

Enhanced Payout.

FAQ.

Welcome to the New Enhanced Payout System.

FAQ.

This document has been designed to assist you with commonly asked questions relating to our new Payout system and broken down into different sections:

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Welcome to the New Enhanced Payout System.

FAQ – Logging in.

A) HOW DO I OBTAIN A DIRECT ACCESS ACCOUNT?

Direct access accounts have been created for all existing FAMOS users. In addition, as and when new FAMOS accounts are created, Direct Access accounts are also automatically created. If, in the unlikely event that you have not been given a Direct Access account, please contact Sales Support.

B) HOW DO I ACCESS THE PAYOUT PORTAL?

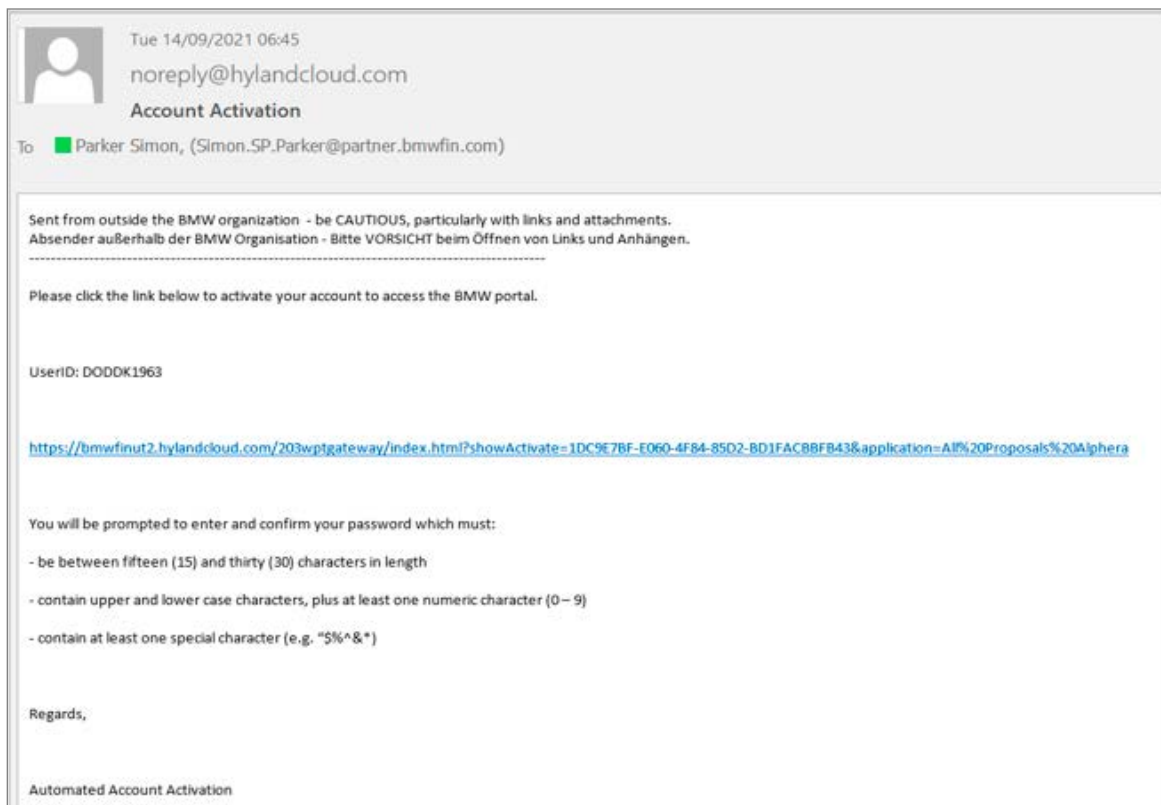
The Payout Portal can only be accessed via your FAMOS account.

C) HOW DO I CREATE A PASSWORD?

Over the past month, we have undertaken an exercise to identify existing FAMOS users who need access to the Payout Portal. These users will receive an e-mail invitation to activate their account and to also enter and confirm a password.

In addition, once the Payout Portal goes live, new FAMOS users will also be sent this e-mail activation invitation. If you do not need to access the Payout Portal to request payout or to complete e-Sign/Customer ID, you can ignore this e-mail.

To help you identify this is a genuine e-mail it will be similar to the following example:



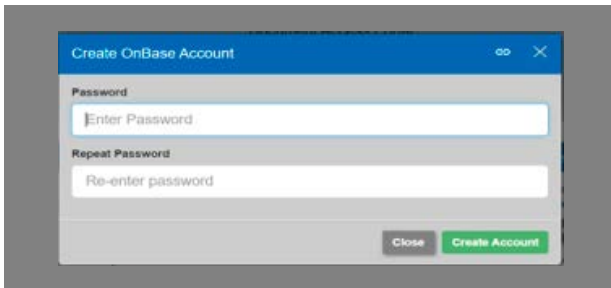
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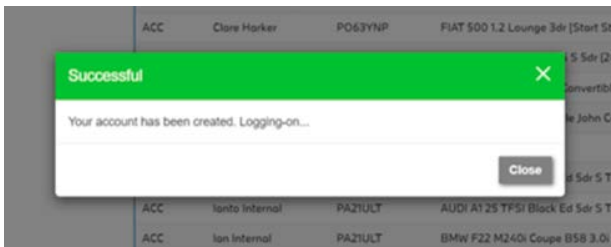
**1) Click on the hyperlink contained in the e-mail and create the password.
This must be:**

- Between 15 and 30 characters in length
- Contain at least one uppercase character
- Contain at least one lowercase character
- Contain at least one numerical character
- Contain at least one special character

Then select "Create Account"



2) On the successful creation of your password, you will be presented with the following screen:



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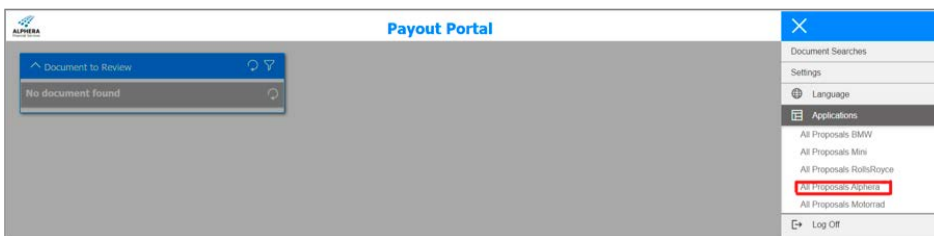
D) HOW DO I LOG ON USING AN ACCOUNT NOT ASSOCIATED WITH THE FAMOS PROPOSAL?

The following screen will be displayed for a single-proposal view, where the user has logged on with a direct access account that is not associated to the retailer on the FAMOS proposal.

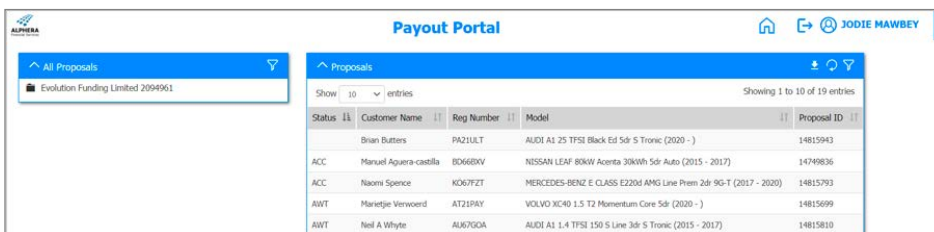


a. If you want to see the specific proposal screen, see Step 8 of the Payout Portal logon guide.

b. If, instead, you want to stay logged in to see the dashboard screen for the account you have logged in with, then select the 'hamburger' menu on the right, select 'Applications' and then select the appropriate Brand for the retailer e.g. All Proposals Alpha.



You will now be able to see all the proposals for the retailer that is associated to your account:



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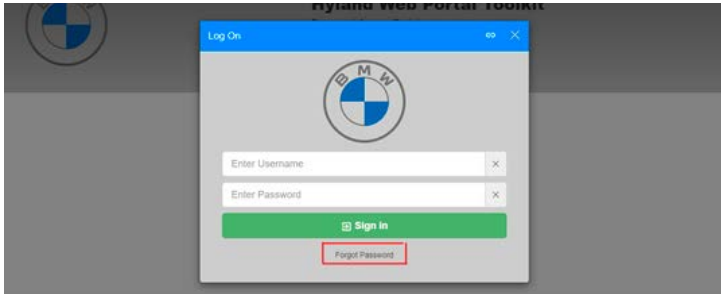
FAQ – Logging in.

E) FORGOT PASSWORD

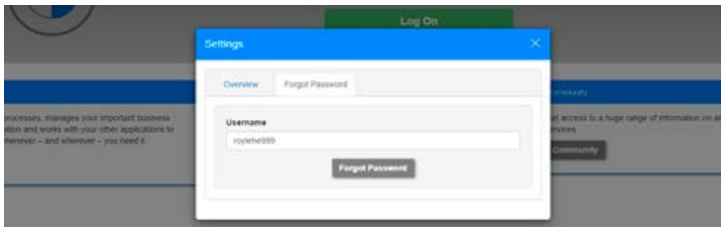
To reset your password click on the following link:

<https://bmwfin.hylandcloud.com/AlpheraPasswordGW/index.html>

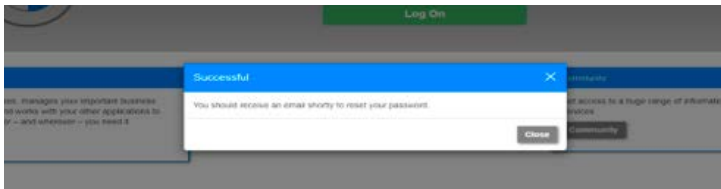
Select 'Forgot Password':



Enter your username and select Forgot Password



The following screen will be displayed. Close the pop up and browser.



Click on the link in the e-mail you will receive from noreply@hylandcloud.com.

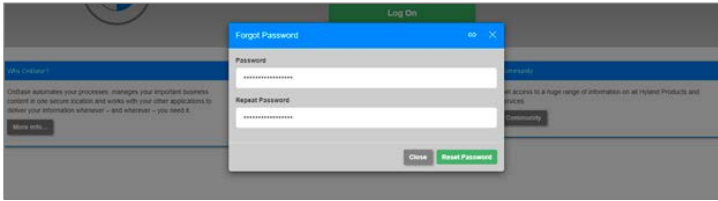


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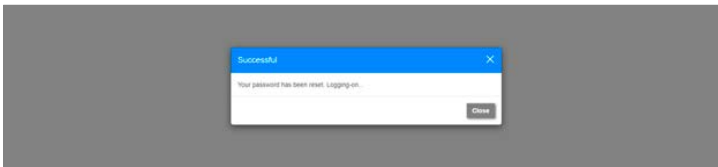
FAQ – Logging in.

E) FORGOT PASSWORD

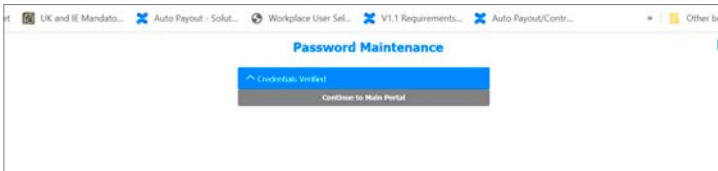
Enter a new password and select Reset Password



Close the pop up message.



Close the browser.



F) HOW DO I CHANGE THE PAYOUT PORTAL EMAIL ADDRESS OR PARTNER SITE ASSOCIATED TO MY ACCOUNT?

To change your email address or Partner Site, you need to ask your Business Development Manager to email famos-uk-bau-jira@bmw.co.uk and CC neil.lewis@partner.bmwfin.com with the following details:

SUBJECT: Payout Portal

REASON FOR CHANGE:

USERNAME:

FIRST AND LAST NAME OF USER:

NEW EMAIL ADDRESS:

And/Or

NEW RETAILER NAME AND RETAILER CODE:

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FAQ – Payout Portal.

What browser should I be using to access the Payout Portal?

You should always use Google Chrome as your default browser to access the Payout Portal. If you are using a different browser (such as Internet Explorer) and are experiencing problems, it may well be because of the browser you are using.

What browser should the customer use to complete the eSign process at home

eSign is not compatible with Internet Explorer 11, but will work with all other browsers. Please advise the Customer accordingly.

What equipment is required to complete eSign on Premises?

No special equipment is required. Depending on the device that is being used, a customer can sign with a mouse, stylus or their finger. There is an option to cancel the signing and attempt it again.

What happens to my deals submitted prior to October 3rd?

Deals submitted prior to October 3rd and that are already progressing through the existing eSign or Ink Sign process will be processed using the existing system. All other business will be processed using the new payout portal.

I am having problems signing in – can you help?

If you are having problems signing in to the new system, please refer to the login support guide by clicking [here](#), where you will find advice and additional reference information.

What payout processes do I use the new Payout Portal for?

The Payout Portal will be used to:

- Generate eSign (default signing option)
- Print Ink sign documents (where applicable)
- Upload Ink signed agreements
- Upload any required supporting documents including the invoice
- Requesting Payout

You will continue to use FAMOS for Customer Data entry, vehicle selection, quotation & proposal.

Once accepted proposals are in the Payout Portal, to make any amendments to the agreement, you will need to close the Payout Portal and click the "Release Lock" button in FAMOS.






What does 'Revised' mean?

This shows that the proposal has been back through FAMOS. If this status is shown following 'Payout Request' then the proposal can still be paid out.

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FAQ – Payout Portal.

What do the coloured statuses of the Proposal Status indicate?

-  Actions are still required.
-  Actions are now complete & payout can be requested.
-  Payout has been requested.
-  Payout has been declined – check the Retailer Notes notes section of the payout portal.
-  Payout has been confirmed.

At what point do I access the Payout Portal?

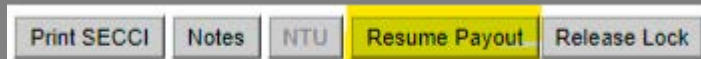
Once a proposal is showing in FAMOS as Accepted or Accepted with Terms, you can then take it through to the Payout Portal by pressing the 'Proceed to Payout' button in FAMOS.



The portal will use the log-in credentials that you set up off the back of the email that you received from Hyland.

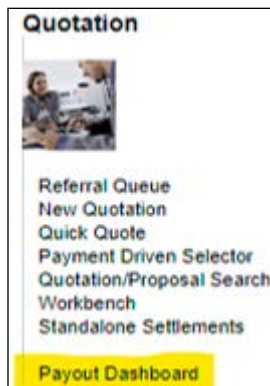
Once a proposal has been taken through to the Payout Portal, you can then access it in one of two ways:

By clicking Resume Payout on the Proposal Summary screen



If you need any support logging in, please click [here](#).


By clicking on the "Payout Dashboard" link on the FAMOS home screen



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FAQ – Payout Portal.

What notes appear in the 'Retailer Notes' section of the Payout Portal?

The notes section of the Payout Portal will include information given to support the agreement, any given Underwriting Terms, any specific requirements linked to acceptance and any other relevant communications. You should check this area regularly and hit the refresh icon  to ensure the most up-to-date information is displayed.

What does the 'Document to Review' area of the Payout Portal display?


This is the master section for the proposal in the Payout Portal and shows the latest finance agreement document linked to the proposal. Initially this will be an unsigned agreement. However this will be replaced with the completed eSign or uploaded Ink Sign agreement, depending on what is relevant for the proposal.


Clicking the refresh icon  for this section will refresh all sections of the Payout Portal. This is particularly important to do once an eSign has been completed

What does the 'Viewer' area of the Payout Portal display?

The Viewer section will display whichever document you select from either the Document to Review or Related Documents section. Where you have uploaded required supporting documents, this allows you to visually check the correct document has been uploaded.

What do the icons under the 'User Action – Required Documents' section of the Payout Portal mean?

 indicates a document is missing and needs to be uploaded to the system before you may continue.

 indicates that the required document has been uploaded

My proposal in the Payout Portal is showing as 'read-only'.

(Please also refer to the information in our Log-In Guide which introduces you the Portal Control buttons in FAMOS).

There are a number of possible reasons the proposal is at Read Only:

When the proposal has been 'Released Locked' and is being amended in FAMOS the proposal will be 'Read Only' in the Payout Portal until 'Proceed to Payout' is selected again.

Once the proposal is with the Payout Team and the status is 'Awaiting Payout' the proposal will be Read Only in the Payout portal.

Following the customers completion of the Esign journey, the proposal may be referred for further checks. This will be to complete an address check, check a non-UK licence (or passport) or when the customer has uploaded a provisional driving licence. The proposal will allow the customer to complete the journey and then send the notification of the request to the Sales Support team. An email will be issued to the Alpha Partner and a note will be added to the Payout Portal.

In the notes section of the Payout Portal the Alpha Partner will see a note of 'OnFido Check Failed'. Once the note is selected, you will be able to view the details of why the check has been failed and what action is in progress. Once Sales Support have reviewed and validated the documents they will confirm this or will add new mandatory document requirements to the Payout Portal together with a note. This will release the 'Read Only' status and allow the partner to continue with uploading documents and requesting payout. These checks used to take place at the payout stage and cause delays with the payout process but this is now happening earlier in the process which should improve the customer experience and speed up the payout process generally.

Please always refer to the notes in the Retailer Notes section.

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FAQ – Process.

I can't make any changes to an accepted proposal in the Payout Portal – what should I do?

Make sure you close the Payout Portal window and that the 'Release Lock' button has been pressed in FAMOS to enable you to make changes.




FAMOS and the Payout Portal are linked platforms, so you will always need to close the Payout Portal in order to continue working in FAMOS.

I have uploaded a document in the Payout Portal but need to remove/change it

Once a document has been uploaded into the Payout Portal, you can either delete it entirely or replace it with another file.

To delete a document use this icon 

To replace a document use this icon 

How do I start the eSign Process in the Payout Portal?

To start the eSign Process, click the relevant eSign@Home or eSign On Premises arrow under the 'User Actions eSigning' section of the Payout Portal

For eSign on Premises you then have two choices:

the option to start the process directly on that device by selecting **Launch Scrive**

or **copying the Scrive URL** and launching the eSign on a separate device

If neither of these options are displayed then the Proposal is not yet ready to start the eSign process – refer to the Notes section of the Payout Portal and click refresh to display the latest information.

What is the correct process for a Settlement Loan?

Settlement loans must be submitted at the same time as the main loan. No invoice is required to be attached to the settlement loan.

Proof of settlement term – what needs to be uploaded?

If there are Underwriting terms regarding the settlement of the current agreement then a document confirming the settlement will be required. If the part exchange and finance settlement is shown on the invoice, then the invoice should be uploaded against the Invoice and against the mandatory settlement term.

If there are no details showing on the invoice, then a copy of either the settlement letter, payment being made and/or proof from the finance company that the customer has settled the finance should be uploaded against the mandatory settlement term

Welcome to the New Enhanced Payout System.

FAQ – Customer Journey.

During eSign, why is my customer asked to complete the OnFido verification on a separate device?

The OnFido verification process has a minimum camera specification in order to ensure images captured will be of a high enough standard. The process can automatically detect whether the device being used has a camera that meets these requirements.

If the camera is not of sufficient quality the process will direct the user to continue the OnFido process on a separate device.

Please note that none of the images captured during this process will be stored on the device used for verification.

My customer does not have a Photo ID driving licence, how do they sign their finance agreement

A photo ID driving licence is required to complete the eSign process. If your customer has an old paper driving licence or are currently waiting for a new photo ID driving licence to be issued then they will not be able to complete the eSign process.

In this situation please contact Sales Support for further guidance regarding the correct process to follow. Sales Support are also available via our Webchat service, found on the Alpha Partner Portal

My customer is eSigning at Home and has received an email with a link from noreply@hylandcloud.com?

All eSign at Home emails to customers will come from the email address noreply@hylandcloud.com – they will not be branded.

Hyland are the owners of the software that the Payout Portal is built on.

My Customer is signing on premises. How do I display their pre-contract information prior to them signing their agreement?

Click the 'Pre-Contract Explanations' entry under the 'Related Documents' tab.

Then click – 'Print Pre Contract Explanations' under the 'User Actions' tab. The document will open accordingly as a PDF that can either be downloaded or printed for the Customer.

My Customer is signing on premises. How do I display their pre-contract information prior to them signing their agreement?

Pre Contract Information and Explanations will still be available to be printed from FAMOS using the Print SECCI button.

Alternatively it can also be printed from the Payout Portal.

Click the 'Pre-Contract Explanations' entry under the 'Related Documents' tab.

Then click – 'Print Pre Contract Explanations' under the 'User Actions' tab. The document will open accordingly as a PDF that can either be downloaded or printed for the Customer.

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FAQ – Customer Journey.

The Customer is unable to complete the eSign process at home due to browser incompatibility – can you help?

eSign is not compatible with Internet Explorer 11, but will work with all other browsers. Please advise the Customer accordingly.

Can eSign be used for Foreign National applications?

Yes Foreign Nationals can be eSigned. These will fall within the Sales Support queue once signing has been completed as they will need to complete some extra validation checks.

Can we simplify the process for the customers to insert their contact number and email address?

Arrows have been added into the customer journey to point out if there is an issue with the way they have inserted their contact details.

The format for the telephone number must be xxxxx space xxxxxx

The email address must be in lower case

Enhancements to this customer journey are logged for future development.

Once a customer has completed eSign it does not give information to confirm it has been completed.

Why is this?

The customer will be taken to the MyFinance page so that they can register if they wish. This opens up a new tab on their browser, but the customer should be able to switch to the original tab where it will show that the signing has been completed and they can now close the system.

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FAQ – Driving Licence.

If the customer's Driving Licence fails during the eSign process and they don't have a passport, how can the deal progress?

The customer will need to go on premises to sign the documents so that the driving licence can be validated.

The customer's Driving Licence is in their maiden name, how do we proceed?

Customer must still proceed with their Driving Licence in the first instance. The Onfido check will fail as the name will differ and a note will appear in the Payout Portal.

If distance sold, the customer will then be able to start a new eSign at home using their passport to verify.

If not distance sold, the customer will need to eSign on premises which will not include an Onfido check. The Partner will then be asked to verify the images from the original eSign.

The customer's Driving Licence has a different address, how do we proceed?

eSign can still be completed but the proposal will refer to Sales Support for an address check

What do we do if the customer's Driving Licence is at the DVLA?

Please contact Sales Support who will be able to convert the eSign to InkSign.

Welcome to the New Enhanced Payout System.

Further Information.

Where can I find out further information?

You can find out further information on the 'Policies, Guidelines & Forms' page on the Alphaera Partner portal, please click [here](#).