

CERTEGY EZI-PAY EXPRESS

SPECIAL APPROVAL PROCESS

The Special Approval process is designed to assist our Merchants whose customers do not meet our criteria, but feel are worthy applicants for Certegey Ezi-Pay's consideration. This process was designed for merchants to achieve possible additional sales, but only in special circumstances. Please inform customers that this is not a guarantee that Certegey Ezi-Pay will approve them, merely a step to obtain a 'possible' approval status.

The following process is to be implemented to ensure all staff know the criteria and considerations that we are prepared to look at.

Please inform the customer you wish to submit them for 'Special Approval' and ask for the following documents to support their case.

WE WILL CONSIDER



NO DRIVER'S LICENCE

Paperwork required for review:

- Copy of recent utility bill
- Copy of last 2 months bank statements (preferably the Direct Debit account*)
- Copy of 2 recent pay slips
- Copy of identification



SELF FUNDED RETIREES

Paperwork required for review:

- Copy of recent utility bill
- Copy of last 2 months bank statements (preferably the Direct Debit account*)
- Copy of superannuation statement
- Copy of Driver's Licence



PART TIME EMPLOYMENT <30 HOURS

Paperwork required for review:

- Copy of recent utility bill
- Copy of last 2 months bank statements (preferably the Direct Debit account*)
- Copy of 2 recent pay slips
- Copy of Driver's Licence



CARER'S PENSION / WIDOW'S PENSION / DISABILITY PENSION

Paperwork required for review:

- Copy of recent utility bill
- Copy of last 2 months bank statements (preferably the Direct Debit account*)
- Copy of recent Pension statement
- Copy of Driver's Licence

*Internet and branch printouts not acceptable

The signed Ezi-Pay *Express* contract and all documents need to be faxed to Certegey Ezi-Pay on **08 8100 2640** or emailed to operations@certegy.com.au to be considered. A fax header with your contact details marked "**Special Approval, Attention: Operations Department**" is to accompany the documents. An assessment will be done and Certegey Ezi-Pay will advise the merchant of the outcome either way within 24 hours 7 days a week.



CERTEGY EZI-PAY EXPRESS CHECKLIST

To ensure you capture all MANDATORY details on the Certegy Ezi-Pay Contract Pad and to help avoid unnecessary Non-Valid contracts, please use this checklist.

PRE-QUALIFICATIONS

- Customer is an Australian Permanent Resident
- Customer is 18 years of age or older
- Customer is either;
 - Employed Full Time (minimum 30 hours per week)
 - Aged Pensioner (65+ years of age)
 - Veteran Affairs Pensioner
- HOME IMPROVEMENT INDUSTRIES ONLY;**
 - Customer must be the home owner

IDENTIFICATION

- Australian Driver's Licence, Aged Pension Card **OR** Veteran's Card
(If the Pension Card does not have the word 'Aged' or 'Veteran's', then it is NOT an Aged or Veteran's Pension Card)

DIRECT DEBITS (REPAYMENTS)

- Credit Card**
 - Credit Card is to be sighted by sales person and must have at least 6 months validity
 - Type, ID number and current expiry date **MUST** be listed
 - Deposit and repayments must be from the same Credit Card
 - Cardholder and applicant **MUST** be the same person
- Bank Account**
 - Must be an Australian Bank Account
 - Must obtain the BSB and Account Number
 - Bank Account holder and applicant **MUST** be the same person

REPAYMENT FREQUENCY

- All repayments by the customer to Certegy Ezi-Pay will be **FORTNIGHTLY**
- Last pay date must be recorded

FEES & CHARGES

- The customer will pay an Establishment or Additional Purchase Fee
- The customer will pay a Payment Processing Fee
- The customer will pay a Monthly Account Keeping Fee
- These fees are **NOT** paid upfront, but over the duration of the loan

EMPLOYMENT DETAILS

- Must be employed in Australia
- Employers trading name, suburb and contact number (Number **MUST** be a landline - 1300, 1800 or 131 etc numbers are not acceptable)
- Self Employed customer must provide their ABN
(Note: Certegy Ezi-Pay may contact the applicant's employer to verify the applicant's employment)

VERIFICATION CALL

- EVERY** purchase requires a verification call
- You **MUST** copy A to J responses onto Contract Pad 2 (Do not manually calculate)
- You **MUST** record the Certegy Ezi-Pay Verification Number on Contract Pad 2

SIGNATURES

- Both Pad 1 and Pad 2 are signed by the customer whose name is on the purchase

NOTE: You **MUST** give the customer a Terms and Conditions booklet and transfer the Purchase Number and the Merchant Number from contract Pad 1 to Contract Pad 2 (top right hand corner) as these forms form one legal document. **You MUST ensure both forms are signed and dated.** There is to be no amendments to the loan Schedule (Pad 2).
For questions and queries please call your Certegy Ezi-Pay Representative.