

Back Channel Messages (BCMs)

April 2018



About this guide

Back channel messages (BCMs) are our way of keeping you up to date on the status of your client's loan and how we communicate with you if we need more information to help assess the loan.

To stay updated on the status of your client's loan you can opt in to receive your BCMs via email or SMS or both. To receive a BCM you'll need to:

1. ensure your details are correct in ApplyOnline, and
2. activate BCMs in ApplyOnline

This guide will help you update your details and activate your BCMs.

Updating your details to receive Back channel Messages (BCMs)

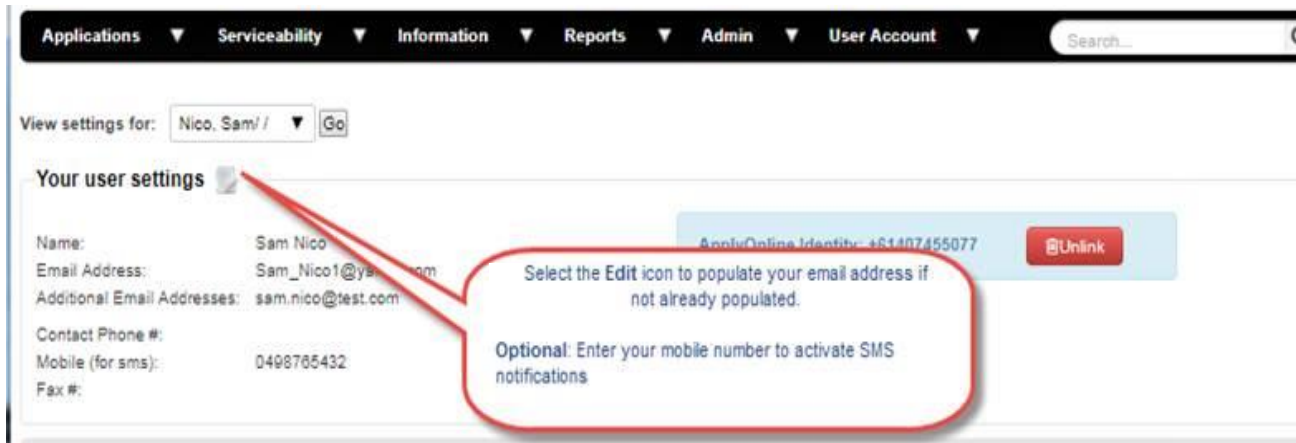
1. Select **User Account**.

The screenshot shows the top navigation bar with the following items: Applications, Serviceability, Information, Reports, Admin, and User Account. A search bar is on the right. Below the navigation bar, there is a 'View settings for:' section with a dropdown menu showing 'Nico, Sam /' and a 'Go' button. A red box highlights the 'User Account' dropdown menu, which is open and shows options: 'Your Settings', 'Change Password', and 'Logout'. A red arrow points from the 'User Account' text in the navigation bar to the 'Your Settings' option in the dropdown menu. Below the navigation bar, there is a 'Your user settings' section with the following details: Name: Sam Nico, Email Address: Sam_Nico1@yahoo.com, Additional Email Addresses: sam.nico@test.com, Contact Phone #: Mobile (for sms): 0498765432, Fax #: [blank]. There is also an 'ApplyOnline ID' field and an 'Unlink' button.

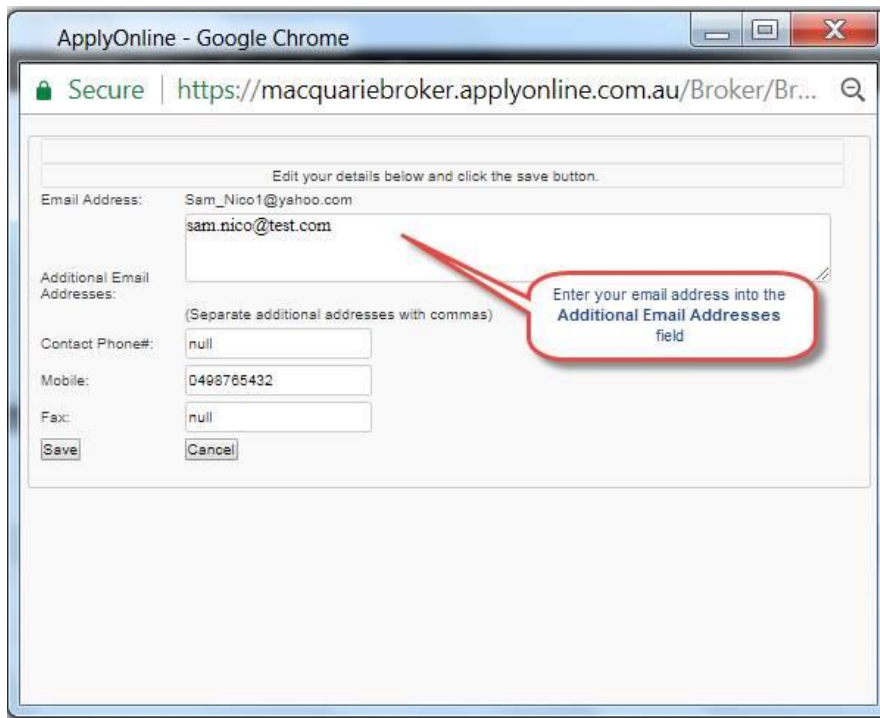
2. Select **Your Settings**.

The screenshot shows the same interface as the previous one, but with the 'Your Settings' option selected in the 'User Account' dropdown menu. A red box highlights the 'Your Settings' option, and a red arrow points from the 'Your Settings' text in the dropdown menu to the 'Your Settings' option in the dropdown menu. The 'Your user settings' section and the 'ApplyOnline ID' field are visible below.

3. Select the **Edit Icon** next to the **Your user settings** title.

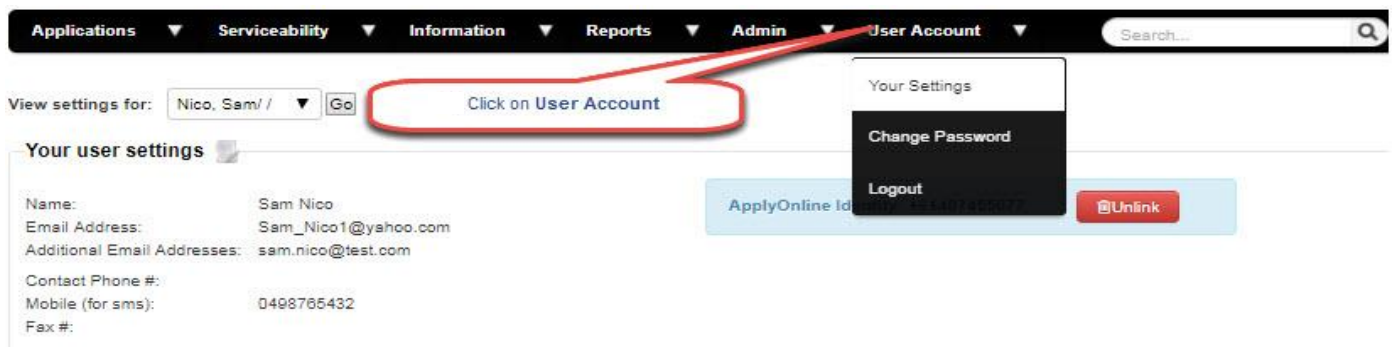


4. Update your details as required. Select **Save** when completed.



Activating Back Channel Messages (BCMs)

1. Select **User Account**.



2. Select the **Status** tab.

Applications ▾ Serviceability ▾ Information ▾ Reports ▾ Admin ▾ User Account ▾ Search...

View settings for: Nico, Sam / ▾ Go

Your user settings

Name: Sam Nico
Email Address: Sam_Nico1@yahoo.com
Additional Email Addresses: sam.nico@test.com
Contact Phone #:
Mobile (for sms): 0498765432
Fax #:

ApplyOnline Id: [redacted] Unlink

Your Settings
Change Password
Logout

Click on the Status Tab

Status Events

Select how you wish to receive notification of the reported Status below.

Application Status	Email	SMS
Error On Submission	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Referred	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Conditionally Approved	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Unconditionally Approved	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Settled	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Save

3. Select the checkboxes under the email header column to receive BCMs on the application status.

You can receive BCMs on the following:

- error on submission
- referred
- conditionally approved
- unconditionally approved
- application settled.

You can also opt in to receive SMS BCMs by ticking the SMS checkboxes.

Applications ▾ Serviceability ▾ Information ▾ Reports ▾ Admin ▾ User Account ▾ Search...

View settings for: Nico, Sam / ▾ Go

Your user settings

Name: Sam Nico
Email Address: Sam_Nico1@yahoo.com
Additional Email Addresses: sam.nico@test.com
Contact Phone #:
Mobile (for sms): 0498765432
Fax #:

ApplyOnline Id: [redacted] Unlink

Your Settings
Change Password
Logout

Select the checkbox under the Email Header.
Optional: For SMS notifications select the checkbox under the SMS header.

Status Events

Select how you wish to receive notification of the reported Status below.

Application Status	Email	SMS
Error On Submission	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Referred	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Conditionally Approved	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Unconditionally Approved	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Settled	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Save

4. Select Save.

The screenshot shows the 'Your user settings' page. At the top, there is a navigation bar with tabs: Applications, Serviceability, Information, Reports, Admin, and User Account. A search bar is on the right. Below the navigation bar, there is a dropdown menu for 'View settings for:' with 'Nico, Sam /' selected and a 'Go' button. A secondary dropdown menu is open, showing options: 'Your Settings', 'Change Password', and 'Logout'. Below this, there is a blue button 'ApplyOnline Id' and a red button 'Unlink'. The main content area is titled 'Your user settings' and contains a form with the following fields:

- Name: Sam Nico
- Email Address: Sam_Nico1@yahoo.com
- Additional Email Addresses: sam.nico@test.com
- Contact Phone #:
- Mobile (for sms): 0498765432
- Fax #:

Below the form, there is a section for 'Status' and 'Events'. A dropdown menu is open, showing 'Select how you wish to receive notification of the reported Status below.' Below this, there is a table with columns for 'Application Status', 'Email', and 'SMS'. The table has the following rows:

Application Status	Email	SMS
Error On Submission	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Referred	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Conditionally Approved	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Unconditionally Approved	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Settled	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

At the bottom of the page, there is a 'Save' button, which is highlighted with a red callout that says 'Select Save'.

5. Once you've activated the status of BCMS, you'll need to activate the event BCMS.

These BCMS will keep you updated on every event that takes place throughout the application. You'll can receive BCMS on the following:

- application received
- valuation ordered
- valuation received.

Select the **Events** tab.

The screenshot shows the 'Your user settings' page, identical to the previous one. However, the 'Events' tab is now selected in the 'Status' and 'Events' section. A red callout points to the 'Events' tab with the text 'Select the Events Tab'.

6. Select **Macquarie Bank** from the lender drop down menu.

Select how you wish to receive notification of the reported events below.
Events that are disabled can be set from the Status tab.

Select a lender from the drop down to view notification settings for a specific lender: <-- ALL -->

Event	Email	SMS
Error On Submission	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Referred to Assessor	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Grant Conditional Approval	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Grant Unconditional Approval	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Settled	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Submit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Faxed Application Receipt	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Received from Mobile	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Received	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cancel Application	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Registered	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Outstanding Items	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pre-Approved	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Declined	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Valuation Ordered	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Valuation Received	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Withdrawn	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Solicitors Instructed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Save

7. Select the checkboxes under the email header column to receive BCMs on the events that take place. You can receive BCMs on the following:

- application received
- valuation ordered
- valuation received
- solicitors instructed.

You can also opt in to receive SMS BCMs by ticking the SMS checkboxes.

Select how you wish to receive notification of the reported events below.
Events that are disabled can be set from the Status tab.

Select a lender from the drop down to view notification settings for a specific lender: Macquarie Bank

Event	Email	SMS
Error On Submission	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Referred to Assessor	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Grant Conditional Approval	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Grant Unconditional Approval	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Settled	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Submit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Faxed Application Receipt	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Received from Mobile	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Received	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cancel Application	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Registered	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Outstanding Items	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pre-Approved	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Declined	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Valuation Ordered	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Valuation Received	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Withdrawn	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Solicitors Instructed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Save

8. Select **Save**.

You'll now receive BCMs. If you've updated your settings through Macquarie Access, you'll receive BCMs from Macquarie.

If you've updated your settings through your aggregator software, you'll receive BCMs from your aggregator.

Select how you wish to receive notification of the reported events below.
Events that are disabled can be set from the Status tab.

Select a lender from the drop down to view notification settings for a specific lender: Macquarie Bank

Event	Email	SMS
Error On Submission	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Referred to Assessor	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Grant Conditional Approval	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Grant Unconditional Approval	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Settled	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Submit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Faxed Application Receipt	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Received from Mobile	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Received	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cancel Application	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Registered	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Outstanding Items	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pre-Approved	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Declined	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Valuation Ordered	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Valuation Received	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Application Withdrawn	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Solicitors Instructed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Select Save

Save

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