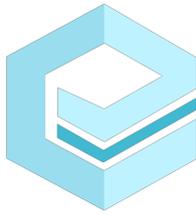


Ezidox Pty Ltd

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User Guide



ezidox[™]
easy document collection

We welcome any enquiries regarding this document, its content, structure or scope. Please contact:

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Document Control

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Introduction

ezidox will be used to simplify the process of collecting, approving and storing their Customer's documents in a secured and organized cloud storage to access the documents easily when required.

In this guide we will call "collector" who has the role to gather documents and/or forms and "Customers" all the ones that must provide them. Customers can be both persons and companies. For example, if you are a mortgage broker you are the collector and all your clients will be your Customers. Another example: an organization and the people and companies asked to provide documents and forms have the same collector-Customers relationship

Collectors will follow simple steps to create a Document Request:

- a. Access portal.ezidox.com
- b. Create a new Document Request, entering the Customer details, the list of documents requested and the documents to send to them.
- c. As result a new Document Request is generated in ezidox and the Customer is notified via email/sms
- d. From here on, documents collected will be managed via ezidox

The philosophy behind this document is to guide the collector through the normal Document Request flow:

- a. Registering your new collector profile (one-off)
- b. Creating a new Document Request for a new Customer
- c. Assisting the Customer in uploading documents, in case they are directly sent to the collector via email
- d. Reviewing the documents uploaded
- e. General operations on the whole Document Request, both when in progress and completed

Overview summary of ezidox process:

Step 1: Phone call with Customer

- Have a call with the Customer to have a first screening for the parts of a Document Request really needed from that specific customer

Step 2: Send document request from Ezidox

- Create a Document Request for your Customer
- Enter the Customer details
- Select the most appropriate template/Individual documents:
- Include the relevant groups and documents
- Add any other person involved in the loan, if any: a co-borrower, a guarantor or simply another person who can upload the documents required on behalf of your Customer
- **OPTIONAL** - Share the Document Request with a colleague
- Select the documents to send to your Customer as part of the initial email
- Update the notifications settings and enter a welcome message for your Customer
- Check the data inserted and submit the Document Request: it will now be added to your personal list
- The customer will receive an invitation mail to inform him/her: this will allow him to start uploading the documents

Step 3

a: Follow up: request for additional documents

- Edit the Document Request
- Select any additional group or document that you need from your Customer
- Save the Document Request
- The customer will receive an email to inform him/her of the additional documents requested

b: Follow up: send additional documents

- From the Document Request details, send documents to your Customer

Step 4: Complete the document request

- Lodge your Document Request to email all the documents to the Lender/third party. This will also change the status of the Document Request to 'Complete' and will stop sending reminders to the Customer; you can select the "Complete without Email" option to avoid any email being sent.
- Manually export the documents into your local drive as a Zip File/PDF and change the Status of the document request to 'Complete' from Actions.

Collectors:

Anytime you want to access, you can login from portal.ezidox.com or your custom URL if this has been configured

Getting Started

Registering your profile

From ezidox website:

Go to <https://portal.ezidox.com/#/registration> and sign up your email address, select your vertical and create a password. You will receive an activation email in your mailbox, follow the link, complete your details and confirm Terms and Conditions.

Via Invitation:

Once an Admin collector has invited you, you will receive an invitation email.

In order to complete your registration and activate your account, you will need to:

- Click on 'Get Started'; you will be sent to the ezidox website
- Choose a password and click on register
- Accept ezidox T&Cs
- Complete your personal details and click on the Save button

Your user has now been activated and you are now in ezidox.

The first screen you will see is the dashboard. Before starting dealing with the Customer let's quickly configure your notifications

My Profile Section

In the top right of the screen, click on your name and select My Profile. From 'Profile' tab you will be able to:

- Upload your Profile picture that will be displayed to the customers
- Change your details
- Input a landline number, which will be shown to your customers instead of the mobile phone.
- Change your password

From 'Social Networks tab, you will be able to link your Google account with ezidox. This way you will be able to login to ezidox using 'Sign in with Google' option.

From Settings section, you will be able to configure your own notification settings, change your date format, time zone and country and enable 2 factor authentication.

Collectors will receive the following notifications:

- a. Daily update for all Document Requests managed, including:
 - documents uploaded
 - comments/notes received
- b. Receive an email notification when a document is uploaded
- c. Receive an email when a new chat message is added to Requests that you are watching.
- d. Receive email when a Note is added to Requests that you are watching?
- e. Receive email when a new Request is shared with you?
- f. Choose to watch a document request when is shared with you

You will also be able to select the Date Format (dd/mm/yyyy; mm/dd//yyyy), time zone (ie: +10 AEST) and the telephone prefix for the document requests you are creating.

Additional security for Customers and Collectors is achieved by enabling 2FA (2 Factor Authentication).

2 Factor Authentication is currently achieved as an SMS which is sent to users to confirm their identity. The SMS contains a 5-digit numeric code that users need to enter in order to be able to login.

- 2 Factor Authentication via SMS can be enabled:
 - Collectors:
 - at Company level: all the collectors associated to the company shall enter 2FA to be able to login
 - at User level: collectors can opt-in for 2FA
 - Customers:
 - at Company level: all the customers shall enter 2FA to be able to access applications belonging to a company
 - at User level: collectors can opt-in for 2FA

How to create a Document Request

By clicking on the “Start!” button in your Personal Dashboard you can start the document collection process for your Customers.

From the top right of the screen you will be able to select the Owner of the document request. By default, your user will be selected, but by changing this to a different user, the request will be sent as if the user you selected has sent it!

Primary Customer

The first section is about your Primary Customer, you will be able to choose the Customer Type. The values change depending on the vertical you’ve chosen when you first registered, but there are basically two types, individuals and Entity types. If an entity type is selected (i.e.: Company), the ABN and Entity Name will appear, useful if you are collecting documents from a Company!

First Name, Surname, Email address and mobile number are mandatory fields, that’s because ezidox will send customized emails and SMS using the information you’ve provided.

Two fields are worth your attention:

- **Reference:** It is a free text field. When you create a new Document Request, this may not be available yet, and can be left blank.
- **Docs Due Date:** it specifies when the document should be provided by the Customer. This field is also used to drive the automatic Customer reminders.

Select documents you need to collect

Next step is to select the documents you need to Collect. There are two options here, select Individual Documents; or choose one of the pre-created Templates (if you haven’t created one yet, you can select the sample ‘Home Loan Application’ we have set up for you!)

If Individual Documents is selected, the list of documents available to collect will be displayed. You simply need to search for the documents you need and check the boxes. If there is a document you need to request that is not on the list, you can create a new one from that screen!

If one of the Templates is selected a list of standard groups and documents will load in the screen. From here, you will be able to configure the documents on the go:

Click 1 to create an additional Group in the template.

Click 2 checkbox to include or exclude complete groups

Click 3 to add additional documents to a specific group, which can be chosen from the list.

If you add always the same document[s] for every given Customer you can start thinking of directly saving this set of documents with the “Save as new template” button, so next time you will find it ready to go

Add ‘Attachments’ to the client

If you want to send documents to your Customer, you can use the “Attachments” section. For example, say that you want to send a “Privacy Policy”. If it is not already in the ezidox library, it’s time to add it. Click on the “**Create New +**” button and upload the document to send

The documents included will be sent to the Customer in the invitation email and will be also accessible via the website portal and mobile app, in the Document Request dashboard. Documents can be sent also after the Document Request has been created.

Add additional Applicants to the document request

Once the main Customer is created you can add other applicants who will participate to the current Document Request (i.e. In a joint application – Husband and Wife relationship; Accountant) toggling the second section of the page ‘Do you need to collect documents from anyone else?’

This will expand the section giving you the option to Create an additional customer. The process is almost the same as the one done for the Primary Customer, but there are a few differences:

- If the primary Customer can see the documents sent by the additional Customers; when the selection is switched off then the primary Customer will see only his own document list
- If notifying the other Customer: when you toggle this off, then the document[s] will be uploaded by you or the primary Customer only

- If a Customer can see all the documents: if you turn this off then this Additional Customer can see ONLY the documents are being requested to them. They won't see the documents requested to the Primary Customer
- The relationship of the additional Customer with the main Customer

Share the document request internally

If you have configured more than one user in ezidox, you may also decide to share the Document Request with a colleague. Simply select YES under 'Do you want to share this Document Request with anyone from your organisation?' and search/select your colleg

Write a custom message to Customers

This section allows you to include a custom welcome message to your customers in the invitation email.

Adjust the notification settings for the Customer

- Frequency of recurring notifications [days]: you decide how often your Customer is notified
- Send reminder 3 days before due date: if you have set a Due Date, you can remind your Customer three days before the due date
- Send reminder on due date: you can remind your Customer also on the final day
- Notify Customer when 100% documents have been uploaded
- Send daily digest email: If there have been any changes on the document request, an email to the Collector and Customer will be sent notifying those interactions.

Save as Draft or Next

If you wish to continue and send the request, click on '**Next**'. You will enter the Summary screen

The summary recaps the Customer's data and the items you required and sent. You can even expand each of them for more details.

Once everything is ready you can click on the **Submit** button and the Document Request will be created!

Your Customer will be notified with an email and an SMS containing a link to access the Document Request.

Save as draft

If you would like to come back to the document request and make changes before sending, click on 'save draft'. A draft of the request will be saved in your portal and visible to you on the dashboard.

Once you are done, click on the "**Next**" button and you will enter the Summary screen

Managing the Document request:

You can go back to the dashboard by clicking the Home icon. Here you will see all the Document Requests that you have created or that have been shared with you

- By clicking on any Document Request, you can view its details.
- The Document Requests that need your attention are flagged with a red flag.

You will also start getting notifications in the notification bell to view any change to a document request that you are watching!

You can perform the following actions on the document request:

- a. Upload documents
- b. Chat with Customers for any questions/comments regarding a document
- c. View the documents or a single document image
- d. Accept the documents
- e. Reject the documents
- f. Download Documents
- g. Print Documents

Upload documents

Collectors can upload documents on behalf of their Customers using one of the following options:

- Local System
- Google Drive
- Dropbox

This is a common scenario when the documents are sent to collectors by their Customers directly via email.

After clicking on the “Upload” icon, a window is presented where the users can decide the upload method. When choosing Google Drive or Dropbox, the user will have to enter his credentials. As soon as a document has been uploaded, the document status will change to “Uploaded”

If multiple images or documents files are uploaded in a single transaction (see screenshot below), they will be merged and stored as a single file.

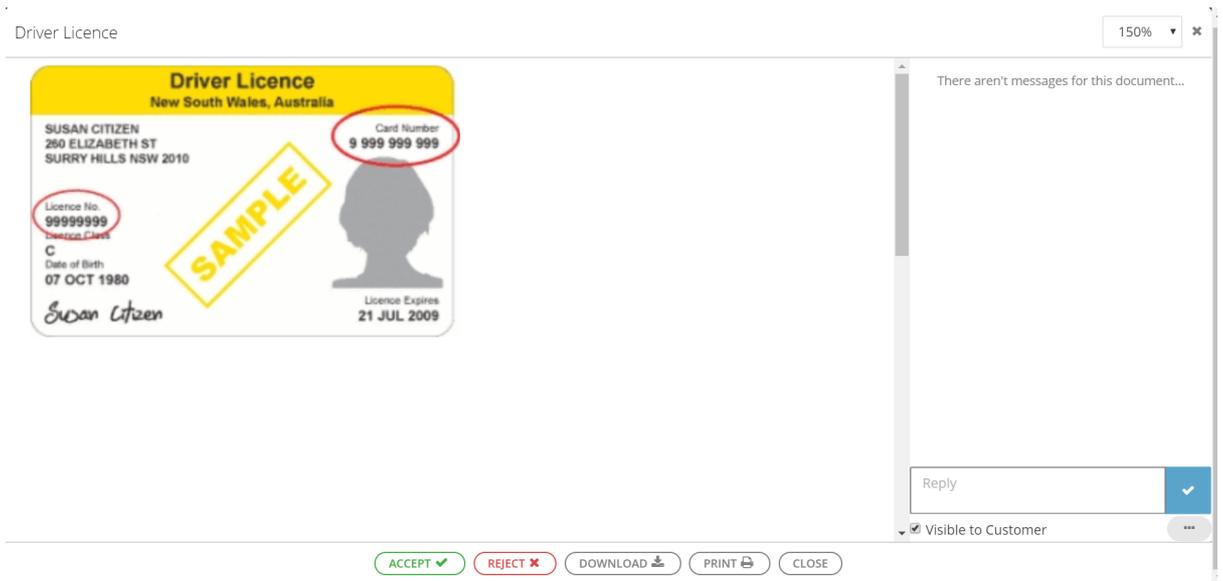
Chat with Customers

You can send and receive chat messages/comments related to the specific document using the chat option.

You just need to type the message and press enter to send it to the Customer.

View documents

You can view the documents by clicking on the “**View**” button at document level. The document/s will be displayed in the PDF Viewer.



- Accept
- Reject- Download
- Print

Accept documents

- Collectors can Accept their Customer's document by clicking "Accept" button for the respective document in the PDF Viewer seen before

Reject documents

Collectors can Reject their Customer's document:

- By clicking "Reject" button for the respective document in the PDF Viewer.

On clicking the "Reject" button, you will be asked for a Rejection reason. The rejection reason will help the Customers in understanding why the document uploaded was rejected; you can also enter a free text comment. And you can notify your Customer also via email checking the "Send email notification" flag

The Rejection reason will then appear in the Document Request details below the document rejected, for both you and your Customer. The same message will automatically show also in the chat section for the respective document.

Download documents

Collectors can download documents by clicking on the "Download" icons.

Print documents

Collectors have the possibility to print the individual documents. To achieve this, please select the one you need and open it using the Eye icon. Once in the PDF Viewer you will find the Print icon

Edit Document Request

Sometimes collectors may need to access a Document Request to modify or correct it. For example, you may need to correct the Customer's phone number, a misspell, Add an additional customer to the request, etc.

The Edit button gives you all these features in a very simple way.

Change status of the document request

By clicking on 'Actions' in the document request dashboard, you will be able to change the status of the document request.

While the document request is under 'In Progress' status, ezidox will keep sending the automatic reminders, so if you already have the documents that you need for the loan, then you can manually set the Document request to 'Complete'.

As an alternative, if you want to stop ezidox from sending the automatic reminders

Share Document Request

Collectors can share the Document Request with another collector using the "Share Document Request" feature. Please click "+" button in the Document Request details screen and select the "Share Document Request" tab, select the colleague in the existing list and click on "Share" button.

Send Attachments

Using "Send attachments" feature, you can send additional documents to the customers.

Existing documents:

- To send an existing document, simply click on the "+" icon, select the listed documents and check the respective document and click "Send" button.

If you have integrated ezidox with an electronic signature platform, you can send a document to be electronically signed from here! Simple check 'Esignature' to YES and select the document.

New document:

- To add new document, click on the "+" icon choose the "Add New" option and add a new document.
- Type the document name, description and upload it.

Export the documents

Collectors can export all the documents as a zip file or PDF by clicking on the “Export” button

If zip file is selected, all the documents will be exported as Individual Files. The folder structure and naming will be the same as the one that is in the ezidox template, so no need to rename and index them!

If PDF is selected, one large PDF file will be exported with all the documents merged into one.

Lodge the Document Request

Collectors can lodge the Document Request when all the required documents have been uploaded and verified by clicking the Complete/Lodge button.

This will send an email to the email address specified with the documents attached as a pdf or zip file (depending on what you choose). You can select the “Complete without email” option to avoid any email being sent or you can choose “Enter Email Address Manually” where it will give you the option to manually include the recipient. In this case you can decide the size of the email to meet the restrictions of the recipient you are sending the documents to.

Once a Document Request is lodged, any reminder notification sent to your Customer will stop, as the status will be changed to Lodged/Completed.

View and Resend an Email notification

From the document request dashboard, open the ‘Notifications’ tab next to Documents. You will see a list of all the emails and SMS that were sent to any stakeholder involved in the Document request (Customer, Colleagues).

To View the email, click on View (You will access a secure copy of the email, and for security reasons, you won’t be able to click in the Links to access the portal.

If you need to resend, simply click the Resend, and the exact email will be resent to the customer/colleague.

Collectors' settings

To access Collector settings, click on your Name on the top right section of the screen, and select 'Settings'.

This screen will show you the Settings Items, which depending on the Security Role you have been assigned, it will show you more/less items.

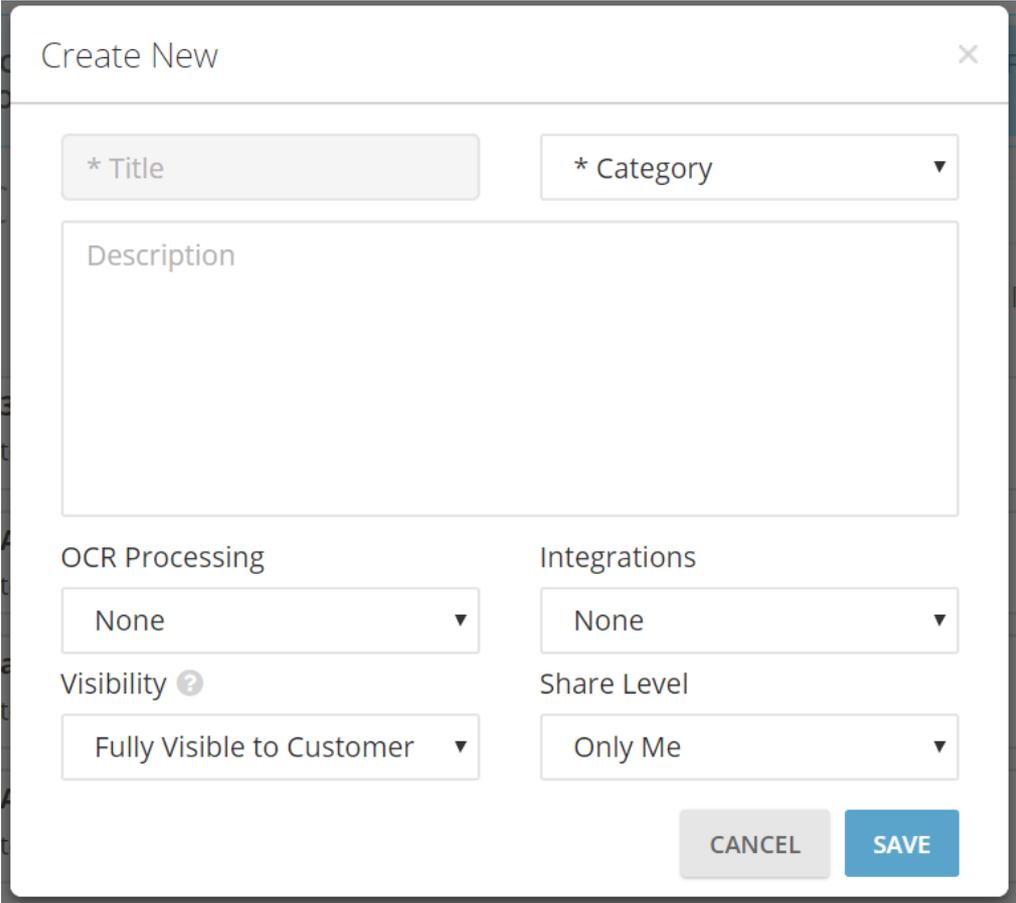
Create custom document

You will be able to manage your own documents to request library in ezidox. To do so, you will need to:

Select "Custom Documents" option from navbar menu and choose "create new+" on the top right corner.

You can also edit an existing custom document by choosing the edit option.

You will be directed to the custom document setup.



The screenshot shows a 'Create New' dialog box with the following fields and options:

- * Title**: A text input field.
- * Category**: A dropdown menu.
- Description**: A large text area for entering the document's description.
- OCR Processing**: A dropdown menu with 'None' selected.
- Integrations**: A dropdown menu with 'None' selected.
- Visibility ?**: A dropdown menu with 'Fully Visible to Customer' selected.
- Share Level**: A dropdown menu with 'Only Me' selected.

At the bottom right, there are two buttons: a grey 'CANCEL' button and a blue 'SAVE' button.

Title: Name of the document to request. (ie. Individual Tax Return)

Category: Select a category appropriate to the specific document you are creating. (ie. Financials)

Description: Use this section to describe the properties of the document you request (ie. Please upload your most recent Individual Tax Return. Please make sure your personal details and annual income is visible)

OCR Processing: If the TFN needs to be removed please select TFN Removal Option. Ezidox has Optical Character Recognition tool embed, that will search for the words TFN or Tax File Number and it will redact it automatically from the document!

Integration: If you have integrated ezidox with any of the Bank Statements third party service providers (Proviso, Mogo Bank Connect, Cashdeck, Credit Sense), you will need to flag the document, so it loads a different modal whenever a customer wants to upload a file against this document.

Visibility: Three levels of visibility are currently available.

- 1- Fully Visible to Customer: The document can be uploaded and is fully visible for both, Collector and Customer. Document is included in the progress bar calculation.
- 2- Customer List Only: The document is fully visible for both, Collector and Customer, but only the Collector can upload. Document is included in the progress bar calculation.
- 3- Collector Only: The document is only visible for the Collector. Document is not included in the progress bar calculation.

Share Level: Select 'Only Me' if you are the only one that needs access to this document. Select 'My Company' if you want to share it with your Team!

[Create custom template](#)

Select "custom template" option from left-side menu and choose create new+". You will be directed to the custom template setup page.

In the first tab 'Name and Welcome Message', Enter the Name of the Template (ie. Home Loan template – PAYG), add an optional description, select the Sharing level and add a specific 'Welcome Message' linked to this specific template. This way, you can have different defaulted messages when you create a document request based on the Template that you choose. You will also be able to include dynamic content in the email by selecting 'Template Placeholders' such as 'Name of the recipient' 'Creator Name' that will be replaced with the respective details.

In the "Groups & documents" section you will be able to create the template structure of the document checklist. You can create different groups to group documents by category (i.e Proof of Identity, Income, Liabilities, etc.) and in each group you will be able to add multiple documents to collect (Drivers Licence, Passport; Pay slips, Bank Statements)

You can choose if you want the group/document to be selected by default, by checking the 'Is Selected by default' box. In the case that the group is not selected by default, when you start a new document request and load this template, you will be able to select the Group but won't be included by default. Useful if you do not normally need a specific type of group/document but you still want it to be there.

To Create a Group, simply type a name and description. Search for a document to collect from the list in the right and click the + button to add it to the group.

In the third tab 'Attachments', you can link specific documents to send to this specific template. This means that, if you select an attachment from this list, whenever you start a new document request and select this template, the attachments selected under this list will be included by default.

Upload Attachments

Go to Attachments section in the left part of the screen.

Click on the "create new +" button located on the top right corner. This will direct you to a new popup window. Enter the details (Name,Description).

If you want this attachment to appear by default every time you create a new document request, simply check the field "Include when creating new Document Requests".

To create an attachment with e-signature, click on the small arrow next to 'Select Integration'.

Once done click on the Next button to upload the file from your Local Drive, Dropbox or Google drive

If you have not selected an integration the process is completed.

If e-signature process is selected, follow the below steps.

Click on the small arrow next to the template and select create new template this will direct you to your e-signature provider follow the steps shown to enable the template.

Customers

Once the Document Request has been created, Customers will receive an SMS and an email invitation.

Customers can access their Document Requests by clicking on the link in the email or on app.ezidox.com

There are 4 different authentication methods for the customer to access the document request, by default, the 'Anonymous' is selected.

- Anonymous: Customers can access the application by clicking on the email link received. Customers won't be allowed to download any of the documents uploaded or attachments received unless they register/login.
- Anonymous + 2FA confirmation: Same as anonymous; in addition, customers' identity will be confirmed by an additional unique SMS code sent to their registered mobile number.
- Username + Password, with Opt-In 2FA
- Social Logins (can be enabled/disabled for each company): Google Login

They can perform following actions, that we are going now to explore in detail:

- View his Document Request details such as:
 - Document Request progress percentage
 - Document Requests Name & Contact Details
 - Reference number
 - Documents due date
 - List of documents requested by the collector
- Upload documents
- Chat with collectors for any questions/ comments regarding the document
- Track the status of their document

Notifications for Customers

Customers will receive the following notifications:

- Daily Summary for:
 - documents rejected
 - new document requested
 - documents sent by the collector
 - comments received

*Only sent if there have been any changes to these list

- Recurring reminder, if the Document Request is not completed, listing:
 - documents rejected
 - documents pending (i.e. requested but not yet uploaded)
- Reminder 3 days before Document Request due date, if the Document Request is not completed and the due date is set
- Reminder on the day the Document Request is due, if the Document Request is not completed and the due date is set

When a customer wants to stop the email notifications, they can go to the top right corner of the screen. Clicking on their name will open a menu where it is possible to see the “My profile” option

Under “Settings” section they can enable or disable the notifications.