



# Auto Payout – The Payout Portal

## Quick Start Guide

SF1-UK-S-5 / October 2021



**ALPHERA**  
Financial Services

# The Payout Portal.

## Auto Payout – Phase 1.


Auto Payout Phase 1 is now live and the key change is the introduction of a new Payout Portal.

The Payout Portal will be the place to:



- Easily see all requirements for payout on any given deal
- Launch eSign
- Print/download completed eSigned agreements
- Print Ink sign agreement documents (where eSign not an option)
- Upload all documents required for payout
- Request payout

This guide will help you navigate through some of the key functionality in the Payout Portal

# The Payout Portal. eSign Homescreen.



## Payout Portal

[FAQ](#)

^ Proposal Status

**14832044**

eSign not started

^ Related Documents

Pre-Contract/Explanations Proposal No 14832044 - Retailer Name -

^ Retailer Notes

New Note
Existing Notes 2

Manual Underwriting Decision (Elaine Roberts) : Accept with terms  
01/10/2021 08:48:38

Automatic Underwriting Decision (Auto Automatic) : Decline  
30/09/2021 17:53:38

^ User Action: eSigning

▶

eSign\_@Home

▶

eSign\_OnPremises

^ User Action: Required Documents

!

Invoice Upload

i

!

1 Invoice

↑

!

Additional Requirements

i

✔

0-5 Other

↑

!

1 Current Address Proof

↑

^ Document to Review

Unsigned Agreement - 01/10/2021 - Proposal No 14832044

^ Viewer

Unsigned Agreement - 01/10/2021 - Proposal No 14832044

Proposal Number 14832044  
Version 1

THIS CONTRACT CREDIT INFORMATION

**1. Contact details**


Lender:	ALPHERA Financial Services (UK) Limited trading as ALPHERA Financial Services
Address:	Sturges House, Sturges Avenue, Farnborough, Hampshire GU14 7JF
Credit intermediary:	ALPHERA Financial Services Ltd
Address:	Sturges House, Sturges Avenue, Farnborough, Hampshire GU14 7JF

**2. Key features of the credit product**

The type of credit:	This is a Credit Agreement						
The total amount of credit:	£21,229.70						
This means the amount of credit to be provided under the proposed credit agreement or the credit limit:							
How and when credit will be provided:	The amount of credit will be provided by us at the time of us paying the required costs for the vehicle.						
The duration of the credit agreement:	36 months						
Repayments:	Your repayments will pay off what you owe on the following order: <table border="1" style="width: 100%; border-collapse: collapse; font-size: 8px; margin-top: 5px;"> <tr> <td style="width: 50%;">First Repayment: £726.90 payable one month after the date of the agreement</td> <td></td> </tr> <tr> <td>Followed by 34 monthly repayments, each of £726.90</td> <td></td> </tr> <tr> <td>and a final payment (includes the "Purchase Fee" of £726.90)</td> <td></td> </tr> </table>	First Repayment: £726.90 payable one month after the date of the agreement		Followed by 34 monthly repayments, each of £726.90		and a final payment (includes the "Purchase Fee" of £726.90)	
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Followed by 34 monthly repayments, each of £726.90							
and a final payment (includes the "Purchase Fee" of £726.90)							
The total amount you will have to pay:	£31,229.70						
This means the amount you have borrowed plus interest and other costs:							
The proposed credit will be linked to the supply of specific goods or the provision of a service:							
Description of goods:	New Vauxhall Astra 1.6 12 Momentum Gear box (2020 - )						
Credit price:	£26,500.00						
Security required:	A guarantee may be required from a third party.						
This is a description of the security to be provided by you in relation to the credit agreement:							

**3. Costs of the credit**

The name of the cost which applies to the credit agreement:	12.9% per annum fixed for the duration of the agreement
Actual Percentage Rate of Charge (APRC):	13.9% APRC
This is the total cost expressed as an annual percentage of the total amount of credit:	
The APRC is there to help you compare different offers.	

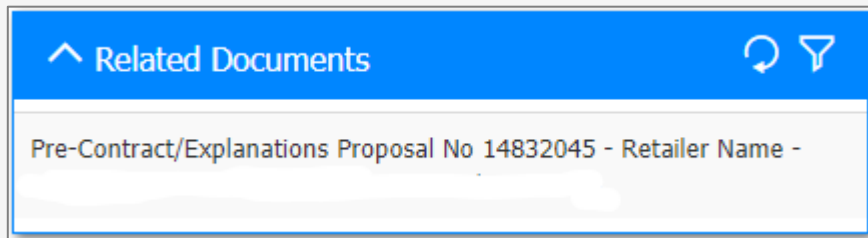
Hyland Software © 2021
Powered By 

# The Payout Portal

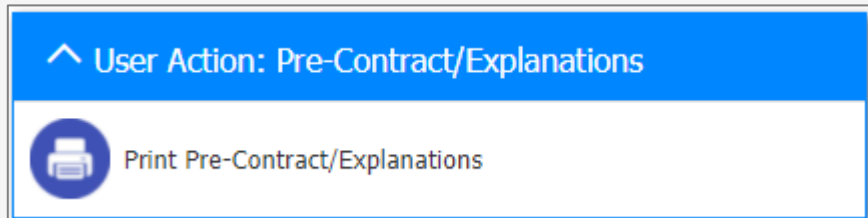
## Pre-Contract Information

For regulated agreements, the Pre-Contract Information document will still be available to print directly from FAMOS, although it can also be printed directly from the Payout Portal.

Click on the 'Pre-Contract/Explanations' entry in the Related Documents widget



This will then display the 'Print Pre-Contract/Explanations' button

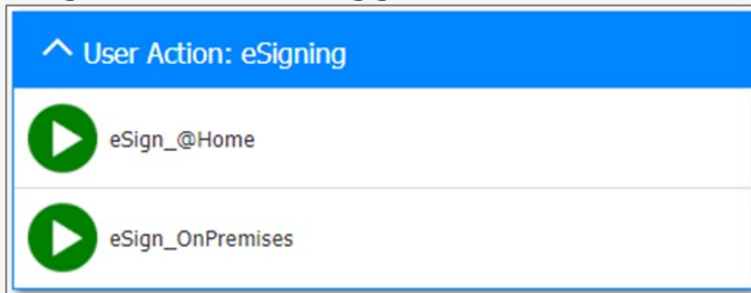


# The Payout Portal.

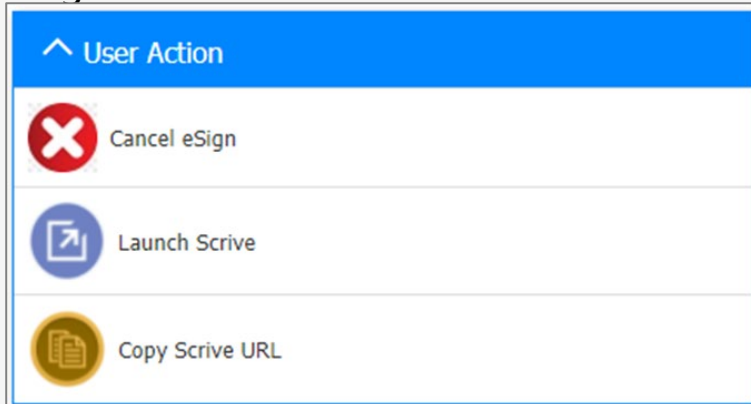
## eSign – Pre Signing.

Available eSign options will be displayed:

1. eSign at Home: triggers an email to the customer with a link to eSign



2. eSign on Premises will offer two further options:

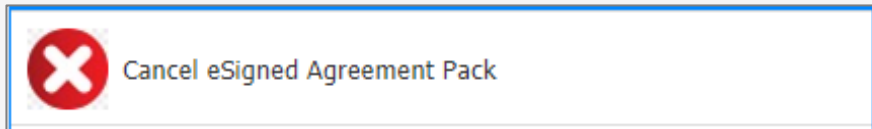
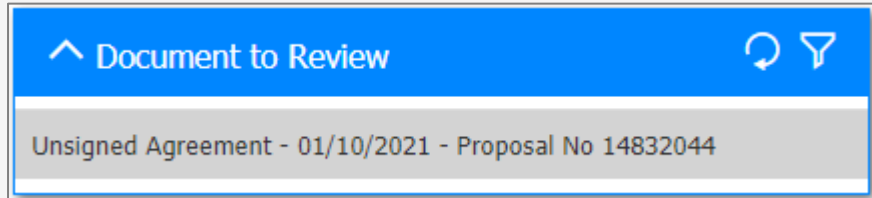


'Launch Scrive' will start eSign on Premises immediately on the same device

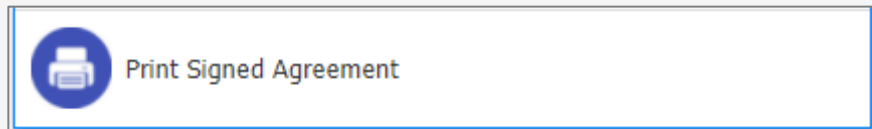
'Copy Scrive URL' puts the link for the eSign on Premises on the clipboard. It can then be sent to an email to allow the process to be started on a different device

## The Payout Portal. eSign – Post Signing.

Once eSign has been completed you will need to click the 'refresh' icon until you see 'Cancel eSigned Agreement Pack' and 'Print Signed Agreement'.

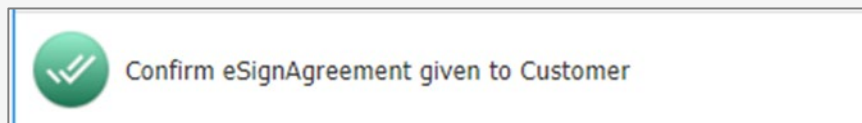


**Cancel eSigned Agreement Pack**  
This will cancel the eSign and allow a new one to be started



**Print Signed Agreement**  
This will allow you to print or download a copy of the eSigned agreement.  
N.B. Not available once payout is confirmed

If the customer has completed eSign on Premises and has not entered their email address and mobile number then you will have to give a copy of the completed eSign to the customer and confirm by clicking the 'Confirm eSigned Agreement given to Customer' button



# The Payout Portal

## eSign – Post Signing Notes

If there are any issues preventing the eSign from being completed then a note titled "Onfido Check Failed" will be added to the Retailer Notes.

The screenshot shows the 'Retailer Notes' interface. At the top, there is a blue header with the text 'Retailer Notes' and two icons: a refresh icon and a filter icon. Below the header, there are two tabs: 'New Note' and 'Existing Notes 2'. The 'Existing Notes 2' tab is selected, and a list of notes is displayed. The first note is titled 'Onfido Check Failed'. Clicking on this entry opens a detailed view of the note. The detailed view shows the following information:

- Proposal Number: 14465297
- Created Date: 2021-08-24T14:02:29
- Title: Onfido Check Failed
- Notes: Images used for photo id inconclusive - please try again. (RETRYDL1)

Below the detailed view, there is a separate note titled 'Address does not match. Referred to Sales Support'. At the bottom of the interface, there is a dark grey bar with the text 'Onfido Check Completed'.

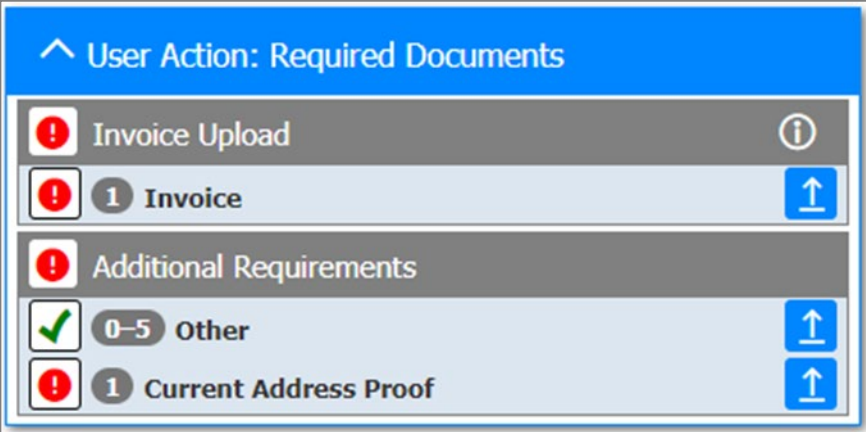
Clicking on the entry, Retailer Notes will then open the complete note in the Viewer. This will then give more details as to why the OnFido check failed and what the next actions are:



There are also scenarios where an eSign is completed but a further check is required by Sales Support. In these cases you will see 2 notes – one showing OnFido Check Completed and another showing why the proposal has been referred

# The Payout Portal.

## eSign – Document Upload.

Any documents that are required to be uploaded will be shown in the User Action: Required Documents widget:



The  icon shows that a document is mandatory and has not yet been uploaded  
Once a document has been uploaded the icon will change to a green tick 

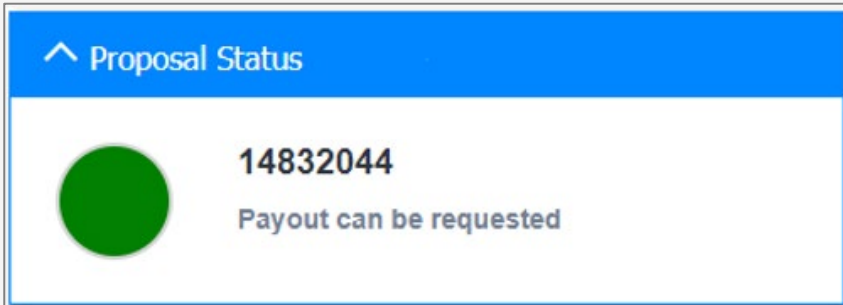




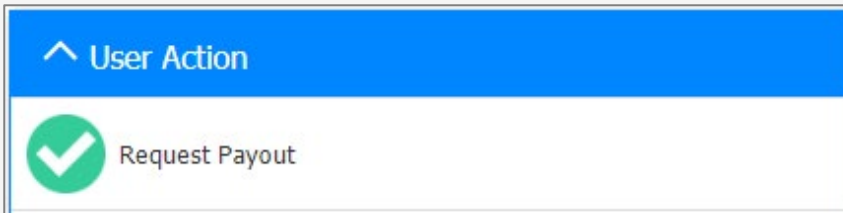
# The Payout Portal.

## eSign – Requesting Payout.

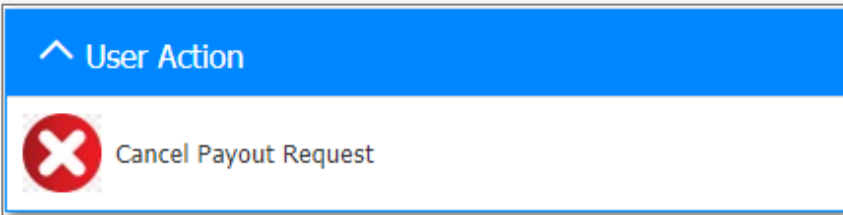
Once all required documents are present in the Payout Portal, the Proposal Status widget will change to show a Green circle. At this stage, payout can be requested:



This will activate the Request payout button, which must be pressed to move the proposal to Payout Requested status:



You are able to Cancel the Payout Request, if required, by clicking on the Cancel Payout Request button.



N.B. This option is not available once the payout team have started working the proposal.