811 mai100@		\$465,000		ul application submitted	No Action	
	Training	Paul Smith	5035395 nai@mai		\$450,000		ul application submitted	No Action	
	Pirstfolo	Mr Denis Jones	5021049 denis@ht		\$400,000		ettled by lender	No Action	
	Firstfolo	Mr Denis Jones	5021049 Benisipho 5013864 fdi@mail.r		\$250,000		letted by lender	No Action	
Al leads 🖌	Training	Jonathon Smith	5035390 smith Ban		\$250,000		ul application submitted	No Action	
Submissions	Training	Philippa Jameson	5036809 email22/8		\$200,000		ful application submitted	No Action	
Last comments	1								
NRY/PreApp approved									
Full Approvals									
Apot Made									

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.

FLears		
OF	TFOLIO'	ns A
Jorgense Jorgense Aufgense Aufgense Jor	Mr Frank Davis Level 3, 693 Burle Rd, CAMBERWELL, 3124, VIC, 02 0000 0000(W), 0420 000 000(W), 16@mail.net.au To: Frank Davis; The Subject: Pristfolo Home loan Application (Ref 5013854) Subject: Pristfolo Home loan Application (Ref 5013854) Source S & Serie T & C & Serie &	(email
	Save this email as a Template Use Ctri-Z to Undo, Ctri-Y to Redo, Ctr	to co Delet

Instructions are in the image above.

Sending a standard email

FLeaTS															
Oris			Rea Propert		Jubrickers Les	rd Search	Lander	Erobar Accreditations	Algorits		Derevely	CO The OT Reserve	Ny	East anger	Report A Day
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	Te: Alan Affordability; ubject: Firstfolio Home Ioan App	lication (Ref 6018366	1			Send a	copy to me	The n	ext action dat Please	te for this lea a select	ad will be	1			
Sectional Template	E Source X 192 (193 (19														
Æ	B I U ASC X ₂ x ² Style • For		▲ム 新田 田 潮 ▼ Fort	Size	≥ :::: •] 18a+	09-									
	Alan,														
At a state															
I															
Roman															
	Select Template	•			lise Ciri+7 to I	Jodo, Ctrl+Y to R	eda ChieXta	out Ctri+C to	conv Chiev	(to paste				6	Add Attachm
	Save this email as a T					xat Elect			elete this emi						Add Lead Docu
	View Ny Templa	nos													
-							User: train	ninguser (atti	ne)						Started Tue (

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



FLeaTS	and the second sec				Summer of Street, or other	and the second se		and the second se	- C ×
OF		New Lad	Submissions Set	Mentil Land Lite	Noter Accreditations	Land Uplead Campaigns	The Off MY Cartacts	Enderge Appel	
	To: Alas Affordability; Subject: Firstfolio Home Ioan Application (Ref 6018366) I Example: Source S. Ro. Ro. Ro. Ro. Ro. Ro. Ro. Ro. Ro. Ro	AANE, 4000, GLD, 5555 5555(H), 60 01	ې الله د مېر ۱۳۵۰ مېر	✓ Send a copy to me	The next action do	Vie for this lead will be an address and address and address and address and address a Address address a	2		
	Documentation follow-up Save this email as a Template View My Templates			Ctri+Y to Redo, Ctri+X to	cut, Ctri+C to copy, Ctri+ Delete this er				achment d Document
				User ini	ringuser (office)			States	Tue 02 Aug 2011

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





- 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

Reassign icon (located in the 2nd column of icons). This will open the reassignment facility shown below.

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- 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

details in the next screen.

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 lead icon and completing the required

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.

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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.





* 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.

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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 <u>taking</u> care that all rows line up correctly).

Note:

- You will need to allocate a Lead State (Column AG) for each record. These are entered as a numeric field. <u>FLeaTS.support@firstfolio.com.au</u> 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

FLeaTS 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.

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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.





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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.

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Click "Next"

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

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.



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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.

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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 Resources 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"

	ANZ Broker Enquires Manuals:	Mortgages Discretionary Prici	Marking Laderstand Let 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Sarch Lodint	Receiver Accessions BioomSEARCH	Large 12 items for	Time off Wayness anz hr policy in 1 lender	and target
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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 **invoice** icon. The following sub-menu (which is self explanatory) appears.



Commissions Menu

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



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.



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



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.

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). Tax Year To Date Earnings

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 **second** icon from the Commissions submenu and then select the period you wish to forecast.

Past invoices



Past RCTIs are available by clicking the **second** 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



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



Product matrix

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

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

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	95%		90%	60% - >\$3.5M, > \$3.5M, >3.5M	90%	0701 545 6
Max OwnOc LVR	95% 90% - HL upto \$500K,	80%	90% 95% - <\$500k,	60% - >\$3.5M, > \$3.5M, >3.5M 80% - \$750k, > \$1M, >750k 70% - \$1.5M,	90%	97% - FHB S
Max OwnOc LVR		80%		60% ->\$3.5M, >\$3.5M, >3.5M 80% ->\$7.50K, >\$1M, >7.50K >\$1.5M, >1.5M \$5% ->\$1.5M, >1.5M 85% ->\$7.50K .85% LVP, >\$7.50K -85% LVP, >7.50K	90% 80% - HL upto 80%	97% - FHB S SA NT TAS (90%
Mex OwnOc LVR	90% - HL upto \$500K,	80%	95% - «\$ 500k,	80% ->\$3.5M, >\$3.5M, ->3.5M 80% ->\$7.50k >\$1.5M, >7.50k >\$1.5M, >1.5M >\$1.5M, >1.5M \$5% ->\$7.50k -\$7.50k -\$5% LVR, >7.50k 90% 80% ->\$3.5M,	80% - HL upto 80%	SA NT TAS (
Max OwnOc LVR Max inv LVR	90% - HL upto \$500K,	80%	95% - <\$500k, >\$500k	00% - >\$3.5M, > \$3.5M, >3.5M 80% - >\$750k, > \$10%, >350k 70% - >\$1.5M, 85% - \$1.5M, >1.5M, 85% - \$1750k, -85% LVR, >\$750k, -85% LVR, >\$750k, -85% LVR, >\$3.5M, 80% - >\$750k, > \$10, >5M		SA NT TAS () 909 97% - SA NT
Max Inv LVR	90% - HL upto \$500K, HL \$500K - \$1M		95% - <\$500k, >\$500k 90%	00% ->\$3.5M, >\$3.6M, >3.5M 00% ->\$750k, >\$10, >15M 20% ->\$750k, >\$1.6M, >1.5M, >\$1.6M, >1.5M, \$5% ->\$750k -85% LVR, >\$750k -85% LVR, >\$750k -\$35, M, >\$3.5M, >3.5M 20% -\$3.5M	80% - HL upto 80%	SA NT TAS (
	90% - HL upto \$500K, HL \$500K - \$1M		95% - <\$500k, >\$500k 90%	60% - 32 5M, ≥ 33.5M - 3.3M 60% - 3750k > 31M, -750k 70% - 31.5M, ≥ 15.0M, -15.M 85% - 85% - 15.5K - 90% 60% - 33.5M, 90% 00% - 33.5M, 23.5M, -3.5M 80% - 3750k ≥ 31M, >750k	80% - HL upto 80% 90%	SA NT TAS () 909 97% - SA NT

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 **bise** 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.

Mr Phil Applesmith (50	36264)				P	opulate from Form	No forms found	•	Populate	Sh
0 🗆				🗔 A	pplicant Details		4 Back	Forward 🕨 🛅		
					Click here to open f	or edit				
	1 New Loans R	equired			👔 Security P	roperties				
Purpose Prop	erty Use Amoun		nt Cash Ant Location	Ownership	Security Type Holding		operty Use Location			
Buying Again 👻 Investm	ent ~ \$345,00	00 \$0	\$0 VIC +	50/50	House & Land 👒 [Pyrchasing	- \$385,000 Inv	estment + VIC +			
			Existing Lo	ans 📃						
B Loan Applicant(s)										
Applicant 1		Mor	nthly Income		Ongoing Monthly Expenses	i Fir	ancial Status	1		
	Gross Salary:	\$11,666.66	Overtime:	50	Personal Loans: 60	+ Credit R	ating: Good -			
Married/Def Partner 1 v	Rental Income:	\$1,600	+ Allowances:	\$0	Child Maintenance: S	Savings p	eriod: 8 mths -			
No Dependants: 1	New Rental	\$0	Other Taxable Inc:	\$0	 Ongoing Rent: \$0 	Funds Ava				
Self Employed: No	Perm Pension:	50	Non-Taxable Inc:	\$0	+ Other: S0	+ Existing custom	er of. None			
Age: 0	Family Assistance:	50	+ Super Payments:	\$0	Credit card limit: \$10,000	(E)				
Time curr job:	Paid med Insurance:		Child Support:	\$0	HECS/HELP Debt: No	1				
Time prev job:	Company Car:	No				1				
						\				
Applicant 2	1	Mon	tithly Income			Fir	ancial Status	TÎ		
	Gross Salary:	\$0	Overtime:	50		Credit F	sting: Good -			
Married/Def Partner 2 +	Rental Income:	\$0	+ Allowances:	\$0		Savings p	eriod:			
	New Rental	\$0	Other Taxable Inc:	\$0		Funds Ava	lable: \$0			
Self Employed: No	Perm Pension:	50	Non-Taxable Inc:	\$0	+	Existing custom	er of. None			
Age: 0	Family Assistance:	\$0	+ Super Payments:	\$0		\				
Time curr job:	Paid med Insurance:	No	Child Support:	\$0		\				
Time prev job:	Company Car:	No				1				
							Cliat	In any ta	6	.1
							Click	here to	unlo	сĸ
							- 1		1 11	
							the se	creen an	d allov	N

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 **key** 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.





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 **Forward** button to progress to the client qualification screen.

5how Cost Schedule

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 Forward button

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



Click the Forward button.



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 \bigcirc button or \bigcirc button will reduce or increase the graph term by five years. The \bigcirc 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 \square 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
Maximum 🗾	Loan Term?
\$0	Make extra monthly payments of:
\$0	Average offset account balance will be:
\$0 at Year <mark>N/A</mark>	Make a Lump sum payment of:

Product features comparison

Click the **Forward** button from either graph.

00 500		III Product Features Comp	parison	Back Forward + 🙀	
					Select All For Quote
Lender	BankWest 🞇	NATIONAL FINANCE CLUB.	ANZ	ING Store DIRECT	Colonial.
Loan Details					
Package	Premium Select Home Loan			Orange Advantage	MAV Package
Product	Premium Select Home Loan	Offset Plus	Simplicity Plus	Orange Advantage	Standard Variable Loan
Loan Amt	\$351.303	\$352,488	\$351,189	\$350.462	\$349.890
Estimated LMI	\$6,303	\$7,488	\$6,189	\$5,462	\$4,890
Payments					
Monthly Payment	\$2,325	\$2,378	\$2,336	\$2,329	\$2,318
Adjustment After	N/A.	NA	NA	N/A	N/A
Adjusted Payment	NGA	N/A	NA	N/A	N(A
Fees					
Application Fee	None	None	None	None	None
Monthly Fee	None	None	None	None	None
Annual Fee	None	None	None	\$199	\$350
Estimated Costs					
Short Term	\$139,586	\$143,854	\$140,188	\$140,971	\$141,005
Medium Term	\$279,113	\$286,555	\$280,376	\$281,723	\$281,862
Long Term	\$837,220	\$857,358	\$841,128	\$844,731	\$845,286
Rates					
Initial Rate	6.95%	7.14%	7.0%	6.99%	6.96%
Initial Rate For	NG	N/A	NGA	N/A	N/A
Subsequent Rate	N/A	N/A	N/A	N/A	N/A
Comparison Rate					
Features					
Portability	×	✓	✓	✓	✓
Offset Account	✓	✓	×	✓	
Split Loan Facility	×	✓	✓	✓	✓
Package Facility	×	×	×	×	
Redraw Allowed	A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	✓	✓	✓	
Other					
Early Payout Penalty	No	No	No	No	No
Offset Acct Fee	None	None	None	None	None
Redraw Fee	None	None	None	None	None
Selection	BWE	NFCF	ANZ	ING	CBA
Quotation Required	×	×	×	*	×
Exit without saving					Save Updates and E

Mr Phil Applesmith (5036264)	Pe	pulate from Form: - No forms found	Populate Show HLC			
•	Reproduct Quotation	• Back	Forward +			
Product Duotation for Reference#: 5005054 Date: Tue 62/08/2011 at 00:	37 PM	Omenana				
Lender and Product	Costs Schedule		Early Termination Fee			
This quotation is for National Finance Club to provide you with a Offset Plus product for your Lean of \$352,455 (this loan amount includes a capitalised Lenders Mortgage Insurance portion of \$7,485).	The table below shows on the left hand side a your property and on the right hand side the er loan, required to complete your purchase.		Your Loan has no early termination fee.			
The Lenders Mortgage Insurance Amount(a) guoted are an estimate and may be subject to		Cost Source	Please Note			
change by the Lender.	Securities and Loans Purchase Property Value	\$385.000.00	The Offset Plus product fees are pending Lender review.			
Application Fee	Total Loan Value	\$352,488.00				
There is no application fee charged by the lender.	Government fees and charges					
Monthly Payments	Investment 1 Reg. fee on new mortgage Investment 1 Stamp Duty on Transfer of Land Investment 1 Reg. Fee on Transfer of Land	\$102.40 \$18,170.00 \$1,071.90				
The initial monthly repayment amount for the Loan will be \$2,378.	Lender establishment fees					
All repayment amounts have been calculated based on a term of 30 years.	Lender Settement Fee Settement Admin Fee Valuation Fee	\$75.00 \$185.00 \$237.00				
Please Note: All non-fixed rate repayment amounts listed are subject to non-discretionary interest rate changes	Lenders Mortgage Insurance Loan Valuation Fee Loan Legal Fees	\$7,485.00 \$237.00 \$440.00				
Monthly Fee	Other Costs					
There is no ongoing monthly fee charged by the lender.	Conveyancing Costs	\$1,000.00				
	Funds to complete Initial funds required from you	\$61,498,30				
Annual Fee	Total	\$413,986.30 \$413,986.30				
There is no ongoing annual fee charged by the lender.						
¥	Person Nata		1			
This is the	accepted Offer Delete this Guptation	After Costs Schedule				

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

this by clicking on the free icon.

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**.

Amending a quote

Click the Alter Costs Schedule button.

Alter Costs Schedule		2
Loan Costs	Edit	
	Cost	Source
Securities and Loans - \$26,971	0000	oouroo
Purchase Property Value	\$300,000.00	
Total Loan Value	•	\$273,029.00
Government fees and charges - \$12,298		
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	
Lender establishment fees - \$3,504		
Lenders Legal Fee	\$330.00	
Settlement Fee	\$75.00	
Valuation Fee	\$70.00	
Lenders Mortgage Insurance	\$3,029.00	
Other Costs - \$1,000		
Conveyancing Costs	\$1,000.00	
Funds to complete - (\$43,773)		
First Home Buyers grant		\$14,000.00
First Home Bonus		\$3,000.00
Initial funds required from you		\$26,773.10
Total	\$316,802.10	\$316,802.10
lick on the cost you wish to alter (marked in blue) Add new Cost Delete this Cost		Alter Amount to
Apply Updates		Cancel

Emailing the quotation and other information to your client







- 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.

Printing your quotation and comparisons

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

Second States of Second S	The second secon		
16 Stockmans Road, AV	Mr Phil Applesmith		
To Stockmans Hoad, AV	CA, 7213, TAS, 03 6312 3456(H), 03 6331 1111(W), 0406 123 456(H), phi@isp.com.au(e		
		e next action date for this lead will be	
Subject:	Send a copy to me	Please select	
Subject: Select errell RecipienX	8		ttachments
B I U ARE X X ¹	日本体系 (明明) 日本 御信	LoanCostCon	
Phil Applesmth - Appli		LoanPeaturel	Comparison.pdf Plus_quote.pdf
wy comacts			3 K3_400 K 501
Albert Albertson - Ref Hi Mr,			
John Johnson - Refere	I loan comparison and quotations for your perusal.		
* <u></u>			
Select Template	Use Ctri+Z to Undo, Ctri+Y to Redo, Ctri+X to cut, Ctri+	C to copy, Ctri+V to paste.	Add Attachment
Save this email as a Template	Save as Draft	Delete this errol Ad	d Lead Document
View Ny Templates			move Attachment
	User: traininguar (Started Tue 02 Au

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

Loan Match Profile			
Contact Name		Known as	
Bob Prospect		Bob Prosp	ect
Phone Number(s)			
Daytime: 0000000000	Evening:		Mobile:
Email Address			
abc@abc.com.au			
,			
Contact Address			
200 Smith Street			
Suburb/Town			
ABBEYARD VIC 3737			
Notes:			
	Save	C-	ancel
_	2446		ancer

Enter the details and Save.

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

FLEATS	I'STFOLIO'	Endinge Lad Dary	Ren Re	Inviking	Submissions Jean	th Search	Lender Protect	Reports		Tanigan Ting Off	Toduege Toduege	repert
	Applicant Details Primary Applicant Title: Mr First name Sumare: john	Lead Origin: From Existing Lead? III	Address:				Home Phon			_		
Broker Ansorran	Known As: john a Company: DOB: Please		Location: Source: Partner kt		Ref			-	narketing campa	ign		
	Product Details Product Type: Loan Type: Loan Amount: Commission Payment D	Select loan type			Provider: Se d Deal Number: plication Name:	lect a Provider	Settled Account	Number.		•		
		Training User - Broker (DW0001 T Direct Writer - Self Referral	'raining)	•]	•]	Trail %	nioad Referrer List	ı T				
	Lead Details	Please select		es.on		85.0%						
	Comments:	riedse select		•	Cano	d] [Create new lead)				
0							User: traininguser (of	1110)			 	Staned Tue 02 Aug 2011

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 1st 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 1st 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





V05082011DH



Ize Phil Appeentitis (0050254) Overvice Reads with From dats Select of data Papase from All Flame Data Overvice Reads with From dats Form.	te: You ca ck to popul form from ge or from m itself. Y 1 also elect erwrite exis ues.	late 1 this the You to	<text><image/><image/><section-header><section-header><section-header></section-header></section-header></section-header></text>	Click here to start the form.
Transaction Details Transaction Details Lam Argent V Ceta Detail Purbas Repairs Infrance/Considered Police Premod Data Purbas Repairs Estinguisar Safences Premod Data Rubas Repairs Estinguisar Safences Concept Yout Total Exception Formation Deter Constances Description Total Exception Formation Deter Propose Premod Data Seconds Loss Exception Premod Data Exception Formation Exception Formation Premod Data Exception Formation Exception Formation Premod Data Exception Formation Exception Formation Annum of Colonian Loss 1 Preperty 1 Annum of Colonian Loss 3 Preperty 1 Loss Forders Loss 6 Formation Fold Security Valee Varu Loss Total Loss Ansmatt Total Loss Ansmatt Loss Forders Loss 6 Formation Except Security Valee Exception Total Loss Ansmatt Repaired VVIL Exception Valee	tout Saving	Reference Note:		Ne As Sevelpotes Sovelpotes and Ext Seven Time 22 Aug 2011 Select source of data to
Josef Holds Parchase Total Idebascy/ Casadistants Anal Score Separate Loss Brance and Explorent Edals Lasa 1 Property a Status and Liablets Contrib. Lan 2 Angenty 2 Anstra and Liablets Contrib. Lan 3 Property 1 Total Security Value Low Yeahnets Low Yeahnet Strekets Low		Over the existing value	a Populate Overwrite FLeats with Form data	populate the form.
Lotterbaining Control Loss One Funds Available Supported Life Statement Total Loss Amount Required Fores Total Loss Amount Required	ails Trans Purcha Estime Total	saction Details > Loan Purpose ase Property ase Price sted Purchase Costs Required for Property	Refrance/Consolitation of Debta Existing Conn Subvices Break Conta	populate the
	ada Data Trans Participa Purcha Participa Purcha Participa Trans Participa Opment Details Scons Postition Lasa Postition Lasa Statistica Lasa Test Lasa Total Total	saction Details > Loan Purpose an Physery	Parfurancy Canadidato of Cable Enderson Landon and Lan	populate the form.
Ext Farm without Saving Reference Note: Save As Save Lipdates	ads Trains ads Trains Purds Date Trains Trains Position Lans tes Lans Trains Trains Trains Lans Trains Lans Lans Trains Lans Lans Trains Lans Trains Lans Lans Trains Lans Lans Trains Lans Lans Trains Lans Lans Trains Lans Lans Lans Lans Lans Lans Lans La	Anatom Declais > Loan Purpose an Protect and Protect and Protect Bregulated Const and	Refrance/Crustidation of Data Bandress Bradic Other Krysols Tetal Refusace/ Consolidations Scortz Australitie Progenty 2 Progenty 3 Tetal Security Value LVR	populate the form.

Transaction Details + Loan Purpose		· · · · Previous
Purchase Property	Refinance/ Consolidation of Debts	Use these buttons to
Purchase Price	Existing Loan Balances	Use mese buttons to
Estimated Purchase Costs	Break Costs	navigate forward
Purchase		
	Consolodation	and back through
	47. 19 A 19 A 19	
		the form.
	Total Second S Value	
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CIICKI		
Total Funds Reamen Davi CD	te to	Transaction detail
_	C C Suggested LVR	<u> </u>
Total Loan Amon Specifi	c nage	page after
speem	c page.	
-		populating from
		FLeaTS.
		FLEATS.
		Save As Save Updates
Reference Note:		
	Telat Research for Property Parchase Separate Learn Non 1 Content Content Telat Learning Telat L	Teal aspend or Property Control Angel Control

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.



)FIISTF		Lead List	Disty	REW ROOPAS		wing Sangar	Search	Search Law	kr Hraker Accreditation	Aports	Land	Campaigns	Treat	My Carriects		A Dag
My	Contacts															
Name		Associatio	m	Compar	γ	Phone	Fax	Mobile	Email		Add	ress 1	A	ddress 2		Suburb/Town
	Jack Palance		olicitor		ern Union Solicitor		1								Ĩ	TEXAS
-	Albert Albertson John Johnson		eferrer		XYZ Pty Ltd	0736925896				ibertson.com a					_	
	John Johnson	R	eferrer		ABC pty Ltd	0732799999		041222223	r johngg	ohnson com au			-			
						Å			Clic	k her	e					
					Create ne	w Contact	Edit Conta		Undo Deliete	(Back 10	Dene previous so	i i i i i i i i i i i i i i i i i i i				
					Create ne	w Contact	Edit Conta			(Back 10	Done	(sen)				Started
					Create ne	w Contact	Edit Contu		Undo Deliete	(Back 10	Done	(inclusion of the second secon				Started
15					Create ne	er Contact	Edit Contu		Undo Deliete	(Back 10	Done	reen)				Started

		Exchange Now	Load List	Diary	Prespect	Load	Invoicing	Submissions List	Archive	Lead List	Brodians	Broker Accreditations	Reports	Upload	campaigns	Time Off Requests	Contacts	Exchange Log	Alle
	My Cont	acts																	
Screen Taxor Droker Ansorran	Name Company: Association Phone:	Please select		Ţ															
	Fishe Fax Mobile Emait Address:												nter forn		ropr on.	iate]
	Sabarb/Town:	Seve Contact		incel - ne sav	•														J
																			Started Tue 02 Jun 2011

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.

ackup filminder
Backup Reminder
Please ensure you have backed up your critical data. If your PC or Laptop is tost or stolen or becomes indoerable then you may lose vital customer data, You should back up your PC on a regular basis.
As far as Fleats is concerned you need to backup a folder called
's Juchoiceffeats Data'
This folder contains the following: 1. Your dout enail templates 2. Images automission films 3. Praces automission films 4. Faught auswed commands
We DO NOT back this information up on our server.
You should also backup other regularly used documents and your personal data. We recommend that you use your PCRaptop CD burner.
Instructions for creating a backup
Remind me agan later Sadup reminder noted

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 witton. 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