



My Finance Community

CUSTOMER PORTAL

USER Guide

My Finance Community

Customer Login

When 1st entering My Finance Community the client will use the Username provided and then need to create a Password.

Username from Email 1

Password

My Finance Community: Customer Portal

Client Access to My Finance Community

Clients who access their emails on their Mobile phones can simply click on the link in the Email Invitation which will take them to the Login page.

IPads will be the same as Mobile Phones.

Clients should then bookmark the page.

If Emails aren't accessed on the Client's Mobile phones/IPad, the Client can type in the URL and again bookmark it.

The URL is **www.myfinancecommunity.com.au**



Quick TIP

If the client has **NOT** received the Username Email Invite, the Broker can **reissue the Invitation** with the following added instructions...

To reset your Password click on Forgot Password.

This will generate an email to the client with new Password instructions.

My Finance Community: Customer Portal

Customer Login

A Login screen navigation tool will appear on the left-side of the Login section titled **Where am I?** and the **Terms & Conditions** link below.

Where am I?

We are glad you asked! You've been sent here by your Broker to help them gather the information they need to process your Applications as quickly as possible. Login by entering your credentials. If you can't find your login information or have any questions, please contact your Broker.

Welcome to your Application.

Enter your Email Address and Password to login.

www@advantage.com.au

[Login](#)

[Terms & Conditions](#)

[Forgot Password](#)

[Back to login page](#)

Advantage Financial Services Holdings Pty Ltd
Privacy Notice and Consent

This privacy notice and consent relates to personal information Advantage Financial Services Holdings Pty Ltd ABN 57 095 300 302 (we)

This privacy notice and consent:

- replaces any prior privacy notice and consent we issued or took from you and
- includes consents from you to allow us to collect certain information about you.

In this privacy notice and consent:

- the mortgage broker (if any), contracted to any of Finance & Systems Technology Pty Ltd, Penrily Pty Ltd and the Peoples Unit Pty
- the loan consultant (if any), of a Broker and with whom you are associated, is referred to as a Loan Consultant

PRIVACY NOTICE

This privacy notice tells you how we collect your information, what we use the information for and who we share the information with. If

How information is collected from you

We will collect your information from you directly whenever we can. We obtain most of the information directly from you through request

- obtain information from other sources referred to in these requests. If we consider it is reasonably necessary to do so and
- ask for other information from you from time to time to enable us to improve our services or to review the general needs of brokers

We may verify that information from sources referred to in requests any of you or a Broker or a Loan Consultant make of us or in this privacy

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it is reasonable

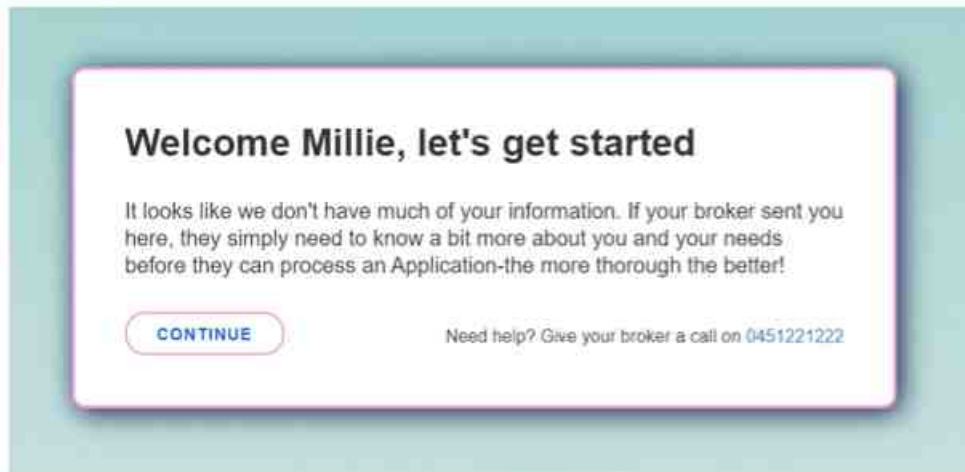
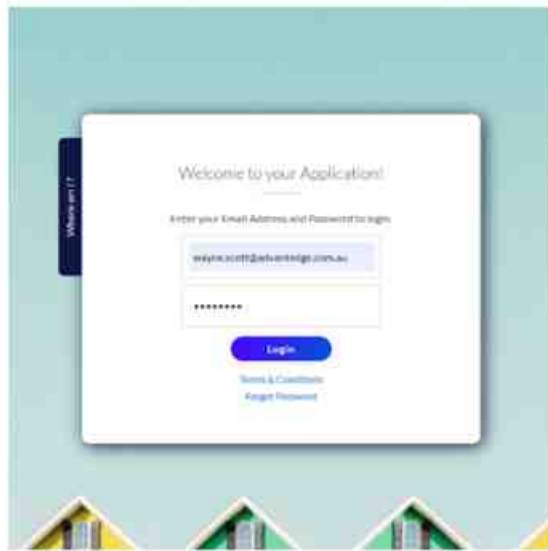
- obtain information from the Broker or the Loan Consultant;
- obtain information from the police or from ASIC or other government authorities to check your identity and assist us to assess the
- can't get hold of you and we rely on publicly available information to update your contact details; or
- at your request, exchange information with your legal or financial advisers or other representatives.

My Finance Community: Customer Portal

Customer Login continued

To enter My Finance Community the Client will be asked to enter their email address (which is their Username from Email 1).

Upon creating a password and logging in, the Client will be taken to the Welcome screen.



My Finance Community: Customer Portal

Client welcome screen

The client will select **CONTINUE** which will progress the client to the next screen.



The Broker's contact number is also provided on this screen to allow for easy contact if the client needs/wants to discuss anything prior to progressing any further.

My Finance Community: Customer Portal

First Step

Clicking on **Continue** will open a list of seven financial needs for the Client to choose from. They only select the primary purpose, when there is more than one:

I'm buying a home to live in.

I'm buying a home as an investment.

I'm building a home.

I need an equity release or cash out.

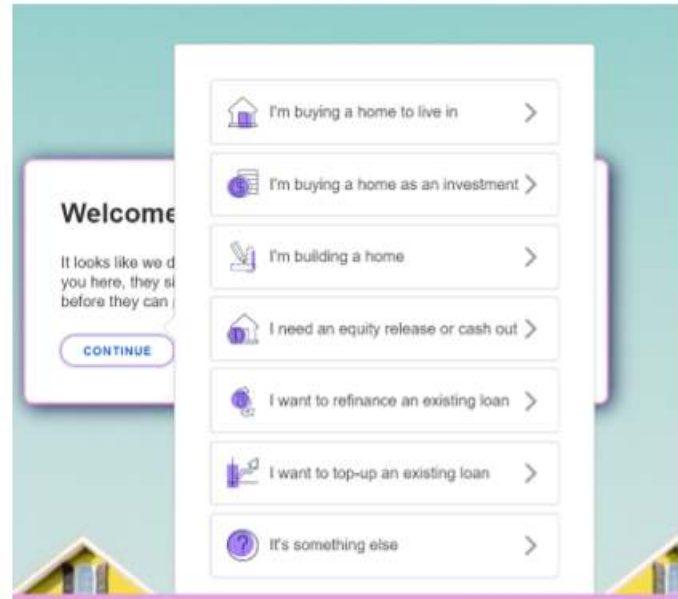
I want to refinance an existing loan.

I want to top-up an existing loan.

It's something else.

No Lender or Broker jargon...

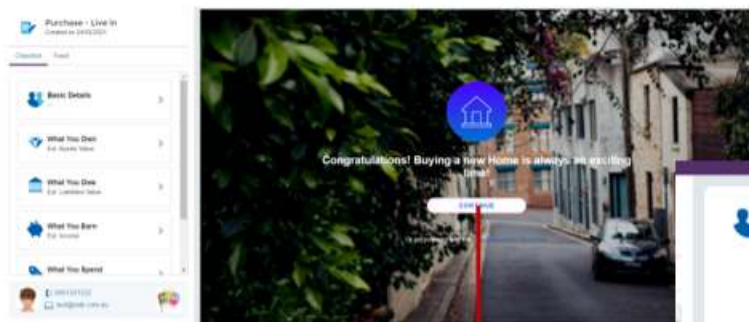
It's language a Client will understand, making it easy to follow and provide a great experience.



My Finance Community: Customer Portal

Basic Details

The client will be greeted with a 'Congratulations' message (relating to their chosen purpose) where they will click **CONTINUE**. They **cannot** make a selection from the menu on the left.



Basic Details continued...

The 1st of the Basic Details screens provides the Privacy Statement for the client to click on, review and then click on **Mark as Read** to accept.

This is a generic Advantedge Privacy Statement for the hosting of client data in Podium.
Your own Broker Privacy Statement is not required here.


A screenshot of the 'Some Basic Information' screen, which is the first step in a four-step process. The screen has a header with a user icon and the title 'Some Basic Information'. Below the header is a 'Documentation' section with the text 'I have reviewed the following documentation.' and a link to 'Privacy Statement' which is highlighted with a red box. Below this is an 'Applicant(s)' section with a text input field containing 'Mike Vanille (You)'. At the bottom, there is a red warning icon and text: 'If this Applicant list is incorrect, please contact your Broker before continuing'. A 'NEXT' button is located at the bottom right. A red arrow points from the 'Privacy Statement' link to the 'NEXT' button.

My Finance Community: Customer Portal





Basic Details continued...


Once a Client picks a financial need from the list, they'll progress to the screen below. Each section of the needs form will be listed in the Checklist tab on the left:


 Purchase - Live in
Created on 24/02/2021


Checklist Feed


 Basic Details >


 What You Own
Est. Assets Value: >

 What You Owe
Est. Liabilities Value: >

 What You Earn
Est. Income: >

 Some Basic Information



 Millie Vanillie

Client Name

Salutation

Miss

* First Name

Millie

* Last Name

Vanillie


Middle Name

May

Preferred Name


Birthdate

05/04/1987



Gender

Female



Email

sharmista.malkapun@mlc.com.au

Steps to complete

The carousel allows the client to track their progress through the steps.

Click **NEXT** at the bottom left of the page to continue

NEXT

My Finance Community: Customer Portal



Basic Details continued...

Now the client needs to add their address.

Purchase - Live in
Created on 24/02/2021

Checklist Feed

Basic Details >

Some Basic Information 1 2 3 4

Millie Vanille

Addresses +

Addresses +

*Address Type
Residential

Start Date
01/02/2010

End Date

Address Status
Renting

Search Saved Addresses

Select the + to add an address.
Once completed **select Save**.

Multiple addresses can be added for past residential history by **selecting**

Save & Add Another

When finished **Click NEXT** at the bottom left of the page to continue

NEXT

My Finance Community: Customer Portal



Basic Details continued...

Now the client needs to complete their

Loan Type

Loan Purpose

It has already been completed in part, however the client can add additional purposes, including the amounts relating to each purpose.

Term of Credit

Length of time for intended occupancy

Once an option is selected a new box will appear asking to
Please provide reasons below



Some Basic Information



Ok Thanks!...

Now we need to go through the type of loan you may need and your financial goals and priorities.

1. Loan type

- ☒ Owner occupied
☐ Residential investment

2. Loan purpose

Purchase a property

Loan Amount

+ Add more

Total loan amount

\$0.00

3. Your circumstances, goals and priorities in seeking finance



Type here

4. Term of credit

Type here

My Finance Community: Customer Portal



Basic Details continued...

The 4 steps to complete Basic Details have now been completed.

The client can now take 2 actions.

I'M DONE, VIEW SUMMARY

I'M DONE, VIEW SUMMARY

This will take the client back to the Summary Page in My Finance Community.
If the client wishes to pause the data input this is the step they complete.

SAVE & CONTINUE

SAVE & CONTINUE

This will progress the client to the next step in completing data.
The additional action this selection does is sending the data to Podium.

It is only the **SAVE & CONTINUE** button that sends data to Podium,
otherwise it will remain in My Finance Community.

My Finance Community: Customer Portal

Navigation Checklist

The client will then be taken to the **What You Own** screen.

The client needs to complete each section in order.... They cannot skip sections.

At the completion of each section the client will have the option to **SAVE & CONTINUE** which will send the data to Podium.

The screenshot shows the Podium mobile app interface. At the top is a purple header with the Podium logo and 'My Company Name'. Below this is a section titled 'Purchase - Live in' with a subtext 'Created on 24/02/2021'. Underneath are two tabs: 'Checklist' (selected) and 'Feed'. The 'Checklist' tab displays a vertical list of six items: 'Basic Details', 'What You Own', 'What You Owe', 'What You Earn', 'What You Spend', and 'Important Documents'. Each item has an icon on the left and a right-pointing arrow on the right. The 'Basic Details' item is highlighted with a red box containing a green circle and a white checkmark. A red arrow points from the text 'The green circle and tick indicates this section has been completed.' to this box. Another red arrow points from the text 'The client will then be taken to the What You Own screen.' to the 'What You Own' item. A green arrow on the left side of the checklist points downwards, indicating the sequence of completion.

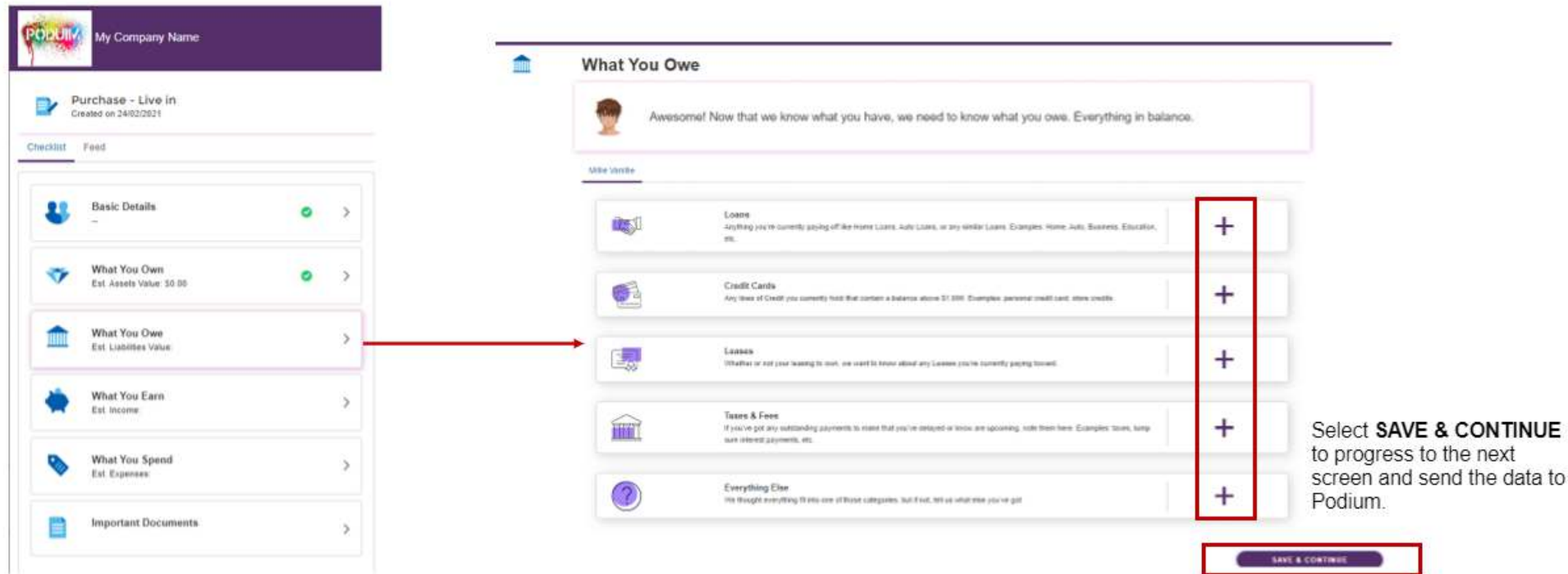
The green circle and tick indicates this section has been completed.

The client will then be taken to the **What You Own** screen.

My Finance Community: Customer Portal

Navigation Checklist continued...

In the **What You owe** screen the client will add entries into each section by clicking on the **+**.



Podium My Company Name

Purchase - Live in
Created on 24/02/2021

Checklist Feed

- Basic Details
- What You Own
Est. Assets Value: \$0.00
- What You Owe**
Est. Liabilities Value
- What You Earn
Est. Income
- What You Spend
Est. Expenses
- Important Documents

What You Owe

Awesome! Now that we know what you have, we need to know what you owe. Everything in balance.

Mike Venable

- Loans**
Anything you're currently paying off like Home Loans, Auto Loans, or any similar Loans. Examples: Home, Auto, Business, Education, etc.
- Credit Cards**
Any type of Credit you currently hold that contain a balance above \$1,000. Examples: personal credit card, store credit.
- Leases**
Whether or not your leasing to work, we want to know about any Leases you're currently paying toward.
- Taxes & Fees**
If you've got any outstanding payments to make that you've delayed or know are upcoming, note them here. Examples: taxes, bank, sure interest payments, etc.
- Everything Else**
We thought everything fit into one of those categories, but if not, tell us what else you've got.

SAVE & CONTINUE

Select **SAVE & CONTINUE** to progress to the next screen and send the data to Podium.

My Finance Community: Customer Portal

Navigation Checklist continued...

In the **What You Earn** screen the client will add entries into each section by clicking on the **+**.

Podium My Company Name

Purchase - Live in
Created on 24/02/2021

Checklist Feed

- Basic Details
- What You Own
Est. Assets Value: \$0.00
- What You Owe
Est. Liabilities Value: \$0.00
- What You Earn**
Est. Income
- What You Spend
Est. Expenses
- Important Documents

What You Earn

And now, let's talk about the money you make. What are your earnings? Only list income you can verify in some way.

Mike Vande

- PAYG**
We're just looking for your regular Gross Income from your job.
- Self-Employed**
Running your own business is complex, but we'll work with you to breakdown the Gross Income from your self-employment.
- Other Income**
This means anything else that you regularly take in like interest payments, Government Benefits, or anything else.


Select **SAVE & CONTINUE** to progress to the next screen and send the data to Podium.


SAVE & CONTINUE

My Finance Community: Customer Portal

Navigation Checklist continued...



In the **What You Spend** screen the client will add entries into each section by clicking on the **+**.



 My Company Name



 Purchase - Live in
Created on 24/02/2021



Checklist


Feed


 Basic Details
—  >


 What You Own
Est. Assets Value: \$0.00  >


 What You Owe
Est. Liabilities Value: \$0.00  >

 What You Earn
Est. Income: \$0.00  >


 What You Spend
Est. Expenses: >


 Important Documents >


 What You Spend




 You're almost done! We need to know about your expenses like rent and groceries. Only list what each person pays individually (e.g., if you split rent with your Partner, only list your portion under your name).

Mike Vandew


 Household Expenses
Even if you don't pay rent, you still probably pay for things like transport, insurance and childcare. Tell us about those expenses.

 Education & Entertainment
Going to school, going to the footy game, or giving money to charity we want to hear estimates on your usual monthly expenditures for mental, physical and emotional fulfillment.

 Everything Else
We thought everything fit into one of those categories, but if not, tell us what else you spend money on.



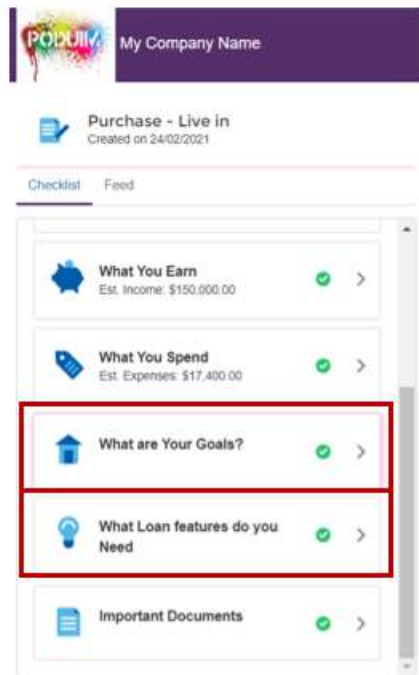
Select **SAVE & CONTINUE** to progress to the next screen and send the data to Podium.



My Finance Community: Customer Portal

Navigation Checklist continued...

My Finance Community now has **2 NEW sections** for the client to complete that are related to the Brokers Best Interests Duty (BID) requirements .



These sections are the
What are Your Goals?
and

What Loan features do you Need?

It is important to note these sections will only appear in My Finance Community for the Client **IF** the Broker has created an Application in Podium **AND linked** it to the My Finance Community invite.

This means there is 2 processes the Broker can take to have the additional sections appear for the client.

1) BEFORE sending the initial My Finance Community invite to the client, **create an Application** in Podium and link it to the invite.

This process would occur when the Application is ready to process.

2) SEND the initial My Finance Community invite to the client **before the Application is created.**

The client will then complete a Financial Needs within My Finance Community and NOT see the 2 BID related sections.

This process would occur when the client is not ready to take out an application.

When the client is ready, create the Application in Podium, resend the Invite (linking the new application) asking the client to complete the sections within the Financial Need they had previously completed.

NEW

My Finance Community Client BID Questions

My Finance Community: Customer Portal


NEW


My Finance Community Client BID Questions

Navigation Checklist continued...


In the **What are Your Goals?** screen the client will add entries into each section by clicking on each of the





 My Company Name


 Purchase - Live in
Created on 24/02/2021


Checklist Feed


 What You Earn
Est. Income: \$150,000.00


 What You Spend
Est. Expenses: \$17,400.00

 What are Your Goals?

 What Loan features do you Need


 Important Documents


 What are Your Goals?





Great!! Now in this next step we will go into a bit more detail.





We will now investigate your financial goals in more detail; your current and future financial position, goals and priorities. Gathering this information is critical in ensuring the outcome is in your best interest.

 Future Expenses
What do you estimate your future loan repayments to be and is there any other expenses that may pop-up in the future (i.e. school fees or increase in medical expenses)

 Foreseeable Material Changes
Is retirement on the cards during the term of the loan? And is there any changes to your financial situation that you can think of?

 Future Income
Do you expect rental income? Or any other income in the future (i.e. returns from investments).

 Financial Security
In this section we want to really understand your financial situation and insurance cover for unseen events.




SAVE & CONTINUE


My Finance Community: Customer Portal


Navigation Checklist continued...


What are Your Goals?

Future Expenses

**Future Expenses**
What do you estimate your future loan repayments to be future (i.e. school fees or increase in medical expenses)

**Foreseeable Material Changes**
Is retirement on the cards during the term of the loan? A can think of?

**Future Income**
Do you expect rental income? Or any other income in th

**Financial Security**
In this section we want to really understand your financi

**Future Expenses**
What do you estimate your future loan repayments to be and is there any other expenses that may pop-up in the future (i.e. school fees or increase in medical expenses)



1. Repayment for the proposed loan

Amount

2. Are there any expected future expenses changes?


Provide details


My Finance Community: Customer Portal


Navigation Checklist continued...


What are Your Goals?


Foreseeable Material Changes


**Future Expenses**
What do you estimate your future loan repayments to be future (i.e. school fees or increase in medical expenses)

**Foreseeable Material Changes**
Is retirement on the cards during the term of the loan? And can think of?

**Future Income**
Do you expect rental income? Or any other income in the

**Financial Security**
In this section we want to really understand your financial


**Foreseeable Material Changes**
Is retirement on the cards during the term of the loan? And is there any changes to your financial situation that you can think of?



1

2

3

 **Millie Vanillie**

1. Do you anticipate any material changes to your financial situation (other than retirement)?
☐ Yes ☐ No

←

→

NEW

My Finance Community
Client BID Questions

My Finance Community: Customer Portal

Navigation Checklist continued...

What are Your Goals?

Future Income

NEW

My Finance Community
Client BID Questions

**Future Expenses**
What do you estimate your future loan repayments to be in the future (i.e. school fees or increase in medical expenses)?

**Foreseeable Material Changes**
Is retirement on the cards during the term of the loan? A can think of?

**Future Income**
Do you expect rental income? Or any other income in the future (i.e. returns from investments)?

**Financial Security**
In this section we want to really understand your financial situation.

**Future Income**
Do you expect rental income? Or any other income in the future (i.e. returns from investments)?

1. Expected annual rental income?

Millie Vanillie

\$0.00


My Finance Community: Customer Portal


Navigation Checklist continued...


What are Your Goals?


Financial Security


Note: There are 6 questions to answer in this section.

**Future Expenses**
What do you estimate your future loan repayments to be future (i.e. school fees or increase in medical expenses)

**Foreseeable Material Changes**
Is retirement on the cards during the term of the loan? A can think of?

**Future Income**
Do you expect rental income? Or any other income in th

**Financial Security**
In this section we want to really understand your financi

**Financial Security**
In this section we want to really understand your financial situation and insurance cover for unseen events.

1. Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives?

--None--

2. Have you had any difficulty in meeting your financial commitments in the past two years?

☐ Yes ☒ No Millie Vanillie

Select **SAVE & CONTINUE** to progress to the next screen and send the data to Podium.

SAVE & CONTINUE

My Finance Community: Customer Portal

NEW

My Finance Community
Client BID Questions

Navigation Checklist continued...

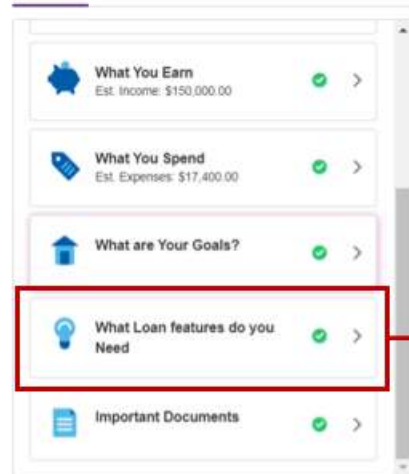
In the **What Loan features do you Need?** screen the client will add entries into each section by clicking on the



Purchase - Live in
Created on 24/02/2021

Checklist

Feed



Interest Rate Types

Do you want to fix the interest rate for a period or time, or have it variable or a mix of both?



Repayment Types

Do you want to repay interest and the original loan amount, or just the interest?



Product Types

This section looks at more specific features like the ability to redraw money, have an offset account or advise of a preferred Lender.



My Finance Community: Customer Portal


NEW

My Finance Community
Client BID Questions


Navigation Checklist continued...

What Loan features do you Need?


Note: There are 4 questions to complete in this section.

**What You Earn**
Est. Income: \$150,000.00


✓ >

**What You Spend**
Est. Expenses: \$17,400.00


✓ >

**What are Your Goals?**

✓ >

**What Loan features do you Need**

✓ >

**Interest Rate Types**
Do you want to fix the interest rate for a period or time, or have it variable or a mix of both?

1. Variable rate

Interest charged and repayments will change to reflect interest rate movements.

Must have

Optional

Not required

2. Fixed rate

Rate is fixed for a specified term giving certainty of interest and repayments for that term.

Must have

Optional

Not required

My Finance Community: Customer Portal





NEW


My Finance Community
Client BID Questions

Navigation Checklist continued...


What Loan features do you Need?

Note: There are 4 questions to complete in this section.

	What You Earn Est. Income: \$150,000.00	✓	>
	What You Spend Est. Expenses: \$17,400.00	✓	>
	What are Your Goals?	✓	>
	What Loan features do you Need	✓	>



Repayment Types
Do you want to repay interest and the original loan amount, or just the interest?



1. Principal and interest

- Repayments cover loan principal and interest so that the loan is repaid in full by the end of the loan term.
- You could pay less interest over the life of the loan when compared to a loan which features a period of interest only repayments.
- Interest rates on principal and interest repayments are generally lower than interest only.

Must have

Optional

Not required

2. Interest only

Allows smaller payments during the interest only period enabling:

- Higher cash on hand for other purposes.
- Flexibility to manage cash flow.
- Smaller initial payments on investment home loans may serve a tax purpose.

Must have

Optional

Not required

My Finance Community: Customer Portal


NEW


My Finance Community
Client BID Questions


Navigation Checklist continued...


What Loan features do you Need?


Note: There are 4 questions to complete in this section.

 **What You Earn**
Est. Income: \$150,000.00 ✓ >

 **What You Spend**
Est. Expenses: \$17,400.00 ✓ >

 **What are Your Goals?** ✓ >

 **What Loan features do you Need** ✓ >

 **Product Types**
This section looks at more specific features like the ability to redraw money, have an offset account or advise of a preferred Lender.

1 2 3 4

1. Offset account

- Allows you to link a savings account in your name to a loan account to reduce amount of interest payable under loan.
- Will only be of benefit where you expect to have sufficient funds in the offset account so that the interest savings on the loan will exceed the additional costs related to the offset account.

Must have

Optional

Not required

Remember there are 4 parts of the carousel.


Select **SAVE & CONTINUE** to progress to the next screen and send the data to Podium.


SAVE & CONTINUE

My Finance Community: Customer Portal


Navigation Checklist continued...

In the **Important Documents** screen the client will add entries into each section by clicking on the **+**.


 My Company Name

 Purchase - Live in
Created on 24/02/2021


[Checklist](#) [Feed](#)

 Basic Details


✓ >

 What You Own
Est. Assets Value: \$0.00


✓ >

 What You Owe
Est. Liabilities Value: \$0.00


✓ >

 What You Earn
Est. Income: \$0.00


✓ >


 What You Spend
Est. Expenses: \$0.00


✓ >

 Important Documents


>

 **Important Documents**


 If you upload a few simple documents, it can really jumpstart your Application process. We're looking for things like paystubs and IDs.

 **100 Point Verification**
Please upload enough of the following documents to equal at least 100 Points, this will help us verify that you are who you say you are.


+

 **Income**
We just need to be sure that we know exactly what you make. Please upload at least one of the following.


+

 **Proof of Funds**
Bank statements, letters or documents that show your financial position.

+

 **Purchases**
Contracts or invoices for your purchases.

+

 **Additional Documents**
Other supporting documents that could help us complete your loan application.

+

[I'M DONE, VIEW SUMMARY](#)

My Finance Community: Customer Portal

Navigation Checklist continued...

In the **Important Documents** screen the client will add entries into each section by clicking on the **+**.

Important Documents

If you upload a few simple documents, it can really jumpstart your Application process. We're looking for things like paystubs and IDs.

- 100 Point Verification**
Please upload enough of the following documents to equal at least 100 Points, this will help us verify that you are who you say you are.
- Income**
We just need to be sure that we know exactly what you make. Please upload at least one of the following.
- Proof of Funds**
Bank statements, letters or documents.
- Purchases**
Contracts or invoices for your purchases.
- Additional Documents**
Other supporting documents that can help us verify your information.

100 Point Verification
Please upload enough of the following documents to equal at least 100 Points, this will help us verify that you are who you say you are.

* Document Type
Driver's License - Australian Government Issue (70 Points) **Upload Files** Or drop files

I'M DONE, VIEW SUMMARY **I'M DONE, VIEW SUMMARY**

For each type of **Important Document** it is a simple matter of selecting the document then **Upload Files**

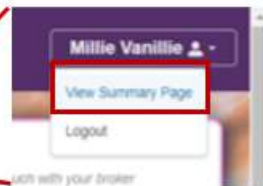
Select **I'M DONE, VIEW SUMMARY** to return to the Summary Page screen and send the data to Podium.

My Finance Community: Customer Portal

Summary Page

When the **Financial Need** has been completed the client will return to the Summary Page.
The Completed Financial Need can be seen under **My Financial Needs**

The screenshot shows the 'My Finance Community' Customer Portal. The top navigation bar includes the 'PODIUM' logo, 'My Company Name', and a user profile for 'Millie Vanillie'. The main content area is divided into three columns. The left column, titled 'Your Financial Position', displays four metrics: 'What You Own' (\$600,000), 'What You Own' (-\$4,523), 'What You Earn' (\$150,000), and 'What You Spend' (-\$17,400). Below this is the 'My Financial Needs' section, which lists two items: '5 - Refinance' (Last Updated Date: 24 Feb 2021, 02:48:27 pm) and '1 - Purchase - Live in' (Submitted Date: 24 Feb 2021, 05:40:07 pm). The 'Completed' section is highlighted with a red box. The middle column is titled 'Documents' and contains a table with columns 'Name' and 'Created Date'. The right column is titled 'Chatter' and contains a search bar, a 'What would you like to know?' input field, and a list of recent updates from 'Mike Vanille (Customer)'.



If the Client is in another screen within the Customer Portal they can **navigate back to the Summary Page** by clicking the downward triangle next to their name in the top right corner and selecting **View Summary Page**

My Finance Community: Customer Portal

Returning to the Customer Portal

When the Client returns to the **Customer Portal**, they will need to login with their Email Address and previously created Password.

Where am I?

Welcome to your Application!

Enter your Email Address and Password to login.

Email Address

Password

Login

Terms & Conditions

[Forgot Password](#)

Forgot Password

If the Client forgets their Password to My Finance Community they can click on the **Forgot Password** link which will ask them to enter their email address from which it will reset the Password.

Note: There will be a temporary block on My Finance Community whilst the system is reset (a notification will appear to advise the client).

My Finance Community: Customer Portal

Summary Page

The client can see **Your Financial Position**.

The status of their data input

Uploaded documents

My Company Name

Your Financial Position
A summary of your asset, liability, income and expense that you have provided

What You Own	What You Owe	What You Earn	What You Spend
\$0	\$0	\$0	\$0

My Financial Needs
Your new and existing financial goals

Create Financial Needs

▼ Incomplete

Financial Need	Last Updated Date
5 - Refinance	24 Feb 2021, 02:48:27 pm

▼ Completed

Financial Need	Submitted Date
1 - Purchase - Live in	24 Feb 2021, 05:40:07 pm

Documents
Send and receive documents required for your financial needs

Add Document

Name	Created Date
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Chatter
A convenient way to get in touch with your broker

Question

What would you like to know?

Ask

Refresh Feed

Search this feed

Mike Vanillie (Customer)
2m ago

@Toms Ethan Cruise (My Company Name) Mike Vanillie has updated "Important Documents" section at 24/02/2021 5:40 PM

Like Comment

Mike Vanillie (Customer)
10m ago

My Finance Community: Customer Portal

Summary Page

Upon entering the Username and Password the Client will be taken to the Summary page, where they can view/add/edit or remove any data they wish.

The client will **click** on the downwards arrow in the required **Financial Need** and select **Edit**.

The screenshot displays the 'My Finance Community' customer portal. The top navigation bar includes the company logo, 'My Company Name', and a user profile for 'James Cohort'. The main content area is divided into three columns. The left column features 'Your Financial Position' with four metrics: 'What You Own' (\$950,000), 'What You Own' (-\$151,000), 'What You Earn' (\$125,000), and 'What You Spend' (-\$32,500.08). Below this is the 'My Financial Needs' section, which has a 'Create Financial Needs' button and two tabs: 'Incomplete' and 'Completed'. The 'Completed' tab shows a list of financial needs, with the first entry '1 - Purchase - Live in' having a 'Submitted Date' of '23 Feb 2021, 06:10:50 am'. A red box highlights a dropdown arrow next to this entry. The middle column is titled 'Documents' and includes an 'Add Document' button. The right column is titled 'Chatter' and contains a 'Question' form, a 'Refresh Feed' button, a search bar, and a list of recent posts from 'James Cohort (Customer)' and '@Tina Elton (My Company Name)'. The bottom of the page features a blue bar with the 'PODIUM' logo.

My Finance Community: Customer Portal

Summary Page

Upon completing a needs form, the Client will be taken to the Summary page, where they'll see an overview of the Data they have entered, including attached documents and (in time) any correspondence with the broker business via the Chatter feed. The next time they log back in the Client will be taken to this screen.

The screenshot displays the 'My Finance Community' customer portal. At the top, a purple header bar contains the company logo, 'My Company Name', a mobile app icon, and a user profile for 'James Cohort'. The main content area is divided into three vertical panels. The left panel, titled 'Your Financial Position', shows a summary of assets and liabilities: 'What You Own' (\$950,000), 'What You Owe' (-\$151,000), 'What You Earn' (\$125,000), and 'What You Spend' (-\$32,500.08). Below this is the 'My Financial Needs' section, which includes a 'Create Financial Needs' button and a list of needs, some marked as 'Incomplete' and others as 'Completed'. The middle panel, titled 'Documents', features an 'Add Document' button and a list of documents. The right panel, titled 'Chatter', shows a feed of messages and questions, with a 'Post' button and a 'Chatter' button. The bottom of the page has a blue footer with the 'PODIUM' logo.

Remember

If the client needs to complete data input AND/OR add documents you need to ensure the **Read Only mode** is inactive for this to occur.

My Finance Community: Customer Portal

Calculator Feature

A feature of My Finance Community is the calculator in the top right hand of the screen. The calculator is a generic tool which allows for the calculation of Repayments or Loan Amount or Term.

It does not contain Lender information, Assessment rates, Products or require income so it does not provide Borrowing Limits OR Lender suitability.

The screenshot displays the My Finance Community Customer Portal interface. The top navigation bar includes the company logo, the name 'My Company Name', and a user profile icon for 'James O'Sullivan'. A red box highlights the calculator icon in the top right corner of the portal. A red arrow points from this icon to a detailed view of the 'Quick Loan Calculator'.

The main content area of the portal is divided into three columns:

- Your Financial Position:** A summary of the user's financial status, including 'What You Own' (\$950,000), 'What You Owe' (-\$151,000), 'What You Earn' (\$125,000), and 'What You Spend' (-\$32,500.08).
- My Financial Needs:** A section for tracking financial needs, with tabs for 'Incomplete' and 'Completed'. It includes a 'Create Financial Needs' button and a list of needs with details like 'Financial Need', 'Last Updated Date', and 'Submitted Date'.
- Documents:** A section for managing documents, with an 'Add Document' button and a list of documents with details like 'Name', 'Created', and 'Updated'.
- Chatter:** A section for community interaction, featuring a 'Question' field, a 'Post' button, and a list of questions with details like 'Question', 'Asked', and 'Answers'.

The 'Quick Loan Calculator' is a separate window that allows users to calculate loan repayments or loan amounts. It includes fields for 'Loan Amount', 'Term', 'Interest Rate', and 'Interest Only'. It also displays a table of repayment options: 'Weekly Repayment', 'Quarter Monthly Repayment', 'Fortnightly Repayment', 'Half Monthly Repayment', and 'Monthly Repayment'. The calculator includes an 'Estimate' button and a 'Clear' button.