



# illion Decisioning Features & Functions Guide

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# Contents

1	Introduction .....	4
1.1	Purpose .....	4
1.2	illion Decisioning.....	4
1.3	Base Solutions.....	4
1.4	Options on Features & Functions .....	5
2	Application Channels .....	6
3	Application Types .....	7
4	Application Capture Features & Functions .....	8
4.1	Application Capture Screens .....	8
4.2	Address Capture .....	8
4.3	Document Upload by Applicant.....	10
4.4	Loan Quote Screen.....	11
4.5	Terms & Conditions / Disclosures .....	12
4.6	Applicant Result Screen .....	12
5	Decisioning Features & Functions .....	13
5.1	Rules and Alerts (Policies) .....	13
5.2	Scorecards .....	14
5.3	Bureau Strategy .....	14
5.4	Financial Verification .....	16
5.5	Identity Verification .....	17
5.6	Beneficial Ownership .....	19
5.7	Serviceability .....	19
5.8	Loan Conditions .....	20
5.9	Suspect Management .....	21
5.10	PPSR Integration .....	22
5.11	Vehicle Valuation .....	22
5.12	Property Verification & Valuation .....	23
6	Operational Workflow Features & Functions .....	24
6.1	Application Result Screen .....	24
6.2	Application Status .....	24
6.3	Queues .....	24
6.4	Customer Correspondence.....	24
6.5	Document Generation.....	26
6.6	Electronic Signature Integration.....	27
6.7	Document Management .....	28
6.8	Checklists.....	29



6.9	Settlement.....	29
7	Branding.....	30
8	Product Configuration .....	30
9	User Configuration Features & Functions .....	31
9.1	Merchants .....	31
9.2	User Access Control .....	33
9.3	User Authentication.....	36
9.4	Designated Lending Authority (DLA).....	36
9.5	Underwriter Feature .....	37
10	illion Decisioning Connectivity .....	38
10.2	Client System Connectivity.....	38
11	Platform Features.....	39
11.1	Dashboard .....	39
11.2	Audit Trail .....	40
11.3	Reports .....	41
11.4	Notes .....	44
12	Appendix A – Supported Bureau Products .....	45
12.1	illion Products.....	45
12.2	Equifax Bureau Products .....	48
12.3	Centrix Bureau Products .....	49
12.4	Experian Bureau Products .....	49
13	Appendix B – Base Solution Features & Functions.....	50
13.1	Lending Solution .....	50
13.2	Acquisition Solution .....	53
14	Appendix C – Supported Excel Functions .....	55
14.1	Library Version.....	55
14.2	Supported Functions.....	55
15	Appendix D – Document History .....	57



# 1 Introduction

## 1.1 Purpose

The purpose of this document is to provide a high level understanding of all options available with illion Decisioning features, and to provide information about illion Decisioning's inbuilt functions.

Where options are available on a particular feature or function, a table is displayed with a reference which can be quoted in other documentation such as a Statement of Work (SOW).

Further information can also be found in illion Decisioning's base solution documentation. illion Decisioning's base solutions offer pre-configured options, which are detailed in the relevant specification document (i.e.; Lending Solution Design and Acquisition Solution Design).

## 1.2 illion Decisioning

illion Decisioning is an industry-leading credit decisioning platform available within Australia and New Zealand. It has been developed from the ground up to take advantage of modern technology to provide a highly flexible, fast and user-friendly application, incorporating industry best practices. illion Decisioning is the platform for automated decisioning products for consumer and commercial credit applications.

There are two options for hosting illion Decisioning:

### **A. Managed Multi-Tenanted (Saas)**

Offered as illion Decision Service. Your illion Decisioning solution is hosted on our secure environment, leaving the maintenance work to us.

### **B. Licenced on Premise**

Offered as illion Decision Engine. Your illion Decisioning solution is hosted on your own environment giving you full ownership and control of your solution.

The illion Decisioning features detailed in this document can be built onto one of our existing base solutions and associated products in order to further tailor the requirements to your specific needs. Alternatively, a bespoke illion Decisioning solution can be built for your requirements from the ground up.

## 1.3 Base Solutions

The illion Decisioning platform currently has two base solutions - Lending Solution, and Acquisition Solution.

### 1.3.1 Lending Solution

Lending Solution is a consumer decisioning solution to assist with streamlining customer on-boarding. It focuses on automating consumer credit applications, allowing businesses to quickly and easily utilise an automated credit assessment process, manage their existing customers, monitor changes and identify opportunities.



The Lending Solution provides the following associated products:

- Personal Loans (Australia & New Zealand)
- Mortgages (Australia & New Zealand)

Further information can be found in the Lending Solution Design documents for Australia and New Zealand respectively.

### 1.3.2 Acquisition Solution

Acquisition Solution is a commercial solution for businesses that require a streamlined approach to commercial credit assessment. Acquisition provides online application capture and a very fast automated decisioning process that includes business verification, credit history checks and policy compliance.

The Acquisition Solution includes the following products:

- Trade Credit AU
- Trade Credit NZ

Further information on both Australian and New Zealand applications can be found in the Acquisition Solution Design document.

## 1.4 Options on Features & Functions

Where applicable, each feature or function provided in this document is displayed with a list of options for illion Decisioning implementations. Options can include:

- As per base solution
- As per base solution with additional changes
- Custom

### As per Base Solution

Base solutions consist of implemented features designed to suit specific industries. To view the option implemented in a specific base solution, refer to Appendix B – Base Solution Features & Functions.

### As per Base Solution with Additional Changes

Should your requirements be better met with changes within the implemented features of a base solution, it's possible to invest in changes to a base solution option without the need for a custom build.

### Custom

If your requirements depend on different functionality to the base solution option, it's possible to invest in the build of a custom feature. Please note, as base solutions are pre-configured, building a custom feature may also require other features be re-configured to suit a new custom feature.



## 2 Application Channels



illion Decisioning's application channels are an additional way to segment applications based on the channel the application was received from. Examples of application channels include direct from customer via URL, through a broker or via internal operator assisting a customer. The benefits of application channels include applying different rules and alerts depending on the application channel, and segregating reports.

### 2.1.1 illion Decisioning Access

Access to illion Decisioning is very flexible, catering from basic to complex business needs. illion Decisioning can provide access to external business users such as a broker network, internal business users, and applicants. illion Decisioning can be accessed via a web browser or via a B2B channel.

Application screen access can be via illion Decisioning screens, 3<sup>rd</sup> party screens, or a combination of both. An example of combination screens is applicants and internal staff using illion Decisioning application screens, and brokers using 3<sup>rd</sup> party web screens.

illion Decisioning's post submission screens can be accessed by both internal users and external users depending on business requirements. Access to post submission screens can be limited via user configuration and security settings.

illion Decisioning's optimal access is via desktop or laptop PC. illion Decisioning is also mobile friendly, so it's accessible to viewers on mobile devices and doesn't contain content that is incompatible with smaller screens, however illion Decisioning screens are optimised for viewing via PC.

### 2.1.2 illion Decisioning Access Options

The options below are used to ascertain channel requirements.

Please note: Restricted access to post submission screens is covered in the User Configuration section.

Option	Details
A – The following types of users will be accessing the illion Decisioning application screens ( <i>select all applicable</i> ):	
A1	Applicants
A2	Internal operators
A3	Other parties e.g. Brokers
A4	Not applicable – illion Decisioning application screens not required
B – Access to illion Decisioning application screens will be via ( <i>select all applicable</i> ):	
B1	URL link directly to application screens
B2	Via the illion Decisioning Dashboard
B3	Not applicable – illion Decisioning application screens not required



## 3 Application Types



illion Decisioning accepts applications from both individuals and companies. An applicant represents an entity that provides information that forms part of a credit assessment.

There is always at least one applicant - the 'principal' applicant. For consumer applications, the principal applicant is an individual. For a commercial applications, the principal applicant is a company entity. illion Decisioning can accommodate for commercial applications from companies, businesses, sole traders, trusts, partnerships and government.

Depending upon the type of credit product, there may be additional applicants to reflect other entities that need to be assessed as part of the application (for example a co-borrower, guarantor, director, etc.)

### Consumer Applications

Consumer applications are made up of individuals - the principal borrower, and possibly a number of individual co-borrowers and/or guarantors.

### Commercial Applications

Commercial applications are typically made up of a combination of applicants. If the principal applicant is a company, depending on the company type, additional applicants will be captured. For example, for an application for a proprietary company (Pty) - one or more directors can be captured. An application by a partnership will require capturing at least two partners (which may be either a company or an individual). An application by a Trust will require at least one trustee (which may be either a company or an individual).

#### 3.1.1 Applicant Type Options

Option	Details
A	As per base solution <i>Refer to the relevant base solution specification document for further information.</i>
B	Consumer applications only <i>Primary individual applicant, optional individual co-borrower(s) and optional individual guarantor(s).</i>
C	Simple commercial structure <i>Primary company applicant, with capacity to specify directors / proprietors / partners / trustees as appropriate.</i>
D	Complex commercial structure <i>Multiple company applicants and/or deeper relationships, to be outlined in SOW.</i>
E	Other configuration <i>Other client-specific combination, to be outlined in SOW.</i>



## 4 Application Capture Features & Functions

### 4.1 Application Capture Screens



illion Decisioning supports capturing application data over the web from both applicants and internal operators. Applications can be captured using illion Decisioning's application capture screens, or via 3<sup>rd</sup> party screens. For information regarding illion Decisioning connectivity, refer to section 10 illion Decisioning Connectivity.

Option	Details
A	Base solution capture screens
B	Base solution capture screens with adjustments
C	Customised illion Decisioning screens
D	3 <sup>rd</sup> party application screens

### 4.2 Address Capture

The Address Capture feature uses integrated 3<sup>rd</sup> party products for address auto-complete in address fields within the application form.

#### How does it work with illion Decisioning?

As the applicant starts to enter the required address, a list of known addresses from the Address Capture service provider is displayed for selection, similar to the behaviour of the address bar in Google Maps.

The Google address auto-complete integration also comes with the option to add a map option. A 'View' button is displayed with the Address field. Clicking on the 'View' button will display a map of the area with the address marked with a pin.





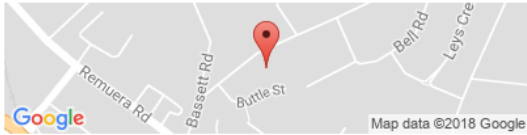
**Home Address**

Address Search:  View \*

☐ Address not in list

Time at Address:  Years  Months \*

Residential Status:  \*



#### 4.2.1 Implementation Options – Address Capture

Option	Details	Compatible Version
A	As per base solution	
B	Google address auto-complete*	Latest version
C	Google address auto-complete with 'View' button & map*	Latest version
D	Intech Solutions – IQ Rapid	2007
E	Mastersoft Harmony	v1.6
F	Veda - Inivio	Latest version
G	QAS Web (Quick Address Search)	Latest version

\* Google address auto-complete utilises Google Place data. A 'place' as defined by Google: "a 'place' can be an establishment, a geographic location, or a prominent point". As place data is not postal address data, the accuracy of numbers within a single location, such as unit numbers, can be impacted.

Please note a Google API key is required from the client. Google usage charges may apply for displaying maps.



## 4.3 Document Upload by Applicant



illion Decisioning's application screens provide the ability for applicants to upload/retrieve documents via an on-screen control. This is suitable for where an applicant may be asked to provide a document as part of the initial application process, or when supporting documentation is requested post submission.

Internal operators are able to view the applicant's uploaded documents via a link displayed on the Application Results Screen. The type of files accepted by illion Decisioning can also be restricted to suit business requirements. The maximum file size accepted is 10MB.

Separate to the application capture process, illion Decisioning supports document uploads via connectivity to a Document Management System (DMS), or a document generation product. For further information please refer to section 6.7 Document Management or section 6.5 Document Generation.

### 4.3.1 Document Upload Options

Option	Details
A	As per Lending base solution
B	Single upload feature on single screen
C	Multiple upload features on multiple application screens in specified sections.




## 4.4 Loan Quote Screen

After the applicant has populated the initial applicant details screen, an optional 'Loan Quote' screen can be displayed prior to displaying the 'Begin Application' button. The 'Loan Quote' screen summarises the loan product that was selected by the applicant in the 'Loan Details' screen. The applicant can choose to continue their application from the quote screen, or save their application to be completed at a later time.

The quote screen can be applied at the credit product level, allowing the quote screen to be displayed for particular products that are more complex. The quote screen is not always required in the application process and is optional.

**Your Quote**



**Quote Details**

Quote ID:	1175E90E6A
Quote Time:	10:20 18/05/2016

**Applicants**

<b>Principal</b>
Name: Miss Susan Twopppppppppppp SNOW

**Loan Products**

<b>Personal Loan - Fixed Rate Personal Loan</b>	
Loan Amount:	\$15,000.00
Loan Term:	3 YEAR
Security Required:	No
<b>Repayment Schedule</b>	
Repayment Type:	Principal & Interest
18/06/2016—18/04/2019:	\$534.79
18/05/2019:	\$534.85
Repayment Frequency:	Monthly
<b>Interest Rates</b>	
Interest Rate:	17%
Comparison Rate:	17.23%
<b>Fees</b>	
Establishment Fee:	\$50.00



## 4.5 Terms & Conditions / Disclosures

illion Decisioning can present a link to terms & conditions hosted on a corporate website and enforce an applicant to review and accept the terms and conditions prior to submitting their application.

Option	Details
A	Display link to external terms and conditions hosted on client's corporate website.
B	Display link to terms and conditions text displayed on a separate browser tab.
C	Display terms and conditions text on the same screen as the acceptance tick box.

## 4.6 Applicant Result Screen

The applicant submission result screen (sometimes referred to as the thank-you screen) is displayed to an applicant after they have submitted their application. The submission result screen displays the outcome of the application and typically provides the ability for the applicant to upload documents, withdraw their application and enter disbursement information. Other illion Decisioning features that are suitable for applicants to view, such as loan conditions, can also be displayed on the results screen.

If a user logs back into their application after submission, they will be presented with this screen. The applicant result screen is only viewed by applicants. Internal users who have an illion Decisioning user account, view the internal application result screen.

### Your Application

**Thank you!**  
Thank you for your submission! We have received it and will be reviewing it shortly.  
You can upload further supporting documents, or withdraw your application at any time using the buttons below.

[Upload Documents](#)

If you need to withdraw this application, you can do so below. Withdrawals cannot be reversed.

[Withdraw Application](#)

Option	Details
A	As per base solution
B	As per base solution with additional changes
C	Custom



## 5 Decisioning Features & Functions

### 5.1 Rules and Alerts (Policies)

Rules are used to check various sources of application data for specific information. Rules can be set around (but are not limited to) the following areas:

- credit policy
- serviceability
- asset suitability
- market segmentation
- funding
- product suitability

When a rule has been met, illion Decisioning can issue an alert. Alerts are typically set based on the pass or fail of a rule. Alternatively, an alert may be set based on the failure of a call to an external source such as a bureau or identity verification product.

#### 5.1.1 Duplicate Checks

Prior to bureau reports being ordered, illion Decisioning checks previous applications for information that is provided in a newly submitted application. Duplicate checks can cover information such as applicant name, email, address, phone and id information and match criteria can be configured to suit business requirements.

#### 5.1.2 Alerts and Statuses

Alerts can be configured to change the status of an application when they are triggered. For example, if rule to check for an undischarged bankruptcy on a bureau report is met, an alert is issued and the application status is changed to 'decline'. The status change is set when the alert is created.

The 'refer' status refers the application to a queue for further investigation. For example, when a rule to check for the applicant's name on previous application is met, an alert is issued, and the application is referred to a queue, where an internal operator can investigate further.

Note that alerts will only change the application status based on the priority level of the status. Refer to section 6.2 Application Status for further information.

A list of alerts can be found in the relevant base solution documentation.

#### 5.1.3 Rules and Alerts Options

Option	Details
A	As per base solution
B	As per base solution with additional changes
C	Custom rules and alerts



## 5.2 Scorecards



illion Decisioning has the ability to calculate scores for any purpose – credit, risk, behavioural, fraud etc. Scores can also be retrieved from bureau reports or 3<sup>rd</sup> party systems for decisioning.

## 5.3 Bureau Strategy



illion Decisioning's leading bureau strategy function supports the optimisation and management of a company's own bureau strategy. illion Decisioning can be configured to access bureau products from all Australian and New Zealand based credit bureaus. Automated bureau calls provide very fast access to bureau products. For commercial customers we are able to offer international reports through the Dun & Bradstreet group.

The benefit of proactive bureau management is that it allows independent credit strategies to be applied for both single and multi-bureau requests. illion Software Solutions has been working in a multi bureau environment since its inception. We are the only company to proactively invest in integrating multiple products from multiple bureaus into our ecosystem.

illion Decisioning allows customers to determine which bureau to call, the most suitable product, the point in the flow when the request should be made, and what the bureau re-use strategy will be. illion Decisioning also provides easy management for bureau error handling.

illion Decisioning supports the following bureau providers:

- illion
- Equifax
- Centrix (NZ)
- Experian

### 5.3.1 Bureau Strategy Options

Option	Details
A	As per base solution
B	Single bureau strategy
C	Multiple bureau strategy

### 5.3.2 Bureau Products

Bureau products provide credit history and information that assists with credit decisioning. Various bureau products are available across the market that can focus on identification, credit history, credit risk & analysis and fraud. For a detailed list of the products supported by illion Decisioning refer to Appendix B.



Bureau products fall into two main categories – consumer and commercial:

### **Consumer applications**

Bureau products for consumer applications provide information about an individual's credit history. Consumer bureau products typically provide negative or comprehensive credit information, personal information, and any history of serious credit infringements. Bureaus also typically offer specific products that provide various scores based on analysis of the individual's credit history.

### **Commercial application**

Bureau products for commercial applications provide information about a business entity. This information can include court actions, collections and commercial defaults, registered charges, security interests and public filings. Commercial bureau products typically include basic entity information such as contact details, company type, director details etc. Specialty products that can be offered by bureaus include more detailed information, including risk and payment analysis.

For further information regarding specific product content refer to the relevant bureau documentation.

## **5.3.3 Bureau Handling**

Errors returned from bureau product requests typically fall into two categories:

- Connection issue (*e.g. timeout – no response returned*)
- Data Error (*response returned with error in data*)

illion Decisioning provides the ability for errors to be handled as part of the bureau strategy.

### **Single bureau error handling**

If a connection issue or data error is returned after calling the bureau, an alert is issued and the application is sent to a queue.

### **Multi-bureau error handling**

If a connection issue or data error is returned after calling the first bureau, an alert is issued and the second bureau is called. If a connection issue or data error is returned after calling the second bureau, a second alert is issued and the application is sent to the appropriate queue.

## **5.3.4 Bureau Re-use**

illion Decisioning provides the ability for bureau reports to be re-used when client based requirements are met.

### **Consumer reports**

Consumer bureau reports can be re-used for the same applicant. Where client's terms and conditions allow, consumer bureau reports can also be re-used for the same applicant across different applications. To keep risk to a minimum, illion Software Solutions recommends the re-use period is kept to a maximum of 7 days. The bureau re-use feature can also be turned off if there is no requirement to re-use a bureau report across separate applications.

### **Commercial reports**

Can be re-used on or across applications as necessary. To keep risk to a minimum, illion Software Solutions recommend the re-use period is kept to a maximum of 30 days.



## 5.4 Financial Verification

Applicant bank statements can be obtained online during the application process by integrating a bank statement collection product into illion Decisioning application screens. The applicants' bank statement data is retrieved and the statement data can be analysed on the spot. The analysis result may then be used as part of the workflow decisioning process. illion Decisioning can also allow for customers to manually upload scanned bank statements.

### How does electronic bank statement collection work with illion Decisioning?

illion Decisioning uses bank statement collection services to verify applicants' income and expenses, and serviceability.

1. During the application process, the applicant enters their online banking credentials
2. The bank statement collection product scans the applicant's bank statements and sends files back to illion Decisioning.
3. The results are analysed and taken into account either automatically by the decisioning workflow or manually by internal finance staff.

### Integration screen access

There are two types of screen access when integrating with Bank Statement Collection products:

- illion Decisioning Screens

The following options provide access to a Bank Statement Collection product within illion Decisioning's application screens:

- illion Decisioning control  
An existing illion Decisioning screen automatically integrates with a service provider at the back end. This option is only available with Proviso.
- iFrame within illion Decisioning screen  
The Service Providers web content is displayed within an illion Decisioning screen.

- 3<sup>rd</sup> Party Screens

Once the bank statement data is retrieved its sent via web service call to illion Decisioning for attachment to the application and reviewed as part of the automated decisioning. This method is used when a third party system is used to capture application details, or when the front-end of the bank statement collection service is used for the applicants to login to their internet banking.

### 5.4.1 Financial Verification Options

Option	Details	Compatible Version
A	As per base solution (Lending only)	
B	illion Open Data Solutions (ODS) (formerly Proviso) BankStatements integration using Decisioning screen control	2017
C	illion ODS (formerly Proviso) integration via iFrame within Decisioning screen <i>Option supports access to illion ODS's StatementOCR product</i>	2017





Option	Details	Compatible Version
D	Illion Open Data Solutions (formerly Proviso) via 3 <sup>rd</sup> Party screen using web service call <i>Option supports access to illion ODS's StatementOCR product</i>	2017
E	Illion Decisioning triggers email to customer. Customer follows link directly to illion ODS BankStatements screens. BankStatements data sent to illion Decisioning system. <i>Option supports access to illion ODS's StatementOCR product</i>	2017
F	Credit Sense integration via iFrame	2.0
G	Custom (incl. Yodlee)	

## 5.5 Identity Verification



Identity verification products can be integrated into illion Decisioning's application process, allowing identities to be verified online in real time. Identity verification also play a critical role in meeting anti-money laundering regulations.

### Consumer Applicants

Consumer applicants are verified by providing information such as their name, address, DOB and forms of ID against multiple reliable and independent government, public and private data sources. illion Decisioning is able to support capture and verification of the following ID types:

- Australian Drivers Licence
- New Zealand Drivers Licence
- Medicare Card Number
- Passport Number
- Other – Birth Certificate

When an applicant enters their ID information into the illion Decisioning application screen, illion Decisioning can interactively check the ID as the applicant moves through the application. The ID information is sent to the ID verification service provider where the data is verified in the background, in real time.

The service provider then returns the verification result to illion Decisioning.

- If the ID verification fails;  
When using the illion Decisioning application screen, the failed verification response can be used to interactively request additional identification from the applicant. This data is then sent to the service provider later in the decisioning process, post application submission.
- If the verification passes;  
The ID verification result is sent to illion Decisioning where the data is utilised in the automated decisioning.



All results are sent to illion Decisioning and stored against the individual application, and can be utilised in the automated decisioning and workflow process.

### Commercial Applicants

The registration of commercial applicants' businesses is verified through the Australian Business Register (ABR) or New Zealand Companies Office (NZCO) by cross checking the following information provided in an application:

- ABN/ACN or NZBN
- Registered Name
- Trading Name

illion Decisioning can also complete ID checks on company directors to assist customers with meeting AML requirements. illion Decisioning verifies commercial applicants by obtaining the director(s) name(s) from the company bureau report and sends this and any associated information to an ID verification service provider.

The director(s) name(s) can also be checked against watch lists. This check can be done as part of the ID verification.

### Watch lists

illion Decisioning can accommodate rules and alerts on the following watch lists if they are checked as part of identity verification service provider:

DFAT – Department of Foreign Affairs & Trading (AU)

OFAC – Office of Foreign Assets Control (US)

PEP – Politically Exposed Persons

### Rule Sets

Integration of identity verification services requires the set-up of rule sets that allow the level of verification to be adjusted to suit business needs. Rule sets will be discussed as part of the illion Decisioning implementation.

#### 5.5.1 Consumer Identity Verification Options

Option	Details	Compatible Version
A	As per base solution	2.0
B	GreenID by illion	2.0
C	ID Matrix by Equifax	4.0
D	ID Matrix + KBA by Equifax	4.0
E	Custom/Other	



## 5.6 Beneficial Ownership

illion Decisioning can be integrated with Simple KYC (SKYC), a purpose built product that provides real time verification of Australian incorporated entities, including registered company details, directors, and determination of beneficial ownership, to facilitate meeting Anti Money Laundering (AML)/Counter Terrorism Financing (CTF) legal requirements.

Simple KYC's detailed reports can be viewed and interacted with directly within illion Decisioning's screens as provided within the Simple KYC product. The entity structure returned by SKYC can be displayed in a dynamic tree view or as a static report, both providing information on every layer of ownership within an entity, as well as naming the ultimate beneficial owners.

Simple KYC reports can be built into the automated decisioning process in a similar manner to bureau reports, or can be ordered on an ad hoc basis.

Further to the Simple KYC reports, illion Decisioning can facilitate the verification of the ultimate beneficial owners returned by SKYC, against GreenID's Global Sanctions/Politically Exposed Persons (PEP) lists.

### 5.6.1 Beneficial Ownership Options

Option	Details
A	Simple KYC Integration
B	Simple KYC & Green ID Integration <i>Ultimate beneficial owners returned by SKYC checked against GreenID's Global Sanctions/PEP lists</i>

## 5.7 Serviceability



Financial data captured during the application process to determine the applicant's disposable income is run through a servicing calculation. The results of the serviceability calculations are displayed on the 'Serviceability' screen which is viewable by internal operators who are provided with the required access permission.

illion Decisioning's base solution serviceability calculator provides a framework of inputs and outputs as a base for client serviceability requirements. illion Decisioning can also be implemented with additional serviceability requirements to cater to client specific needs. Alternatively, an external API can be used for the servicing calculator.

### Serviceability calculations

Clients provide an Excel spreadsheet containing the clients own serviceability calculations, which is integrated into illion Decisioning.



The following list includes, but is not limited to, the base serviceability spreadsheet file requirements. Please contact your illion Software Solutions Consultant for further information.

- .xls or .xlsx file
- No macros
- Unlocked file

Please refer to Appendix C – Supported Excel Functions for details regarding which functions are supported by this process.

### 5.7.1 Serviceability Options

Option	Details
A	As per base solution <i>Client provides Excel spreadsheet containing serviceability calculations to suit base framework.</i>
B	As per base solution with additional changes <i>E.g. Changes to serviceability inputs and/or outputs</i>
C	Custom <i>E.g. external API to serviceability calculator</i>

### 5.7.2 Serviceability Display Options

Illion Decisioning has the option to display the serviceability calculations for each application.

Option	Details
A	No display of serviceability calculations
B	Static display of serviceability calculations
C	Custom display

## 5.8 Loan Conditions

Illion Decisioning can generate and track conditions on a loan relevant to a customer's application, and message these conditions to other systems. Loan conditions can be dynamically generated based on rules that are applied to the application and/or applicant. Loan conditions can be assigned and assessed at multiple stages in the application workflow.

Option	Details
A	As per base solution
B	As per base solution with additional changes
C	Custom



## 5.9 Suspect Management



register.

Within illion Decisioning you can build and maintain a suspect register for your business. illion Decisioning automatically checks the customer maintained suspect register as part of the automated assessment process. The suspect register is easily maintained by downloading and uploading spreadsheets, or by manually adding suspects directly to the

The Suspect Management feature is optional with all illion Decisioning implementations.

illion Decisioning provides easy suspect management by providing detailed search capability of the suspect register and allowing information to be updated at any time.

Each search category includes a list of multiple search options to ensure a detailed database of information on suspects, and the ability to narrow down suspects quickly.

### Uploading Data to Suspect Register

The suspect register can be updated by manually adding a 'New Case File', or for large amounts of data, uploading a spreadsheet .csv file to populate the suspect register.

### Suspect Maintenance

It is also possible to break down the suspect register into different file categories as per business requirements. Common examples are blacklists, fraud and suspect lists

#### 5.9.1 Suspect Management Options

Option	Details
A	As per base solution
B	Include suspect register in illion Decisioning
C	Integration with external fraud product
D	Do not include suspect register in illion Decisioning



## 5.10 PPSR Integration

illion Decisioning can integrate with the Australian Personal Properties Security Register as per the options below.

Option	Details	Compatible Versions
A	As per base solution (Lending only)	
B	PPSR Register by GlobalX (commercial only)	Latest version
C	PPSR Search by Equifax (on object) – searches PPSR Register*	v 0.1.0
D	PPSR Register by Equifax (on object) – places registration*	v 0.1.0

\* PPSR search and place applies to motor vehicles by VIN

## 5.11 Vehicle Valuation

illion Decisioning provides verification and valuation of vehicles as part of the application process.

When using the illion Decisioning screens, vehicle valuation details are available real-time via an API during application data capture.

Alternatively, Redbook vehicle valuation data is uploaded to the illion Decisioning database via SFTP every night, allowing quick 'offline' access to current data.

Option	Details	Compatible Versions
A	Redbook Valuation via API (AU & NZ)	Latest version
B	Redbook Valuation 'offline' (AU & NZ)	Latest version
C	Glass's Guide (AU)	Latest version
D	Motorweb (NZ)	Latest version
E	Custom	



## 5.12 Property Verification & Valuation



illion Decisioning supports a verification and valuation functionality related to property securities as per the options below. These processes can be staged through the application workflow as required.

### 5.12.1 Property Verification Options

Option	Details	Compatible Versions
A	Land Titles by Equifax	1.0
B	Custom	

### 5.12.2 Property Valuation Options

illion Decisioning can be used to dictate the type of valuation required, or this can be set via the rules at ValEx.

Option	Details	Compatible Versions
A	ValEx by CoreLogic	1.3
B	Custom	



## 6 Operational Workflow Features & Functions

### 6.1 Application Result Screen

illion Decisioning displays the results of automated assessment on the 'Application Result Screen' to internal users, which includes but is not limited to:

- Current status of the application, and if referred, the name of the queue the application has been referred to
- Details of where the application failed any policy rules
- All applicable bureau reports (supported bureau reports provided in Appendix A)
- Any duplicate application matches
- Any suspect/fraud list matches
- Application details and all corresponding documents in a print ready file
- Next steps for the application

### 6.2 Application Status

The status (decision) of an application is used to help understand what the current state of the application is. There are interim statuses (for example, 'awaiting documents', 'conditionally approved' or 'refer') or final statuses (for example, 'approved', 'settled', or 'declined').

Each status in illion Decisioning has a priority level so that while processing through policies / workflow, a status may only change to a lower status during automated processing. For example, 'approved' status can change to 'refer', but 'declined' cannot change to 'refer' as declined is a lower status than refer.

Each status can also be configured with an icon and/or a colour to assist with identifying the current status of an application.

### 6.3 Queues

illion Decisioning supports parking application in processing queues awaiting a manual or automated action.

Option	Details
A	As per base solution
B	As per base solution with additional changes
C	Custom

### 6.4 Customer Correspondence





illion Decisioning has the ability to communicate with applicants and/or internal stakeholders throughout the application and decisioning process.

Following are the supported communication methods:

### **6.4.1 Email**

illion Decisioning can send externally address emails at any point in the application process to email addresses provided in the application or to specified static email addresses. illion Decisioning supports HTML content for attractive visuals, inserted application data to personalise the message and attached documents that have been generated or uploaded to illion Decisioning.

illion Decisioning also has a standard suite of emails that can be used for a simple solution (refer to Appendix B of the Lending Solution Design document for examples). The text of the email can be tailored to suit business requirements.

illion Decisioning emails support the following functionality:

- HTML or text content generated from application data
- File attachments
- Full email history
- Configuration of recipients and 'from' address

Customers utilising Decision Service (Saas) have the choice of using illion's SMTP or their own. Licenced customers will require their own SMTP.

illion recommends that personally identifiable information is not included in the content of automated emails.

### **6.4.2 Contact Us Section**

The application screens include a side menu bar with a 'contact us' link. The link provides a web form for applicants to fill out and submit with any questions or issues they may have.

### **6.4.3 Notes**

Individual note records can be emailed to internal staff. For further information please refer to section 0 Notes.

### **6.4.4 Other Communication Methods**

illion Decisioning can connect to other existing API's to send or trigger communication through channels other than email - SMS gateway providers are a common example.



## 6.4.5 Correspondence Options

Option	Details
A	As per base solution
B	None - No outgoing correspondence from illion Decisioning
C	Email - Standard templates
D	Email - Custom content (including attachments)
E	SMS – through external provider (web service/gateway)
F	Other - custom

## 6.5 Document Generation

The document generation feature can be utilised with illion Decisioning's standard document generation feature, or by integrating a document generation service provider with illion Decisioning.

### illion Decisioning document generation

Typically, illion Decisioning generated documents are loan contracts, application summaries & text based documents. Logo images can be included in the documents together with basic styling. Supported outputs are pdf, html and plain file (.txt, .csv etc).

### Integrated document generation products

Integrating illion Decisioning with document generation products provides access to additional features provided by the integrated product, such as more complex styling and electronic signature management. It is also possible to integrate with separate products – one for document generation and another for electronic signatures.

How integrated document generation works:

1. Documents are maintained by the business via the document generation application.
2. illion Decisioning sends the required data to the integrated product, which then generates the document.
3. If using electronic signature:
  - a. If a DocuSign generated document, the electronic signature process starts and is managed.
  - b. If a 3<sup>rd</sup> party generated document, the document is received by illion Decisioning and then sent to DocuSign for electronic signature.
4. The document is then sent back into illion Decisioning.

Integration with document generation products will require clients to have accounts with the service provider.



### 6.5.1 Document Generation Options

Option	Details	Compatible Version
A	DocuSign	Latest version
B	LeadPoint	Latest version
C	illion Decisioning	
D	Custom	

## 6.6 Electronic Signature Integration

The electronic signatures feature provides the ability for documents to be signed. illion Decisioning provides signature capability through DocuSign integration.

### How does it work with illion Decisioning?

Electronic signatures can be applied to documents generated by illion Decisioning, DocuSign, LeadPoint or other document generation tools. illion Decisioning also supports DocuSign's 'Wet Signature', where a document is printed, manually signed and uploaded back into DocuSign.

- Where the document is generated within illion Decisioning:  
illion Decisioning generates the document. The document is sent to DocuSign to manage the signature process. Once the document is signed its received back into illion Decisioning.
- Where the document is generated by LeadPoint or another 3<sup>rd</sup> party:  
illion Decisioning sends the required data to the 3<sup>rd</sup> party document generation tool. The document is sent back to illion Decisioning and then sent to DocuSign to manage the signature process. Once the document is signed, it's sent back to illion Decisioning.  
LeadPoint can also integrate directly with DocuSign. This option can be discussed at a project level on best approach with all three parties.
- Where the document is generated by DocuSign:  
illion Decisioning sends the required data to DocuSign. DocuSign generates the document, manages the signature process and the signed document is received back into illion Decisioning.

DocuSign can be integrated with any illion Decisioning base solution.

### 6.6.1 Electronic Signature Options

Option	Details	Compatible Version
A	DocuSign	Latest version
B	Custom	



## 6.7 Document Management



illion Decisioning can manage documents internally or supports connectivity to a Document Management System (DMS). This is managed at a company level, meaning that illion Decisioning or a DMS can be the primary location for documents. illion Decisioning does not allow the use of split system management (part illion Decisioning/part DMS).

In both illion Decisioning and DMS storage options, the document upload interface displayed to the user operates the same. The back-end processing deals with where to store and retrieve the file(s) from.

### When are documents transferred to the DMS?

#### 1. At end of application process

Once the application has been finalised or settled (as per business requirements) a message is sent to the DMS system advising documents are ready for retrieval. The DMS system then calls illion Decisioning using any of the calls below:

- Get list
- Get link
- Retrieve document

The DMS system returns a link for illion Decisioning to access the documents when a user wants to view the documents within illion Decisioning.

#### 2. When documents are uploaded to illion Decisioning

As soon as documents are uploaded to illion Decisioning, they are pushed to the DMS. The DMS returns a link for illion Decisioning to access the documents when a user wants to view the documents within illion Decisioning.

### 6.7.1 Document Management Options

Option	Details
Document Storage option:	
A	As per base solution
B	illion Decisioning Database <i>All uploaded documents stored in and retrieved from illion Decisioning database</i>
C	illion Decisioning Database with copies pushed to DMS <i>All uploaded documents stored in and retrieved from illion Decisioning database, and copies of documents pushed to a DMS as part of the workflow (e.g. at settlement).</i>



Option	Details
D	All documents stored in DMS. <i>All uploaded documents pushed to DMS. No copies of documents stored in illion Decisioning. illion Decisioning retrieves documents from DMS upon operator request from illion Decisioning.</i>
Send document to third party storage:	
1	As soon as documents are uploaded to illion Decisioning (illion Decisioning pushes to DMS)
2	When application process is finalised (or as agreed in SOW) <i>illion Decisioning advises DMS &amp; DMS retrieves document(s) from illion Decisioning.</i>

## 6.8 Checklists



illion Decisioning can generate and track checklists of manual actions to be completed at various stages of the workflow. List items can be dynamically generated based on rules that are applied to the application and/or the applicant.

Checklist items can be grouped into stages of the application process, such as at the credit and/or settlement stages. The check list items can be set to require validating prior to being able to continue processing the application. A username and date/time stamp are recorded against each check list item when marked as completed.

Option	Details
A	As per Lending base solution
B	As per Lending base solution with additional changes
C	Custom

## 6.9 Settlement

illion Decisioning can capture and track payments for the settlement of approved credit applications. This includes populating payments from product data and managing payees for the application.



## 7 Branding

illion Decisioning provides branding capabilities that are outlined in the illion Decisioning Branding Specification document. This document includes screen examples and details around standard branding options. Custom branding and specific fonts not displayed in the Branding Specification document can be provided at additional cost.

Option	Details
A	Standard branding as per Branding Specification document
B	Custom branding in addition to standard branding

## 8 Product Configuration

illion Decisioning can be used to manage product details as well as perform repayment calculations. This includes interest rates, fees, commissions, insurances etc.



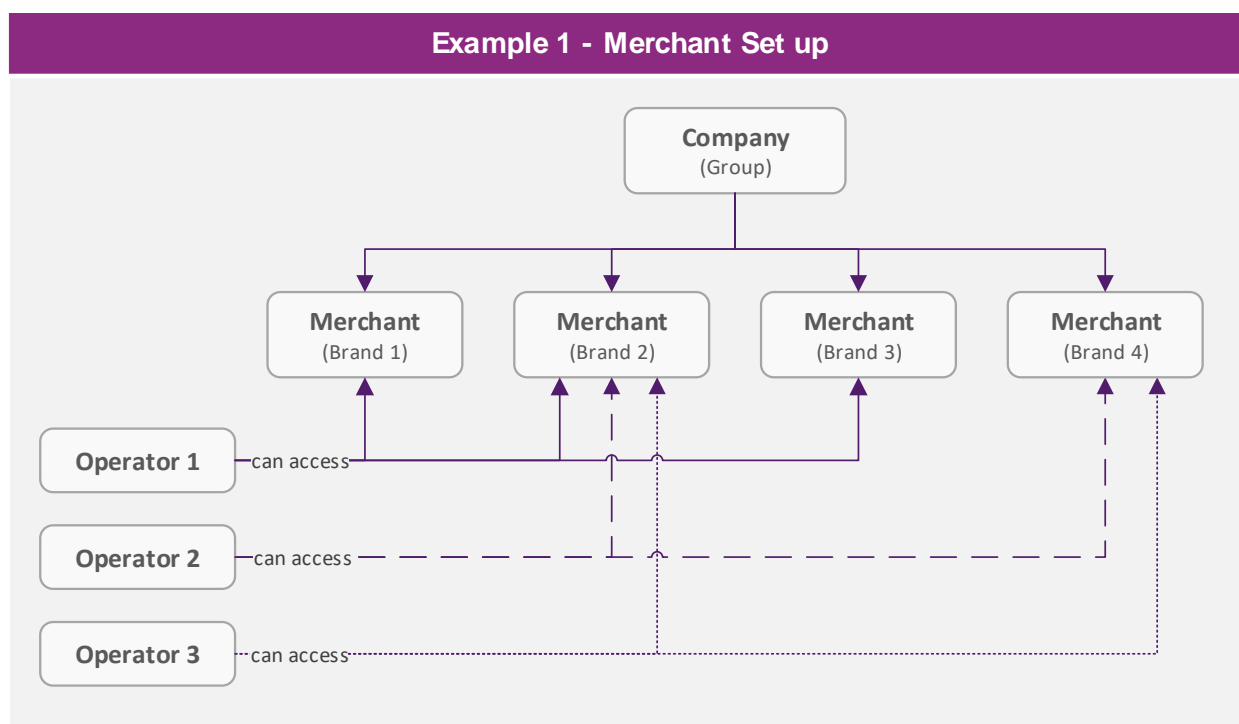
## 9 User Configuration Features & Functions

### 9.1 Merchants

Internal illion Decisioning users are referred to as operators, each with their own login credentials. Merchants provide the ability to group applications for segregated access and decisioning. Operators can be linked to all or specific merchants depending on business requirements. Each Merchant can be set up with, but not limited to, its own branding, terms and conditions and credit products.

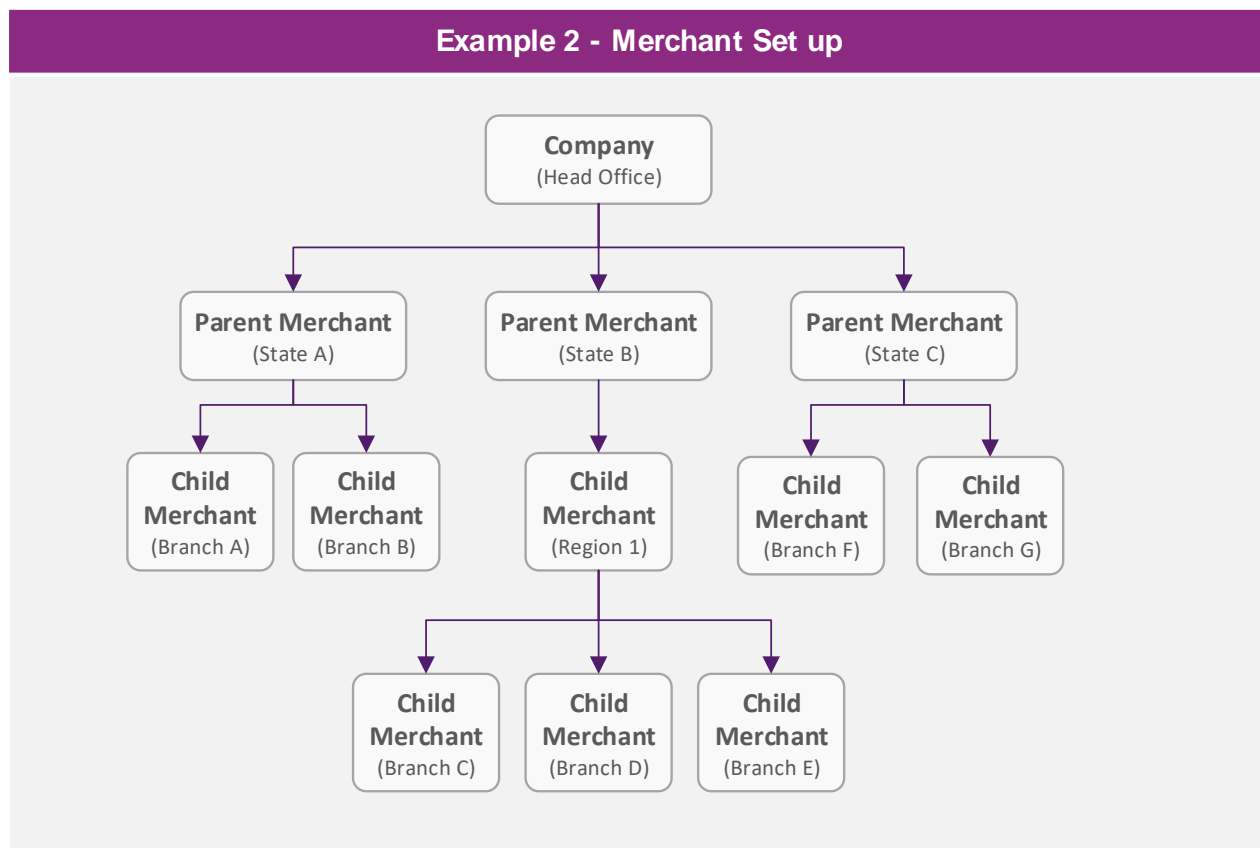
The use of multiple Merchants is optional. Multiple merchants are typically configured in two ways – to represent brands, and to represent business hierarchy as per the charts below.

Merchants configured to manage brands:





Merchants configured to suit business hierarchy:



Access to:	Also provides access to:
All parent merchants	All levels of child merchants under that parent
'State A' parent merchant	Child merchants 'Branch A' and 'Branch B' only
'State B' parent merchant	All levels of child merchants under 'State B' – Region 1, and Branches C, D & E.
'Region 1' child merchant	All child merchants under 'Region 1' – Branches C, D & E only.
Branch C	Branch C only.

### 9.1.1 Merchant Options

Option	Details
Creation method:	
A	illion create manually as per client requirements
B	Client provides spreadsheet containing merchant data for batch upload*
C	Client creates merchants

\*Typically supplied together with a spreadsheet of operators allocated to merchants. See section 9.2.2 Operator Options.



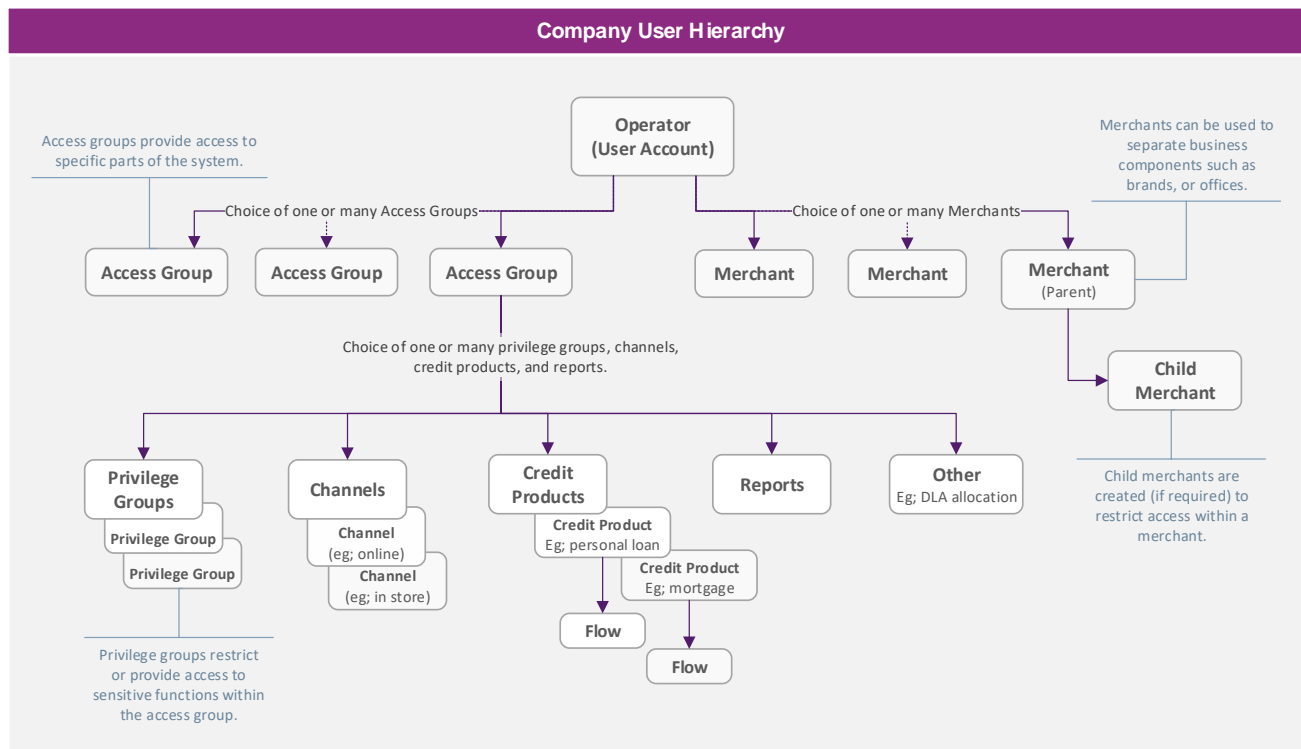


## 9.2 User Access Control



illion Decisioning can grant or restrict access to data and/or functionality to groups of users through its access control mechanisms (Access Groups and Privilege Groups). Administration of these groups is protected by a hierarchy to prevent users from giving themselves or others access to sensitive data or functionality.

The following chart provides an overview of how user accounts are controlled:

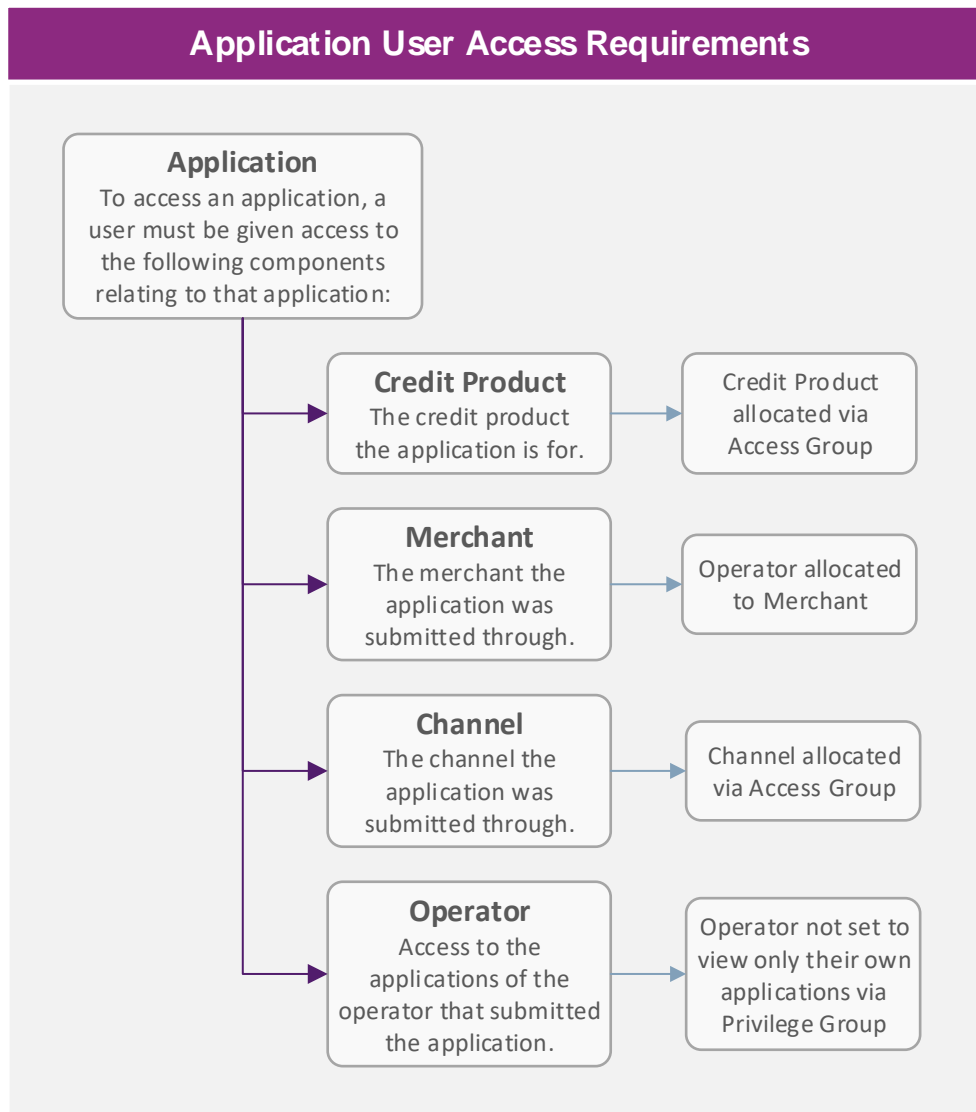




## Operators

The operator represents an individual using the system via user account. Operators belong to a company and are assigned access to merchants and access groups.

The applications that operators can view is based on access to the following objects:



## Privilege Groups

A privilege group restricts or provides specific functionality within an access group. For example, some users have access to specific reports, but the privilege group can restrict the users from editing or creating new reports.

## Access Groups

An access group is a specific combination of access to privileges, credit products, channels, and other illion Decisioning functions such as DLA's, into a named group. Access groups can also be aligned with Active Directory configuration. Please refer to section 9.3 User Authentication for more information regarding how Active Directory works with illion Decisioning.



## Credit Products

Credit products are linked to their own application screen and decision flow. The credit product determines how an application is processed. Multiple products offered by a client can be linked to a single credit product. Example credit products include personal loans, mortgages, credit cards, etc. A personal loan 'credit product' could be associated with multiple client products such as fixed interest rate personal loan, low fee personal loan, promotion personal loan, etc.

When an operator is assigned access to a credit product via an access group, the operator is able to view applications of that credit product. If the operator has access to a credit product and a user privilege to create new applications, a link to create new applications of that credit product will display on the dashboard.

## Channels

Channels are an additional way to segment applications for reporting purposes, and allows for specific rules to be applied to a flow based on the channel the application was received from. For example, additional rules may be run if the application is via an online web form. Refer to section 2 - Application Channels for further information.

### 9.2.1 User Account Security Policy

Following are the options available on illion Decisioning's account security settings.

Settings that can be applied across all users:

- Session timeout
- Number of login attempts
- Password reset
- Banned passwords
- IP address restrictions

Settings that can be applied to specific groups of users:

- Password configuration - age / strength / expiry

### 9.2.2 Operator Options

Option	Details
A	illion Software Solutions create operators as per client requirements <i>Client to provide operator credentials</i>
B	Client provide spreadsheet containing operator data* for batch upload by illion Software solutions
C	Single Admin Operator provided for client to create own operators

\* Operator spreadsheet can include merchants each operator is allocated to.



### 9.2.3 Access Group Options

Option	Details
A	Base solution Access Groups
B	Base solution Access Groups with additional changes <i>Changes to existing base solution Access Groups and/or new Access Groups</i>
C	Custom Access Groups <i>(Please note other custom options may be required to integrate custom Access Groups).</i>

## 9.3 User Authentication

illion Decisioning provides access to internal operators via user accounts. User accounts can be managed in illion Decisioning, via an active directory, or via a web service call to a client-side login server.

### 9.3.1 User Account Management Options

Option	Details
A. Managed in illion Decisioning	
B. Managed via client Active Directory	
B1	LDAP/LDAPS same sign-on (ability to login with the same AD username/password).
B2	LDAP/LDAPS single sign-on (signed on automatically with internal system username/password) – licenced clients only.
C. Managed via web service call to client-side login server (custom)	
	Call out to a login server using SOAP/REST to receive access information.

## 9.4 Designated Lending Authority (DLA)

illion Decisioning supports assigning groups of users a Delegated Lending Authority, restricting the applications those users have the authority to approve.

DLA's can be configured against any data element or combinations of data elements including exposure, loan amount, score, LVR and policy alerts.

Option	Details
A	As per base solution
B	As per base solution with changes
C	illion create custom DLA groups based on client requirements
D	Client create own DLA groups



## 9.5 Underwriter Feature

illion Decisioning's Underwriter feature allows applications to be automatically assigned to credit officer level users once an application is queued. Other options include:

- Option to lock applications automatically or manually once they are assigned to a credit officer;
- Option to allow or deny self-assignment and remove assignment;
- Option to allow or deny the ability for an operator to change their availability.

Automatic assignment can be based on workload, or in alphabetical order of underwriters.

Supervisors have the ability manually assign and view automatically assigned applications via the Underwriter widget on the Dashboard.

Option	Details
Lock Functionality	
A1	Manually lock application once assigned
A2	Automatically lock applications when assigned
Assigning Functionality	
B1	Manual assigning
B2	Automated assigning
Custom functionality	
C	Custom automated or manual functionality to be detailed in SOW



## 10 illion Decisioning Connectivity

All connectivity to illion Decisioning is via the web service gateway, Inteport.

### 10.1.1 illion Decisioning Request

Requests are submitted to illion Decisioning in a defined XML format using SOAP.

These can either be Synchronous (standard) or Asynchronous.

Some common requests would be;

- Submit (Create an Application in the workflow)
- Resubmit (Re-start an Application)
- Action (Push an Application along in the workflow)
- Search (Find an existing Application/s)
- Retrieve (Get details of an existing Application)
- Upload (Attach files to an application)

Requests are validated against an illion Decisioning schema to ensure that minimum required fields/data elements are met, however application level rules or configuration may determine other mandatory fields.

Request data can be transformed from a client XML data structure to the illion Decisioning required data structure if required.

illion Decisioning does not currently support any other formats, i.e. REST or JSON

### 10.1.2 illion Decisioning Response

Responses in illion Decisioning are returned in an XML format as a response to a request (10.1.1).

Response data can be transformed from the illion Decisioning required data structure to a client required XML data structure if required.

### 10.1.3 Connectivity Options

Option	Details
A	As per base solution
B	Custom connectivity (including translated data structure)*

\* illion Decisioning supports customising the XML data returned in its responses to submit, resubmit, action and retrieve requests if there is a requirement to hide some response information from a system call.

## 10.2 Client System Connectivity

illion Decisioning can capture customer reference numbers, interface with systems containing existing customer data, and/or check an internal customer list. This information can be used in decisioning, or to retrieve account data as part of manual assessment.



# 11 Platform Features

## 11.1 Dashboard

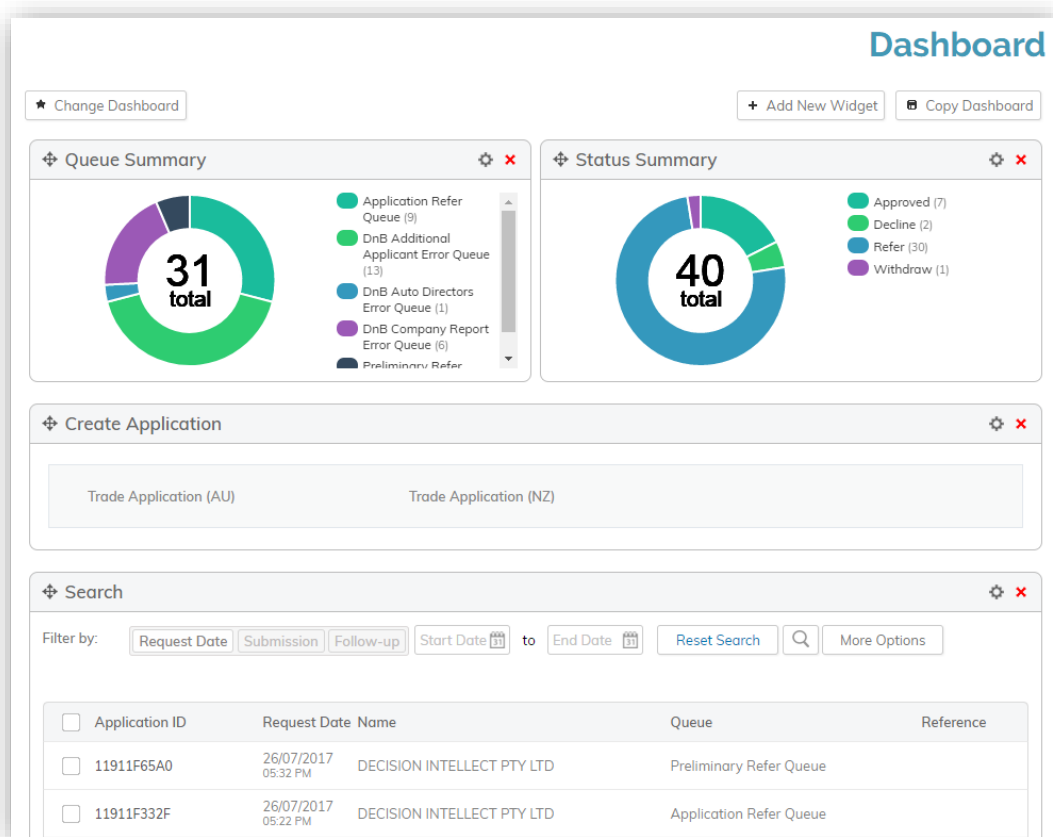


The dashboard is the initial landing page for internal users of illion Decisioning. The dashboard acts as a centralised repository of all previous applications and a window into the current application activity. The dashboard content and view is customisable by individual users and or user groups depending on their level of user access.

The Dashboard is standard with all illion Decisioning implementations.

The dashboard includes the following features:

- View submitted applications
- Search for applications by various search criteria
- Enter new credit applications for assessment
- Display queue lists & interactive charts - clicking on chart components will display a list of the applications represented in the chart.
- Display links to other commonly used websites - e.g. <https://abr.business.gov.au/>
- Access to illion Decisioning reporting and suspect register.



The dashboard can be personalised by adding widgets (charts with summarised data) and configuring each widget's options to suit individual or business requirements. Shared dashboards can also be set for user access groups by an admin user. Colours used are based on branding colours that are selected



prior to implementation. The main list of applications can be refreshed automatically based on the options selected from the list settings.

## 11.2 Audit Trail



All changes to applications and corresponding workflow are logged with the name of the user who made the changes, and the date and time of the change. This information is accessible from the 'Trail' option on the left side menu when viewing any application and access can be limited via user access groups.

The Audit Trail feature also provides the ability to open previous versions of the application. In addition, the application is tracked to ascertain how long the application has been in each state of the process, and provides an operator work time and a total time.

The Application Trail feature is included as standard with all illion Decisioning implementations.

Application Trail												
Reference	Action	Starting Status	Result Process	Result Status	Starting Date	Processed Date	Operator	Work Time	Total	TAT	Total	Open Application
		Assess	END	Stored	2018-01-10 17:01:10	2018-01-10 17:01:10	Integrate Administrator	0:00:00		0:00:00		Open
		Stored	END	Stored	2018-01-10 17:01:10	2018-01-10 17:01:23	Integrate Administrator	0:00:00		0:00:12		Open
		Stored	END	Stored	2018-01-10 17:01:23	2018-01-10 17:01:57	Integrate Administrator	0:00:00		0:00:33		Open
		Stored	Applicant Details Queue	Incomplete	2018-01-10 17:01:57	2018-01-10 17:01:59	Integrate Administrator	0:00:00		0:00:02		Open
	GreenID	Incomplete	Applicant Details Queue	Incomplete	2018-01-10 17:01:59	2018-01-10 17:03:34	Integrate Administrator	0:00:30		0:01:34		Open
		Incomplete	Applicant Details Queue	Incomplete	2018-01-10 17:03:34	2018-01-10 17:03:35	Integrate Administrator	0:00:30		0:00:00		Open
	Continue	Incomplete	Applicant Details Queue	Incomplete	2018-01-10 17:03:35	2018-01-10 17:03:48	Integrate Administrator	0:00:30		0:00:12		Open
		Incomplete	Applicant Details Queue	Incomplete	2018-01-10 17:03:48	2018-01-10 17:04:02	Integrate Administrator	0:00:30		0:00:13		Open
		Incomplete	Applicant Financials Queue	Incomplete	2018-01-10 17:04:02	2018-01-10 17:04:02	Integrate Administrator	0:00:30		0:00:00		Open
		Applicant			2018-01-10 17:04:02	2018-01-10 17:04:02	Integrate Administrator	0:00:30		0:00:00		Open





## 11.3 Reports



illion Decisioning has a built-in reporting module that contains multiple pre-defined reports. The reporting module also has the ability to create custom reports. All reports can be scheduled to run automatically and the report be emailed to a pre-defined distribution list.

Below are the standard reports available for viewing by an operator with the appropriate privileges.

### Administration Reports

#### ***User Application Activity***

Provides information by operator on submissions, actions, final actions and resubmissions

#### ***User Security Audit***

Provides list of all users and access groups they belong to. This report does not have any parameters

### Application Reports

#### ***Alert Report***

Reports the number of times an alert has been invoked during the applications process for the selected credit product(s).

#### ***Channel Report***

Reports the number of applications submitted to illion Decisioning from each channel. Possible to select one or many channels.

#### ***Decision Report***

Reports the final decisions reached for each application in the defined date period, including manual operator decisions.

#### ***Automatic Decision Report***

Reports the automated decisions reached for each application by the decision flow in the defined date period.

#### ***Device Info Extract***

Provides information about the device and IP address of the user of a specific application (by application ID). Includes time, date and application screen accessed, as well as platform and browser information.

#### ***Forecasted Disbursement Report***

Provides information around forecasted loan disbursement based on applications within the selected date range. The data for this report is typically entered into the Settlement screen. However the content of this report may be dependent on your illion Decisioning implementation.

#### ***Scorecard Extract***

Provides applicant scorecard and alert information by product and bureau, with the option of including application data.

#### ***Application Summary***

The Application Summary report is a sub-report created for the Alert, Channel, Decision, Automatic Decision, Bureau Object, Bureau Service and Queue Reports. Clicking on the graph of these reports will provide a sub-report containing applicant detail.



## Bureau Reports

### ***File Create – Bureau Object***

Reports the number of bureau file creations for each bureau object within the flow of the selected credit product(s).

### ***File Create – Bureau Service***

Reports the number of bureau file creations for each bureau service within the flow of the selected credit product(s).

### ***Average Time – Bureau Object***

Reports the average bureau response time during the applications process that has utilised each bureau object.

### ***Average time – Bureau Service***

Reports the average bureau response time during the applications process that have utilised each bureau service.

### ***Volume – Bureau Object***

Reports the number of applications that have utilised each bureau object in the flow of the selected credit product(s).

### ***Volume – Bureau Service***

Reports the number of applications that have utilised each bureau service in the flow of the selected credit product(s).

### ***LVR Product Details***

Provides LVR and application information for approved applications by product, merchant and channel over the selected date range.

### ***LVR by Product Summary***

Provides LVR by product and merchant for approved applications and is presented in a graphical format. Detailed information not provided.

### ***Time in Queue***

Reports the number of applications waiting in each queue within a defined bracket of time, over the selected date range. Report is presented in a chart as well as in a data format. Business hours not taken into account. Time brackets:

- < 5 minutes
- < 15 minutes
- < 30 minutes
- < 1 hour
- < 4 hours
- < 8 hours
- > 5 days

## Processing/Performance Reports

### ***Automated Processing Times***

Provides the number of applications automatically processed within a defined bracket of time, over the selected date range. Report is grouped by credit product and total number of applications within a bracket of time.

### ***Sub Flow Analysis***

Reports number of applications that have been submitted to sub flows. Reports on all sub flows that were utilised within the defined date period. Sub flows are set up in the Flow Designer tool.

### ***Manual Processing Times***

As per the Automated Processing Times Report, the Manual Processing Times report provides the number of applications that were manually processed within a defined bracket of time, over the selected date range. Report is grouped by credit product and total number of applications within a bracket of time.



## Queue Reports

### ***Average Time in Queue***

Provides the average time an application is in each queue before being assessed by an Operator.

### ***Applications in Queue***

Provides the number of applications within each queue.

## Trend Reports

### ***Hourly Analysis***

Reports the number of applications received by hour for the selected date range. The totals for the same hour across multiple dates are added together to form one total figure for that hour. Report is useful to see trends in applications being submitted at particular parts of the day. Report will only display hours where data applies in the report.

### ***Day of Month Analysis***

Reports the number of applications for each day of the selected date range. Report works best if the date range is defined to one month.

### ***Day of Week Analysis***

Reports the number of applications for each day of the week for the selected date range. Report is useful to see trends in applications on particular days of the week. Report will only display days where data applies in the report.

### ***Company 12 Month Trend***

Reports the number of applications received under the 'Company' umbrella by month, for the selected date range. If the date range is shorter than one month the data will be grouped into that month. Data is defined by Company, so data is not broken down into products and only provides the number of applications as a whole.

## Finance Reports

### ***Fee Override Report***

Provides information around submitted loans that have had fees overridden. Data includes Application ID, Loan Product, Fee Name and Amount, Operator, Channel and Merchant.



## 11.4 Notes

Every application has a notes section where internal information can be recorded, such as investigation notes and phone call outcomes. The notes screen is accessible from all applications by clicking on the 'Notes' button on the left side menu. Notes can also be configured for capture and display on other application screens, such as the applicant result screen.

Notes provide the following functions:

- Ability to search all notes for particular data by date or category.
- Ability to create re-useable categories and subjects for selection when creating a note.
- Ability to create templates to prepopulate a note.
- Ability to send the note as an email. Emailed notes are used for internal purposes only as the emails do not contain any branding, HTML or email signatures.

User access permissions determine if an operator can create, edit and/or delete notes, and user access is required for the above functions.

The Notes feature is included as standard with all illion Decisioning implementations.

**Application Notes**

Subject

Message

**Search**  
Date Range:   
Date From:  Date To:   
(dd/mm/yyyy) (dd/mm/yyyy)  
Category:

Saved Notes Filtered (Showing 1 of 1 matching filter)

Date	Merchant	Operator	Access	Subject	Note	Delete	Edit	Email
2018-02-16 12:04:54	BRANCH	INTEGATE	Assessment	On Hold	Customer has advised their application is currently on hold.	<input type="button" value="Delete"/>	<input type="button" value="Edit"/>	<input type="button" value="Email"/>



## 12 Appendix A – Supported Bureau Products

illion Decisioning supports a multi bureau strategy. This section details the credit history, fraud and ID bureau products supported by illion Decisioning.

### 12.1 illion Products

illion Consumer Products	AU Product Code	NZ Product Code
Consumer Access Score	ASC1	ASC3
Consumer Access Report with Score	ASC2	ASC4
Geographic Risk Consumer Enquiry	BGC3_1	
Geographic Risk Consumer + Commercial Enquiry	BGC3_2	
Geographic Risk Commercial Enquiry	BGC3_3	
Geographic Risk Commercial + Consumer Enquiry	BGC3_4	
Geographic Risk Index (GRI)	BGRC	
Negative Bureau Enquiry by Consumer ID	BIS3_1	BIS3
Negative Individual Consumer + Commercial Enquiry by ID	BIS3_2	
Negative Individual Commercial Enquiry by ID	BIS3_3	
Negative Individual Commercial + Consumer Enquiry by ID	BIS3_4	
NZ Driver Licence Check		BLCC
Negative Bureau Enquiry + Driver License Check		BLC3
NZ Driver Licence Verification		BLCV
Negative Bureau Enquiry + Driver License Verification		BLV3
Comprehensive Bureau Enquiry with Score	CBC6	CBC9
CBCX	CBCX	
Public Record Enquiry	CBD1	CBD1
Adverse Enquiry	CBD2	CBD2
Negative Bureau Enquiry and Enquiry Date	CBDE	
Comprehensive Bureau Enquiry NZ	CBE5	CBE3
Partial Bureau Enquiry	CBE7	
Partial Bureau Enquiry with Score	CBE8	
Comprehensive Bureau Enquiry + DL Check		CLC3



illion Consumer Products	AU Product Code	NZ Product Code
Comprehensive Bureau Enquiry + DL Verification		CLV3
Negative Bureau Enquiry + Extreme Credit Risk	ECR4	
Negative Consumer Enquiry + Geographic Risk by ID	SGC3_1	
Negative Consumer + Commercial Enquiry + Geographic Risk by ID	SGC3_2	
Negative Commercial Enquiry + Geographic Risk by ID	SGC3_3	
Negative Commercial + Consumer Enquiry + Geographic Risk by ID	SGC3_4	

illion Commercial Products	Product Code
Australian Commercial Products	
Dynamic Risk Score	4311
Dynamic Risk Score + ASIC (No Docs)	4312
Dynamic Risk Score + Historic ASIC (No Docs)	4313
ABN Validation Enquiry	ABNV
HTML Company Extract PLUS w/o ASIC Docs	CPHC
HTML Historical Company Extract PLUS w/o ASIC Docs	CPHH
Last ASIC Extract Date Enquiry	ExtractDateReport
Company Basic + ASIC Enquiry	HBCA
Company Basic Enquiry	HBSC
Payment Predictor + ASIC Enquiry	HPYA
Payment Predictor Enquiry	HPYP
Commercial Bureau Enquiry + ASIC (No Docs)	HXBCA
Commercial Bureau Enquiry + Historic ASIC (No Docs)	HXBCH
ASIC Extract Enquiry	HXDNC
Payment Analysis	HXPAA
Payment Predictor + ASIC (No Docs)	HXPYA
Payment Predictor + Historic ASIC (No Docs)	HXPYH
Add Monitors	MONAD3
Get Change Summary	MONLS2



illion Commercial Products	Product Code
Organisation Search Enquiry	OrganisationSearchRequest
DRS current ASIC refresh with PPSR information	PPCHC
DRS no ASIC refresh with PPSR information	PPCHN
Payment Predictor no ASIC refresh with PPSR information	PPEHN
DNB Product Availability	PRAV
Business Verification on AU entity	UEBV
Failure Risk on AU Entity	UEFR
Late Payment Risk on AU entity	UEPP
D&B Report	XBIRO
New Zealand Commercial Products	
NZ Commercial Bureau Enquiry + NZCO + PPSR	5301
Payment Analysis NZ	5511
NZ Report + NZCO + PPSR	5600
NZ Report without PPSR	5603
NZ Dynamic Risk Score + NZCO	5623
NZ Payment Predictor Enquiry + NZCO	5661
NZ Payment Predictor Enquiry + NZCO + PPSR	5670
NZ Payment Predictor	5681
NZ Commercial Bureau Enquiry + NZCO	HNBC
D&B International Products (Data Integration Toolkit)	
DIT Business Information Report	DIT_BIR
DIT Business Verification	DIT_BUSVERI
DIT Comprehensive Report	DIT_COMP
DIT Decision Support	DIT_DS
DIT Enterprise Management	DIT_ENTMAN
DIT Investigation	DIT_INVST
DIT Monitoring Add Registration	DIT_MON_ADD_REGO
DIT Monitoring Get Notification	DIT_MON_GET_NOTI
DIT Monitoring Modify Registration	DIT_MON_MOD_REGO



## 12.2 Equifax Bureau Products

Equifax Product Name	Product Code
Individual Products	
Individual Commercial Enquiry	commercial-enquiry
Individual Commercial + Consumer Enquiry	commercial-plus-consumer-enquiry
Individual Consumer + Commercial Enquiry	consumer-plus-commercial-enquiry
Equifax Score Financial Commercial Plus Consumer 1.1	vedascore-financial-commercial-plus-consumer-1.1
Equifax Score Financial Consumer Plus Commercial 1.1	vedascore-financial-consumer-plus-commercial-1.1
Equifax Score Financial Consumer Plus Commercial	vedascore-financial-consumer-plus-commercial
Individual Consumer Enquiry	consumer-enquiry
FraudCheck Enquiry	fraudcheck
FraudCheck + AML Enquiry	fraudcheck-aml
FraudCheck + AML (Credit) Enquiry	fraudcheck-aml-credit
Identity Plus NZ	Identity-plus-nz
Connect Create Registrations	createRegistrationsRequest
Connect Registration Number	registrationNumberSearchRequest
Connect Serial Number Search	serialNumberSearchRequest
Connect Score Apply	veda_connect_score
Connect Land Titles	Veda_land_titles
VeriCheck	Verification-services-suite
VeriCheck Enquiry	verichack
VeriCheck + AML Enquiry	verichack-aml
VeriCheck + AML (Credit) Enquiry	verichack-aml-credit
NZ Drivers License Verification	verification-service-driver-licence-nz-longnames
NZ Drivers License Check	licensecheck-nz
Commercial Products	
ASIC Direct Current Extract	asic-direct-current-extract
ASIC Direct Current + Historical Extract	asic-direct-current-plus-historical-extract





Equifax Product Name	Product Code
Equifax Business Scored Enquiry	business-scored-enquiry
Commercial Check V4	commercial-check
Commercial Inquiry PPSR V4	commercial-inquiry-ppsr
Commercial Plus V4	commercial-plus
Company/Business Enquiry	company-business-enquiry
ASIC Enhanced Company Enquiry	company-enquiry-asic-enhanced
Company Scored Enquiry	company-scored-enquiry
Company Trading History	company-trading-history
Equifax Commercial Apply	equifax_commercial_apply
Indepth Company Trading History Enquiry	indepth-company-trading-history
MultiPower Enquiry	multipower-enquiry
Organisation Identification Search	organisation-identification
Connect AML Enhanced Company File	veda_connect_aml_company_file
ID Matrix V4	veda_id_matrix_v4

## 12.3 Centrix Bureau Products

Centrix Product Name	Product Code
Centrix Consumer Credit Check	GetCreditReport2

## 12.4 Experian Bureau Products

Experian Product Name	Product Code
Experian Comprehensive Credit Report (Commercial Credit excluded)	ANCCR1004



## 13 Appendix B – Base Solution Features & Functions

The following tables provide an overview of the features and functions that are included with individual base solutions. Further information can be found in the respective base solution documents.

### 13.1 Lending Solution

The table below provides a summary of inclusions provided with the base Lending Solution. Each item includes a page reference to general information provided within this document (illion Decisioning Features & Functions Guide). Detailed information about the Lending Solution can be found in the Lending Solution Design document.

Feature/Function Description	Option Provided	F&F Page Ref
Application Channels	As required	6
Application Types	Up to 6 individual consumer applicants and 6 guarantors	7
Application Capture		
Application Capture Screens	Standard Lending application capture screens or SOAP/XML API submission aligned to Lending data schema.	8
Address Capture	Integration with Google Address auto complete	8
Document Upload by Applicant	<ul style="list-style-type: none"><li>Properties securities section on Securities screen (application capture screen).</li><li>Upload Supporting Documentation section on Summary screen (application capture screen).</li><li>Upload documents button on Submission Result screen, displayed to applicant at the end of the data capture process.</li></ul>	10
Loan Quote Screen	Option to include or exclude	11
Terms and Conditions / Disclosures	Choice of link to text provided by client to display on an illion Decisioning window or link to external URL maintained by client.	12
Applicant Result Screen	Standard Applicant Result screen (thank-you screen) with buttons for applicant to upload documents, withdraw the application and/or enter disbursement information.	12



Feature/Function Description	Option Provided	F&F Page Ref
Decisioning		
Rules and Alerts (Policies)	As documented in Lending Solution Design: Section 1. Pre Bureau Policy – Alerts Section 2. Bureau Strategy – Alerts Section 3. Post Bureau Policy – Alerts	13
Decisioning Flow	Configured by illion Software Solutions. Read only access to Designer. As documented in Lending Solution Design: Post Application Submission Workflow section.	-
Scorecard	Generic illion pre bureau and post bureau scorecards	14
Bureau Strategy	Multi Bureau	14
Financial Verification	Integration with Proviso iFrame and/or manual upload	16
Identity Verification	Integration with illion's GreenID	17
Serviceability	Calculated using HPI living expense calculator	19
Loan Conditions	5 loan conditions together with 4 custom conditions that operators can create at both the application and contract verification stages of an application (8 custom conditions in total).	20
Suspect Management	illion Decisioning Suspect Management tool	21
PPSR	PPSR search and registration on vehicles via Equifax in Australia only PPSR encumbrance policy in Australia only	22
Vehicle Valuation	AU: Choice of Redbook or Glass's Guide NZ: Redbook	22
Property Verification	Land Titles by Equifax	23
Property Valuation	ValEx by CoreLogic	23
Operational Workflow		
Application Result Screen	Standard Application Result Screen	24
Queues	<ul style="list-style-type: none"> <li>• Bureau Error Queue</li> <li>• Awaiting Proviso Queue</li> <li>• Post Bureau Refer Queue</li> <li>• Post Bureau Escalation Queue</li> <li>• Application Verification Queue</li> <li>• Awaiting Documents Queue</li> <li>• Contract Verification Queue</li> <li>• Funding Queue</li> </ul>	24
Customer Correspondence	Generic email templates when applicant applies for loan directly	24



Feature/Function Description	Option Provided	F&F Page Ref
Document Generation	Not included	26
Document Management	illion Decisioning	28
Checklists	<ul style="list-style-type: none"> <li>Conditional Approval Checklist</li> <li>Full Approval Checklist</li> <li>Contract Verification Checklist</li> <li>Settlement Checklist</li> </ul>	29
Settlement	Standard settlement feature	29
Other		
Branding	Standard branding as outlined in illion Decisioning Branding Specification	30
Product Configuration	4 Mortgage products 4 Personal Loan products	30
User Configuration		
Operators (user accounts)	As required. Operators allocated to Lending Access Groups.	33
Merchants	Multiple merchants	31
Access Groups	7 types of access groups as documented in Lending Solution Design	36
User Authentication	Managed in illion Decisioning	36
DLA's	3 DLA groups	36
Platform Features		
Dashboard	Standard Dashboard	39
Audit	Standard Audit Trail feature	40
Reports	Standard illion Decisioning reports	41
Notes	Standard Notes functionality	44
Documentation provided		
	<ul style="list-style-type: none"> <li>High Level Lending Solution Design</li> <li>All applicable generic documents</li> </ul>	-



## 13.2 Acquisition Solution

The table below provides a summary of inclusions provided with the base Acquisition Solution. Each item includes a page reference to general information provided within this document (illion Decisioning Features & Functions Guide). Detailed information about the Acquisition Solution can be found the Acquisition Solution Design document.

Feature/Function Description	Option Provided	F&F Page Ref
Application Types	<ul style="list-style-type: none"> <li>Companies: up to 6 Directors</li> <li>Businesses: up to 6 Proprietors</li> <li>Sole Traders: maximum 1 Sole Trader</li> <li>Partnerships: 2 - 6 Partners (individual or company)</li> <li>Trusts: 1 – 6 Trustees (individual or company)</li> </ul>	7
Application Capture		
Application Capture Screens	Standard Acquisition application capture screens	8
Address Capture	Integration with Google Address auto complete	8
Terms and Conditions	Choice of link to text provided by client to display on an illion Decisioning window or link to external URL maintained by client.	12
Applicant Result Screen	Standard Applicant Result screen as per section 8.9 – External User Result screen of the Acquisition Product Specification.	12
Decisioning		
Rules and Alerts (Policies)	As documented in Acquisition Product Specification: Section 10.4 - Preliminary checks Section 10.5 - Company policy checks Section 10.6 - Individual & small business checks	13
Automated Decisioning Flow	Configured by illion Software Solutions	-
Bureau Strategy	illion	14
Business Verification	Australian Business Register (ABR) or New Zealand Companies Office (NZCO)	18
Suspect Management	illion Decisioning Suspect Management tool	21
Operational Workflow		
Application Result Screen	Standard Application Result Screen	24
Queues	<ul style="list-style-type: none"> <li>Preliminary Refer Queue</li> <li>Application Refer Queue</li> <li>Bureau Error Queues</li> </ul>	24
User Configuration		
Operators (user accounts)	Multiple operators linked to AI Access Groups.	33



Feature/Function Description	Option Provided	F&F Page Ref
Access Groups	3 types of access groups as documented in Acquisition Product Specification	36
User Authentication	Managed in illion Decisioning	36
Platform Features		
Dashboard	Standard illion Decisioning Dashboard	39
Audit	Standard Audit Trail feature	40
Reports	Standard illion Decisioning reports	41
Notes	Standard Notes functionality	44
Other		
Branding	Standard branding as outlined in illion Decisioning Branding Specification	30
Documentation		
	<ul style="list-style-type: none"><li>• High Level Acquisition Solution Design</li><li>• All applicable generic documents</li></ul>	-



## 14 Appendix C – Supported Excel Functions

The illion Decisioning System uses an external library (called “NPOI”) to perform calculations using an Excel document (.xls or .xlsx) in order to assist with complex calculations like serviceability.

As we use an external library we are only able to offer support for the functions that this library has made available.

### 14.1 Library Version

illion Decisioning currently uses version **4.2.1** of the NPOI Library to perform calculations in Excel documents.

### 14.2 Supported Functions

The version of the NPOI library has listed support for the following functions. Any spreadsheet using other functions not listed here should be checked to determine if the calculations work as expected.

Function	Function	Function	Function
Abs	DMin	Isref	Rate
Acos	Dollar	Istext	Replace
Acosh	DStarRunner	LeftRight	Rept
Address	EDate	Len	Roman
And	EOMonth	Ln	Round
Asin	Errortype	Log	Rounddown
Asinh	Even	Log10	Roundup
Atan	Exact	Logical	Row
Atan2	Exp	Lookup	Rows
Atanh	Fact	LookupUtils	SearchFind
Averageif	FactDouble	Lower	Sign
Averageifs	False	Match	Sin
Bin2Dec	Finance	MathX	Sinh
Boolean	FinanceFunction	Mid	Slope
Ceiling	FinanceLib	MinaMaxa	Sqrt
CHAR	Fixed	Mirr	StatsLib



Function	Function	Function	Function
Choose	Floor	Mod	Substitute
Clean	Function	Mode	Subtotal
Code	Fv	Na	Sumif
Column	Hex2Dec	Not	Sumifs
Columns	Hlookup	Now	Sumproduct
Combin	Hyperlink	Nper	Sumx2my2
Complex	IDStarAlgorithm	Npv	Sumx2py2
Concatenate	IfFunc	Numeric	Sumxmy2
Cos	Imaginary	Oct2Dec	T
Cosh	ImReal	Odd	Tan
Count	Index	Offset	Tanh
Counta	Indirect	Or	Text
Countblank	Int	Pi	Text
Countif	Intercept	Pmt	TimeFunc
Countifs	IPMT	Poisson	Today
CountUtils	Irr	Power	Trim
DateFunc	Isblank	PPMT	True
Days360	Iserr	Proper	Trunc
Dec2Bin	Iserror	Pv	Upper
Dec2Hex	Islogical	Quotient	Value
Degrees	Isna	Radians	Vlookup
Delta	Isnontext	Rand	WeekdayFunc
DGet	Isnumber	Rank	WeekNum





## 15 Appendix D – Document History

### Version History

Version	Date	Name	Description
0.1	12 Feb 2018	Fiona Maher	Established Document
0.2	23 Apr 2018	Fiona Maher	Distributed draft for feedback.
1.0	15 May 2018	Fiona Maher	Incorporated various feedback and released version 1.
2.0	October 2018	Fiona Maher	Updated content and added headings. Re-ordered content to reflect the same order as the template SOW.
2.1	November 2018	Fiona Maher	Various updates to text wording in line with SOW template update.
2.2	February 2019	Fiona Maher	Rebranded Inteflow to illion Decisioning.
2.3	April 2019	Fiona Maher	Updated serviceability spreadsheet requirements.
2.4	May 2019	Fiona Maher	Updated Application Result Screen section to reference supported bureau reports in Appendix A. Added Simple KYC information to Beneficial Ownership section.
2.5	July 2019	Fiona Maher	Expanded ODS options for Financial Verification and updated icons.
2.6	September 2020	Ben Sawyer	Added “Supported Excel Functions” appendix and referenced within document