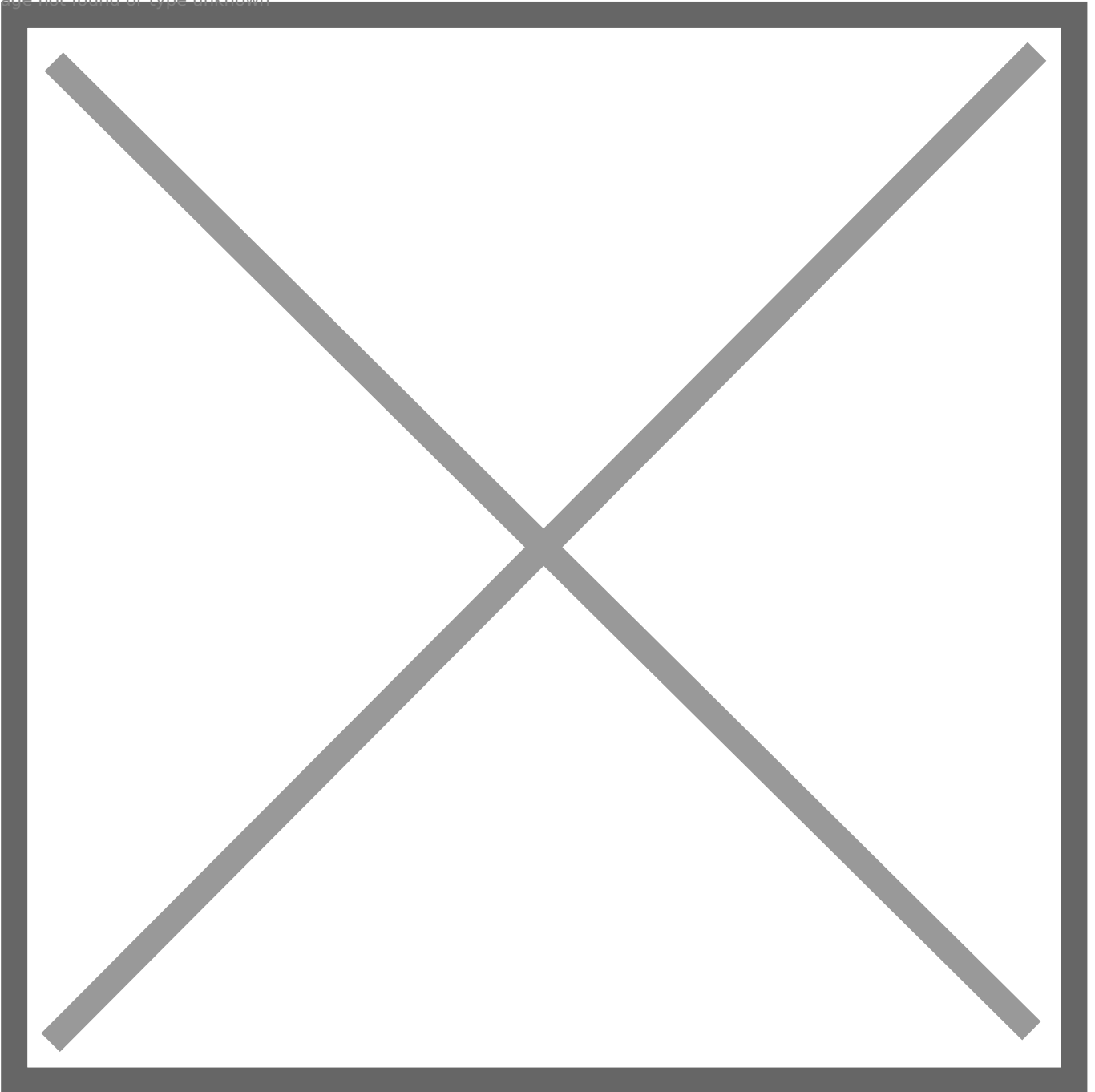


Documents Tab

Documents Tab

This tab presents a large amount of details and comes with a lot of functionality.

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In this tab we have a complete record of all the reports returned from our integrations as well as consent documents etc, such as:

- **OFAC Report**
- **Other Fraud Reports** where applicable - (example Chexsystems)

- **Consent Documents** - Keeps a record of all the consents provided by the customer at the final submit stage, including IP address and timestamps
- **Signature Documents** - Record of the signed documents when the signatures are complete or the documents that are sent out and pending signatures
- **ID Verification Support Documents** - Detailed report of the decision on ID verification along with support material provided for id verification (example DL, passport, state Id etc.)
- **ID Verification Report** - Here you will find the consolidated CDD report of the ID verification
- **Payment Documents** - Payment information when funding is complete

Manual Intervention Scenarios/Features in Account Opening BO

Though the happy path is the customer seamlessly moving through all the stages of the application on their own there are scenarios where you will need to intervene and take some manual steps to get the application to the finish line depending on what stage a particular application is on.

To reiterate this is the order of the application flow in 90% of the cases (If your case is different please reach out to the CreditSnap team for help) :

1. Customer Completes Application and Provides Consents
2. Completes KYC/ID-Verification to Successfully generate Member related credentials from Core
3. Signs E-signatures for Account Opening Docs
4. Funds the account

Let us break down the manual Intervention actions for each of the above stages of the application:

Manual Action Buttons On Documents Tab

1. +Request Funding - Use to send "Resume Application" links to fund the account. Should only be used after esignatures are complete

2. Refund Deposit - Allows you to refund already funded application

3. +Generate OFAC - Manually generates OFAC

4. +Generate Qualifile - Manually generates Qualifile report if applicable for your Institution

5. +Initiate ID Verification - Use to send "Resume Application" links to the Applicant

6. +Create Signature Packet - Allows you to manually select and send esginature documents to the customer. **IMPORTANT:** After selecting the required documents and clicking "Request eSignature", expand the "Signature Documents" tab that you just created. Here you can view
7. the signature package by clicking "View", once you are satisfied please click "Send for E-Signature" to deliver the signature package to the customer to sign.

8. +Request Document - You can request support documents by using this button. The requirement of what these support documents are should be shared with the CS team to configure in advance. You can raise a helpdesk ticket for this if you want to do so now.

9. +Generate Audit Document - Creates a pdf with all the user information along with a history of all the events in this application

10. +Add Document - You can upload documents to the application by choosing this button

What do do when an application is submitted but ID verification is not completed?


Verify the status of the application on the Applicant tab - If it is on Verification Started status the user may not have completed the IDV steps on their mobile device. If it is in Verification Failed status check the **ID Verification Support Documents** and **ID Verification Report** sections on the Documents tab to see why they have failed.

In both of the above scenarios you can click on the **+Initiate ID Verification** Button to send out links to the customer to complete IDV.

In cases where IDV has failed but you are comfortable approving the ID manually either on reviewing the IDV support documents or by other methods - You can **Push to Core** from the Core tab - this will generate and deliver core data to the application

What to do when the customer has not received the e-signature package?

In cases where the applicant has not received the e-sign package to sign after completing IDV successfully and or where you may need to resend them. There are two methods to deliver them

1. If an app is already on the ACCOUNT_SUBMITTED or DOCS_STARTED Status - Use the Hamburger menu on the top right of the dashboard () and in the dropdown select "Send App Online" This will trigger documents of signatures and in the same flow will direct the customer to fund the account subsequently.
2. Click the **+Create Signature Packet** button on the Documents tab and select the applicable documents you wish to deliver for signature. This will create a Signature Documents package which will be delivered directly by docusign and any subsequent steps to complete the application will need to be triggered from the BO.

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