

AFFORDABILITY PASSPORT

ADVISER USER GUIDE



CASTLIGHT
A part of  experian.

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Open Banking



Credit Report



Identity Verification



Anti Money Laundering

WHAT IS THE AFFORDABILITY PASSPORT?

Understanding a consumer's ability to afford your products or services, is essential when it comes to finding the best solutions for meeting their financial needs.

The **Affordability Passport®** provides a **real-time view** of the consumer's financial position, by presenting a comprehensive view of their income and expenditure, using **Open Banking**. So, you can **assess** their **income, essential, committed, and discretionary** spend in **minutes**.

In addition to these services. The Affordability Passport provides a suite of **configurable** services, such as: **AML Check, Identity Document Check, and Credit Search** – letting you make more informed decisions on the consumer, by having a 360-degree view of the consumer and their finances.

The Affordability Passport can be used to assess customers with **'thin credit files'** through to those with **'full credit histories'** so you can understand their financial capacity, for managing a new commitment.

Castlight are **authorised** and **regulated** by the **FCA** as a **Credit Information Service Provider** and registered under the Payment Services Regulations 2017 as an Account Information Service Provider.



Open Banking



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Identity Verification



**Anti Money
Laundering**

HOW DOES IT WORK?

The Affordability Passport® uses Open Banking technology, which allows consumers to provide consent and share account information in a safe and secure manner.

Once the consumer has connected and set up bank account sharing, their bank statement data ('account information'), is analysed by the Castlight Categorisation as a Service (CaaS®) - which will categorise the account information into 180+ blocks of Income and Expenditure.

The Affordability Passport will calculate an average view of the consumers Income and Expenditure across an average 30-day period and show how much they have left over at the end of this period.

Providing a real-time view of a consumer's financial position by using trusted information sourced straight from their bank account and/or credit report.



GETTING STARTED

Creating an Affordability Passport is quick and simple. All you need to do is follow the screen prompts and you should be done in a few minutes.

However, just to be sure that your journey is completely smooth and straightforward, this user guide has been designed to support you through the online process and to anticipate any queries you might have.

Having access to consolidated information in real-time significantly reduces the 'time and effort' taken to request, gather and verify a consumer's financial status, across the following use-cases - where understanding affordability is key to delivering the best consumer outcome

- **Know your customer** - Identity and fraud checks
- **Product application** - unsecured and unsecured lending, income verification
- **Annual financial review** - appraise the consumer and their latest situation
- **Review Arrangements** - Extend credit limits and customer borrowing limits
- **Support debt advisory activities** - provide advice by understanding the consumers position
- **Collections and recoveries** - analyse the consumer situation and agree repayment plan.



Open Banking



Credit Report



Identity Verification



**Anti Money
Laundering**

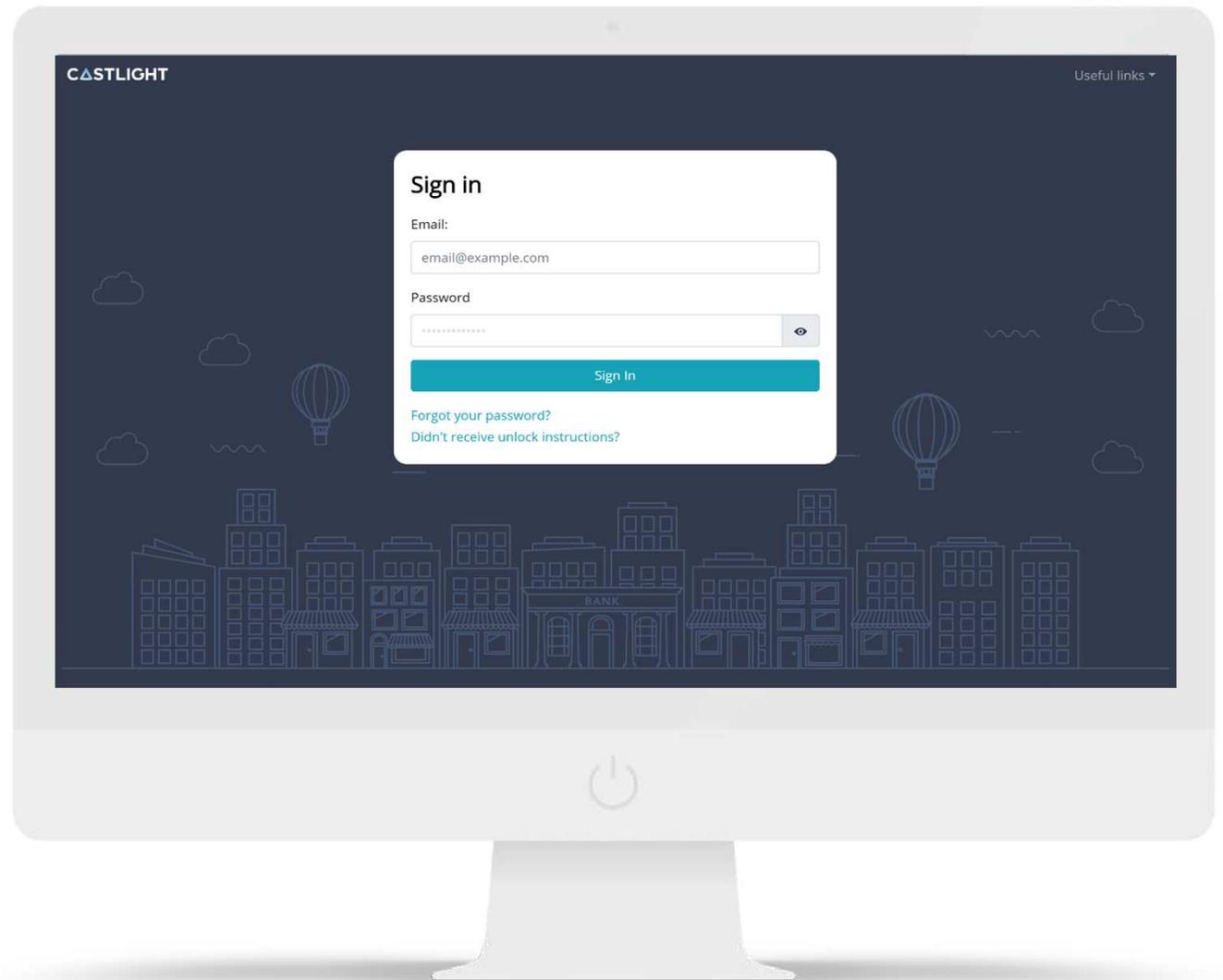
LETS GET LOGGED IN

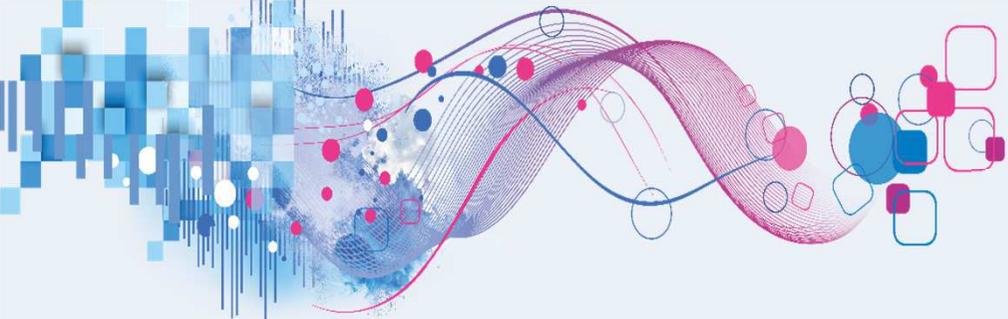
Once on-boarded onto the Affordability Passport, the Customer Success team will issue log-in details to all users who require access to the system.

This will be done by either sending each user an automated email or by instructing users to reset their password via the following link <https://ais.affordabilitypassport.com>. This is done by simply clicking on the **'Forgot your password?'** link on the **Sign In** screen and to follow the instructions.

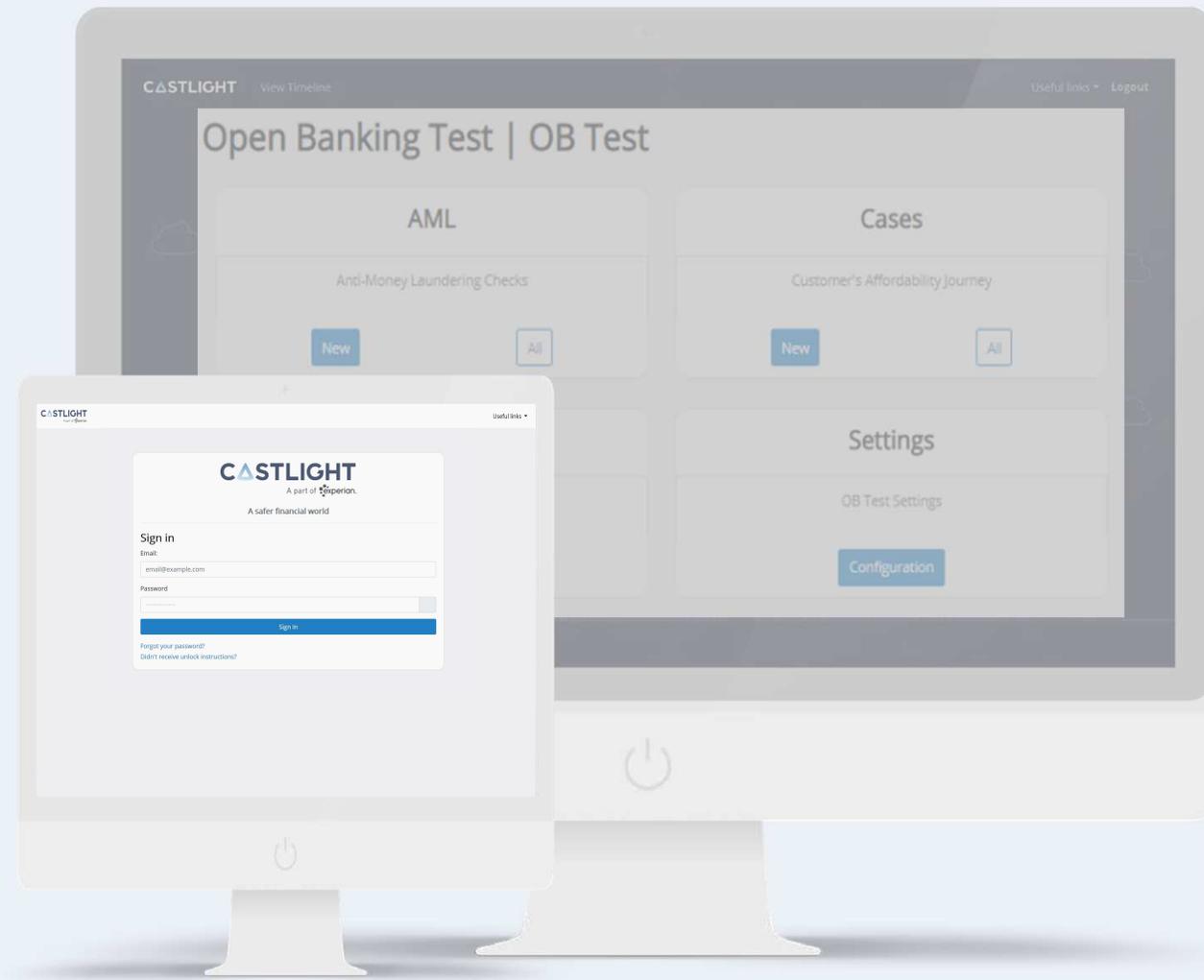
For security reasons the password must be at least 9 characters long and contain a mix of uppercase letters, lowercase letters, numbers and special characters (!"£\$%*&()^).

An example of a strong password is **)78uLYg!!**





The Adviser Dashboard



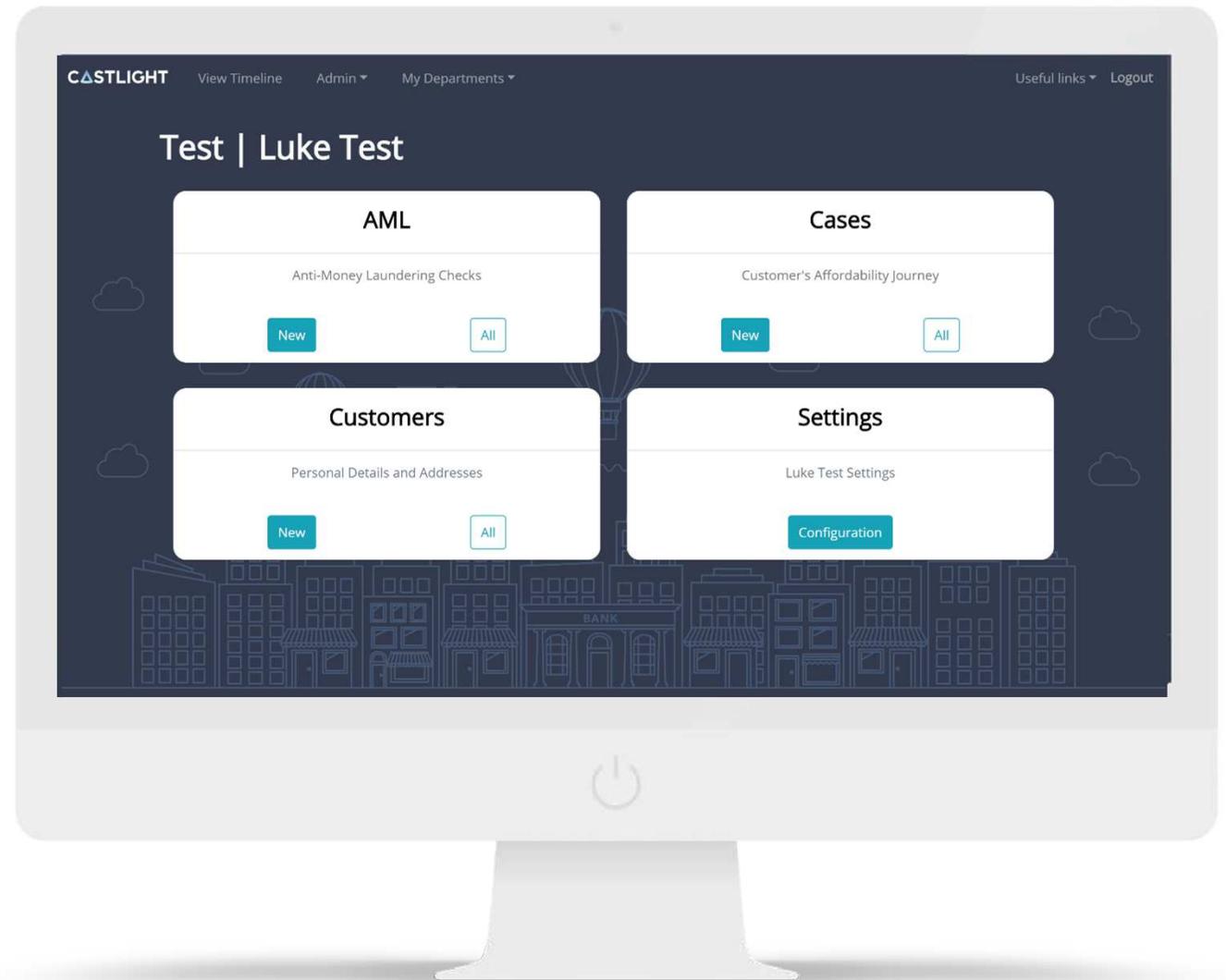
YOUR DASHBOARD

Welcome to the Adviser Dashboard.

The dashboard enables you to choose from the various tools within the Affordability Passport.

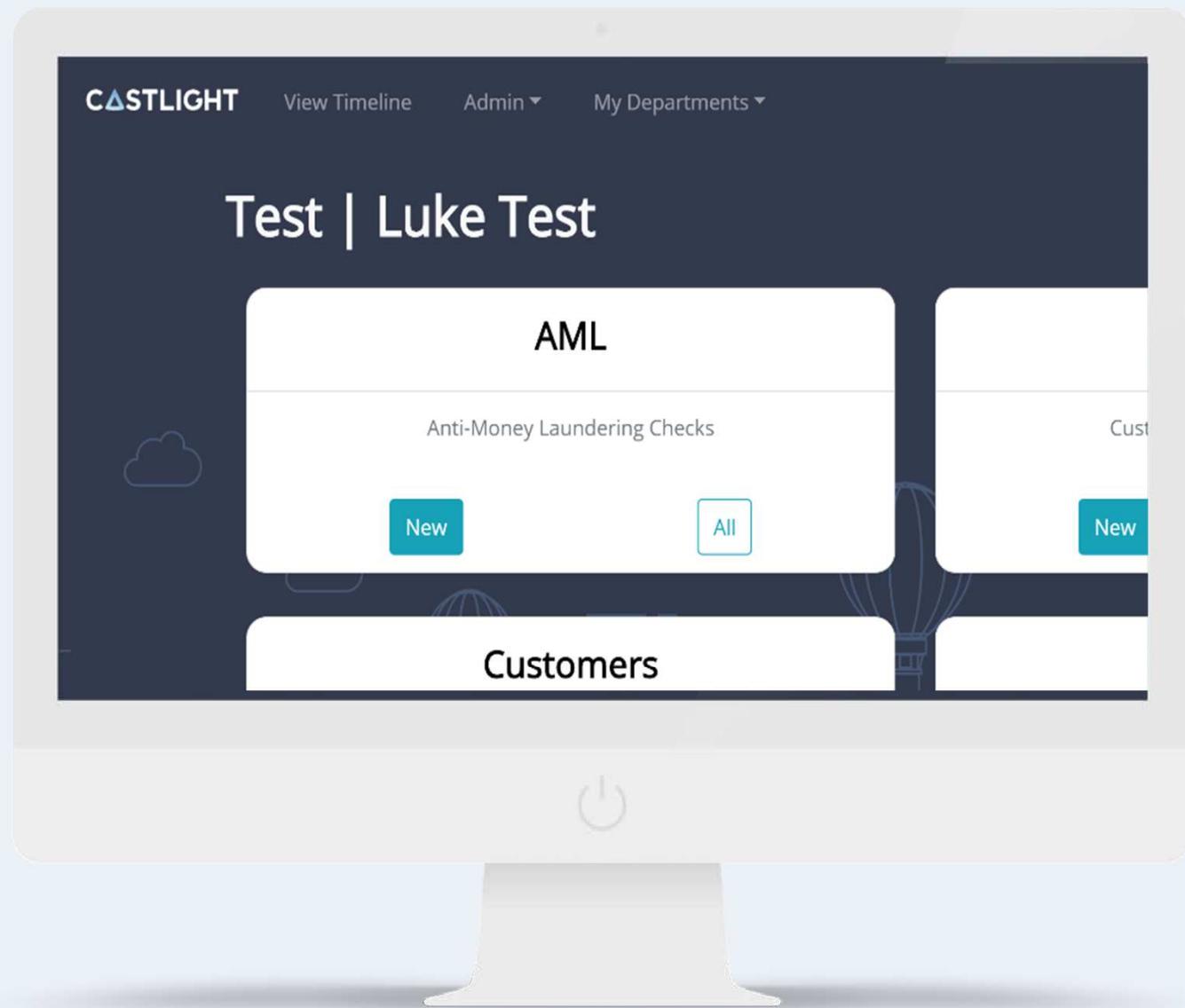
From this page you will be able to:

- **AML** - Perform a customer AML check.
- Perform a stand-alone Credit Check.
- **Cases** - Create an Affordability Passport case and send a link for your customers to complete.
- Manage your Affordability Passport cases.
- Review completed Affordability Passports, to view Income & Expenditure, Credit Search, Bank Statement and Identity Documents
- Generate PDFs of the reports for your record keeping.
- **Customers** – create a new customer if they are new





AML



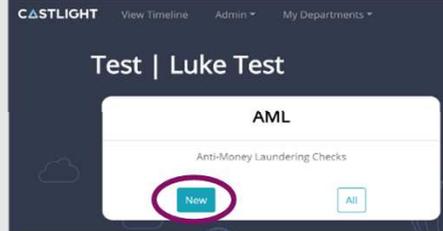
CREATE CUSTOMER

Everything starts with a customer profile.

You can search for an existing customer by inputting a name, postcode or e-mail address and selecting an entry from the returned list.

If the customer is new, you can create a new customer by selecting **New Customer Profile** from the drop down and completing the on-screen form. You will need to provide:

- **Customer's Name**
- **Date of Birth**
- **Email and mobile phone number**
- **Address history that covers the last 3 years**

A screenshot of the CASTLIGHT 'New Customer Profile' form. The page title is 'New Customer Profile'. The form is titled 'Personal Information' and contains the following fields:

- Title: A dropdown menu with 'Please select' as the current selection.
- First name: A text input field.
- Middle name: A text input field.
- Last name: A text input field.
- Date of birth: Three dropdown menus for 'Select Day', 'Select Month', and 'Select Year'.

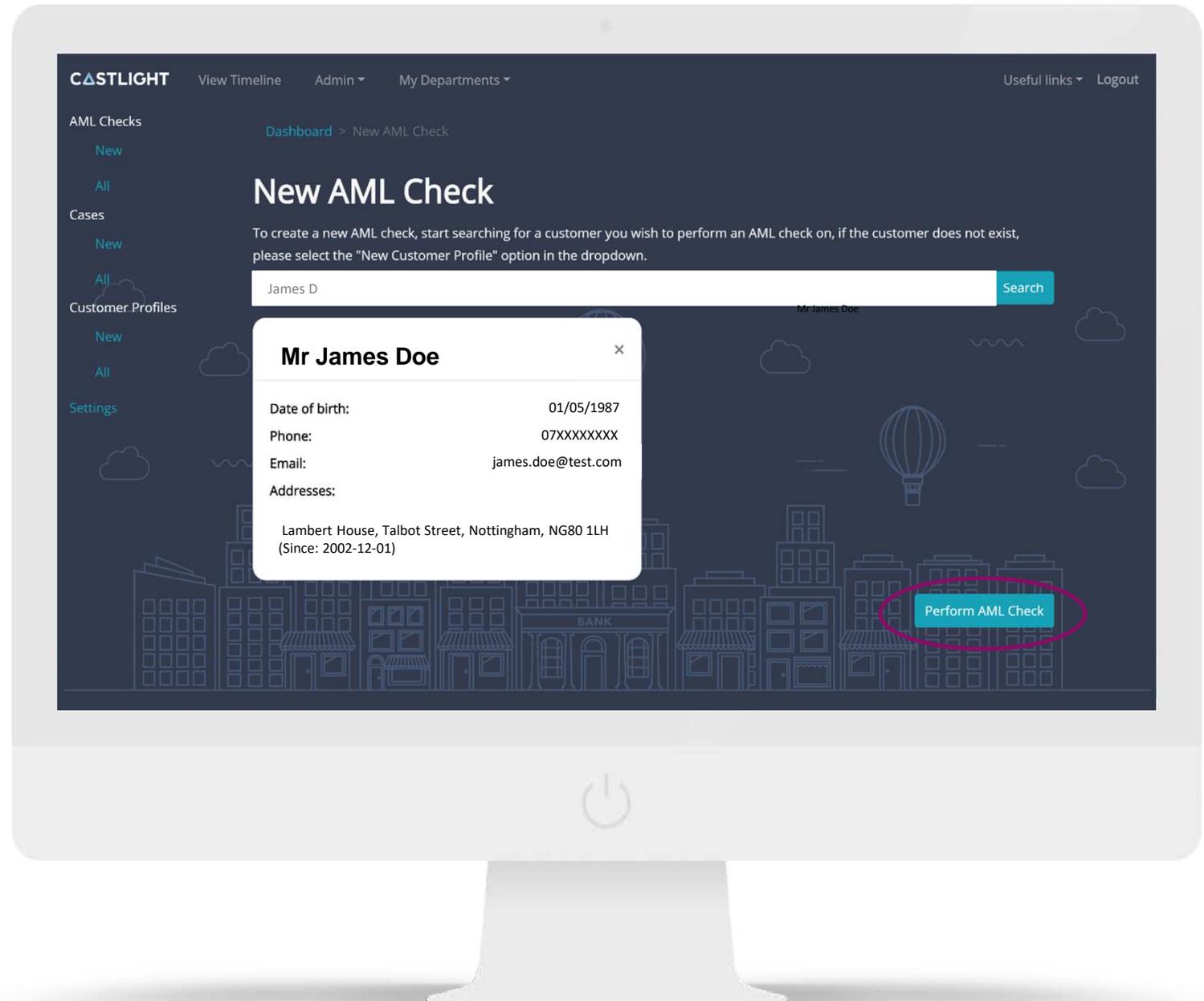
The left sidebar shows a navigation menu with 'AML Checks', 'Cases', 'Customer Profiles', and 'Settings'. The 'Customer Profiles' section has a 'New' button highlighted. The top navigation bar includes 'CASTLIGHT', 'View Timeline', 'Admin', 'My Departments', 'Useful links', and 'Logout'.

PERFORM AML CHECK

Once a customer has been created, the profile is attached to the AML Check to be performed.

If you are satisfied that the details are correct, then click on **'Perform AML Check'** to perform the check.

After a few seconds, the results will be returned to you on screen.

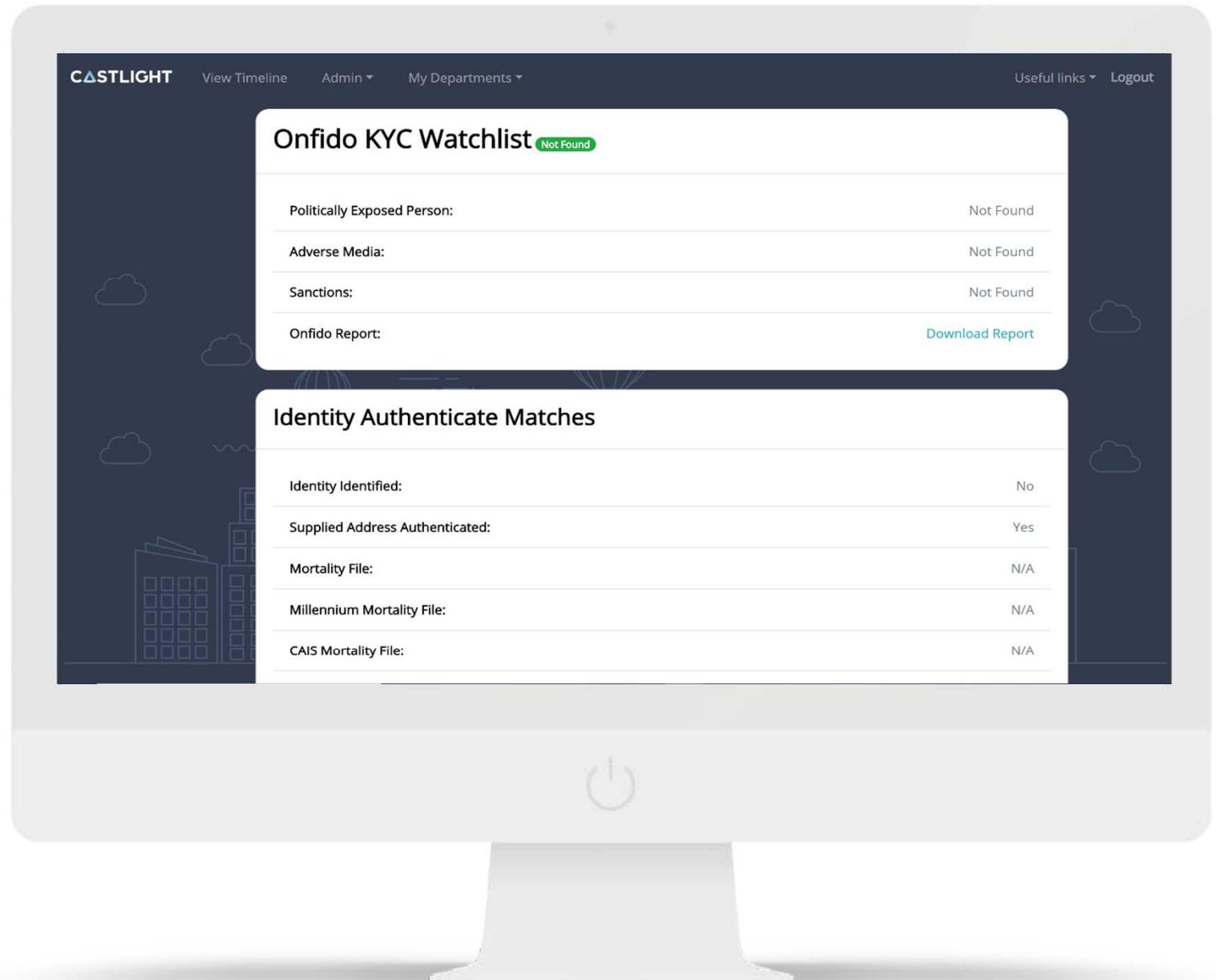


AML CHECK RESULTS

The data is passed through a scorecard to generate a degree of confidence in your customer's identity. This verifies the consumer's identity against name and address details held on the bureau records and 'high risk' data sources at Experian.

The results returned to you on screen are separated into 3 parts:

- **Identity Authenticate**
- This verifies your customer exists and is resident at the provided address.
- **Onfido KYC Watchlist**
- Flags if your customer has been matched against PEP, Adverse Media or Sanction watchlists
- **Identity Authenticate Matches**
- Flags that show if your customer has been matched against various accommodation, post office, mortality or other lists.

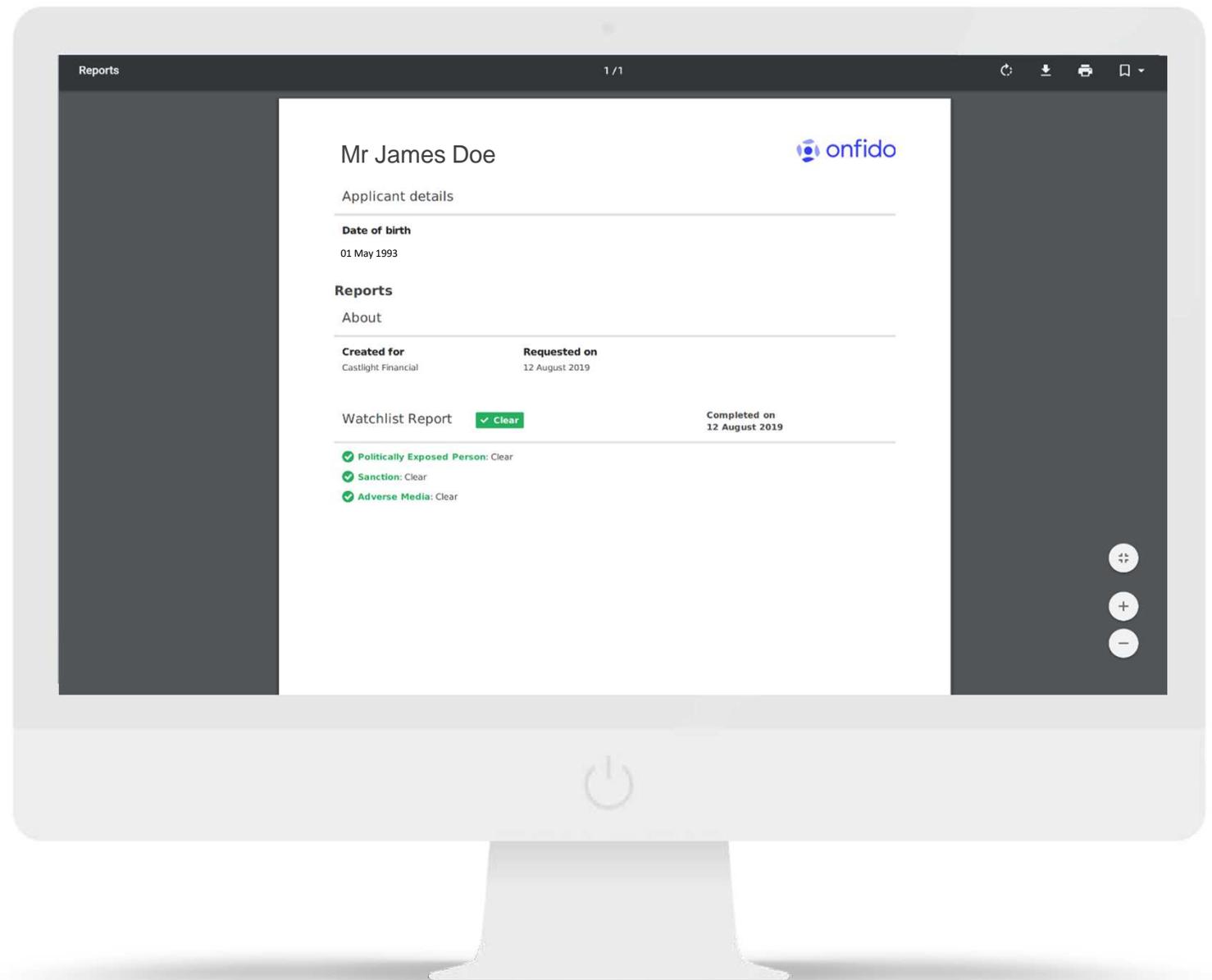


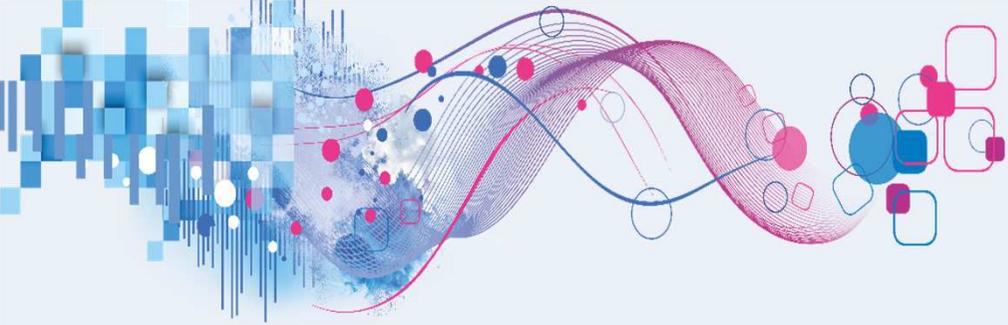
AML CHECK RESULTS

You also have the option to download the report to a PDF where it can be printed.

If the customer has been matched against a PEP, Sanction, Adverse Media or Terrorism list then the matches can be viewed by downloading the Onfido report using the link on screen.

The Onfido report will contain a detailed output on the matches found.





CREDIT CHECK

CREDIT CHECK RESULTS

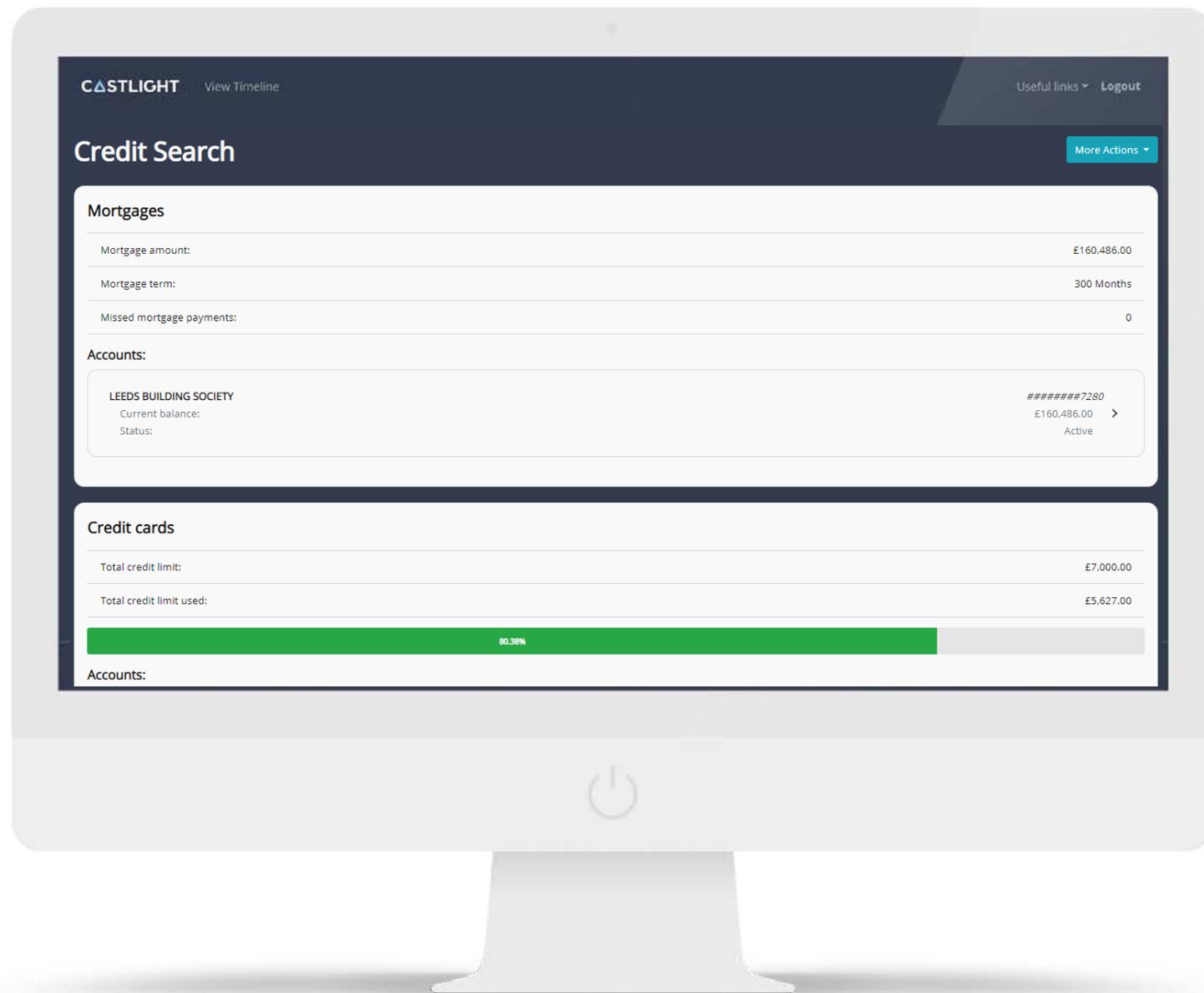
If your set-up includes the ability to run stand-alone credit checks, the option will appear on your Adviser dashboard.

The Credit Check utilises the same Customer Profile that you may have created whilst carrying out other functions in the platform.

Once a customer has been selected, within seconds of performing the check, the output is shown on screen.

You will be able to view details of the customer's credit commitments grouped by account type. This includes lender name, redacted account number, start date, committed payment as well as a summary of missed payments and defaults.

For ease, this report can also be downloaded as a PDF document.



Important – this function has not been enabled for your user journey. If you would like to have this function turned on please contact our onboarding team.



AFFORDABILITY PASSPORT

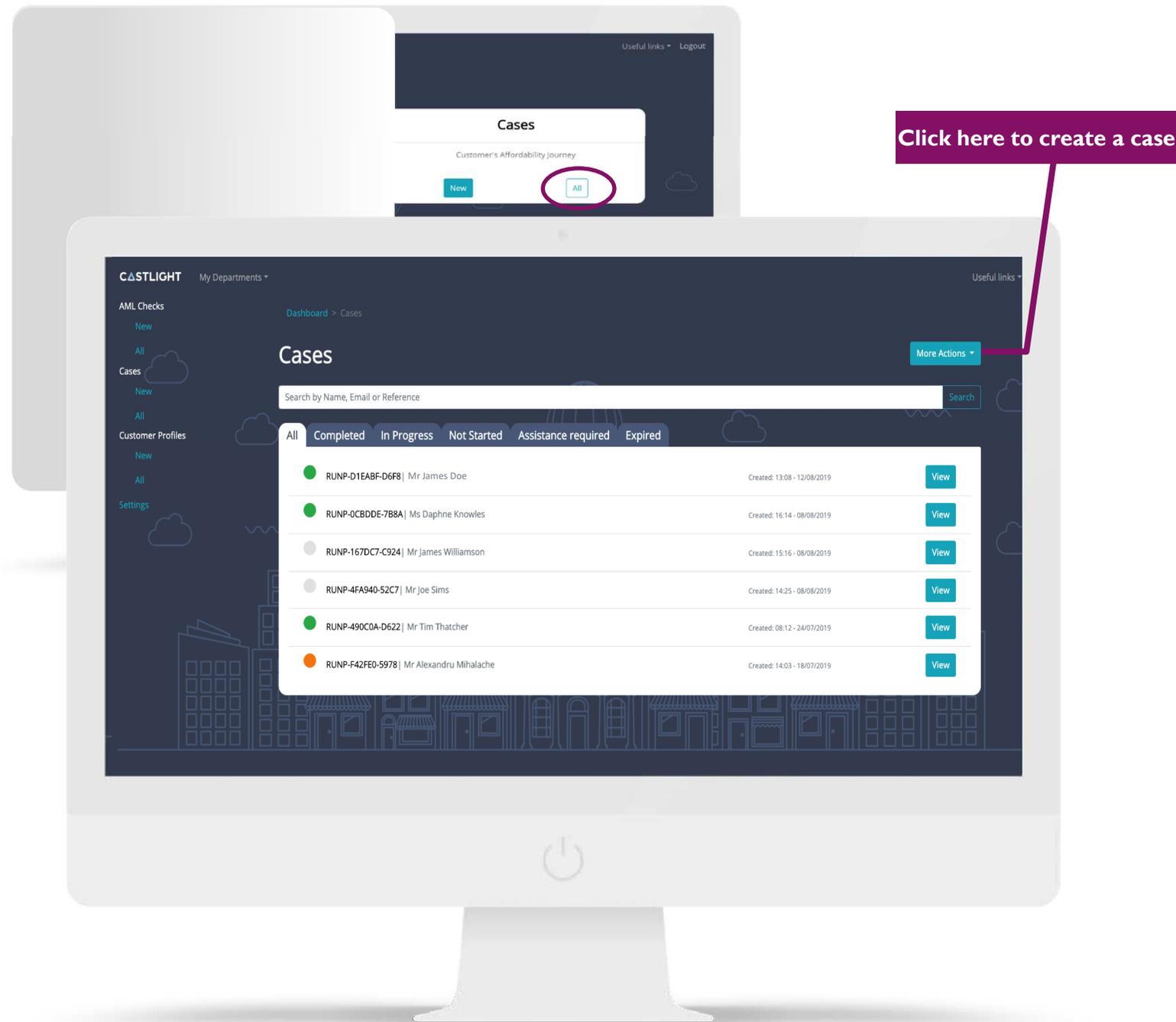
CASE MANAGEMENT

The platform acts as a lightweight CRM allowing you to view and manage your customers activity.

Affordability Passport invites for one or more customers, can be created by adding a new customer record or searching for an existing customer.

Once created, you can view the progress of each invite across the following stages:

- **Completed** - the customer has finished and shared their Affordability Passport with you
- **In Progress** – the customer is running through the journey
- **Not Started** – the customer has not clicked on the link to start
- **Assistance Required** – this is an issue with the invite that needs your attention
- **Expired** – Cases automatically expire after 30-days



CASE CREATED

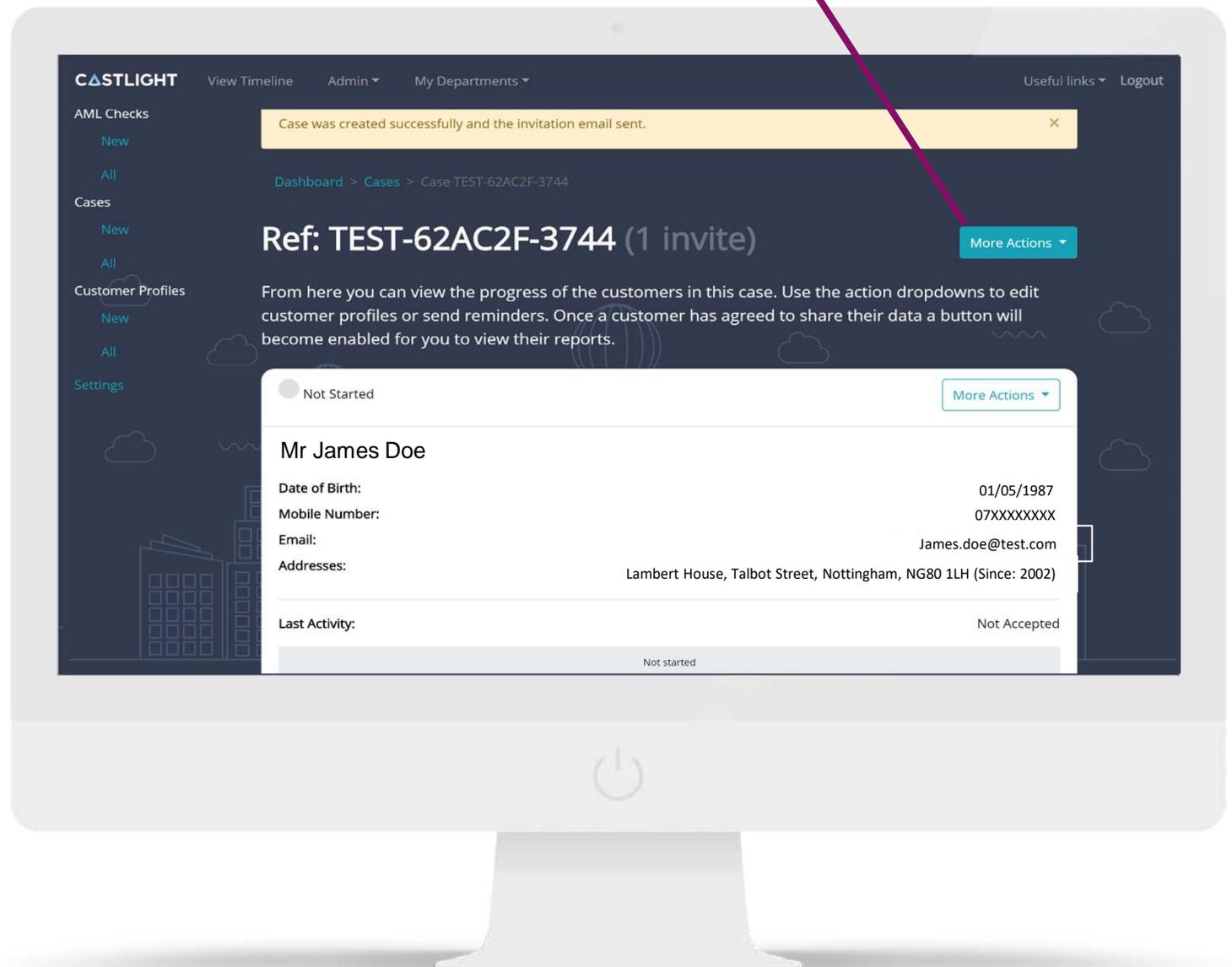
Once the invite has been confirmed and sent to your customer, you will see the case sitting at the **'Not Started'** stage.

This will be updated in real time as the customer progresses through the journey.

Cases can be accessed through the Case Dashboard at any time, allowing for advisers to check on progress.

Should the customer require a reminder to complete the process, this can be done by using the More Actions button. This will send out a reminder email to the customer automatically.

Edit and send reminder e-mail

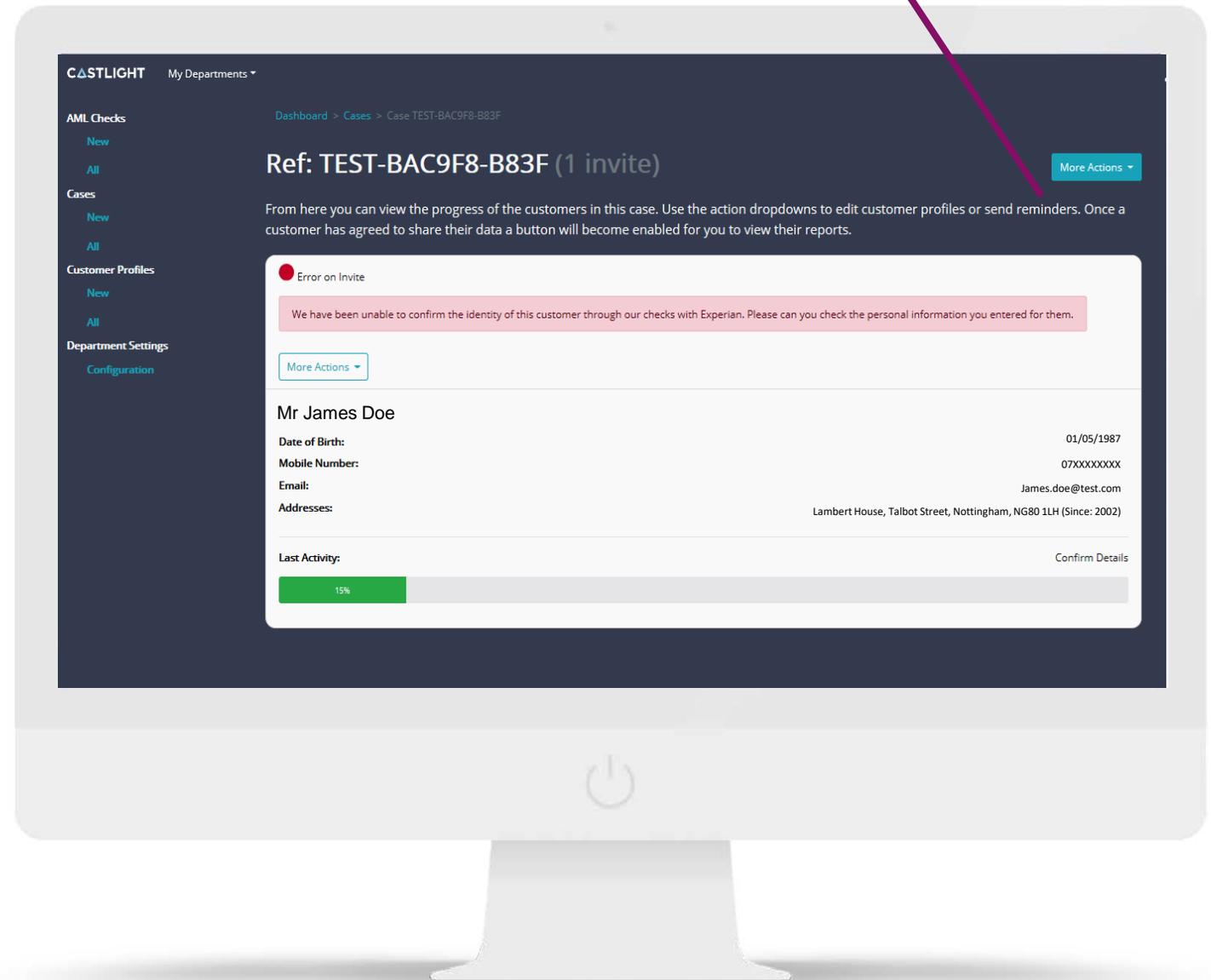


ASSISTANCE REQUIRED

Whilst most of the time your customers will complete their Affordability Passport invite without any issues, there may be occasions where your assistance is required for the customer to complete their journey:

- When the customer starts their journey, the Affordability Passport will perform an identity check using the personal information and address details that were provided on the invite against details held at the Credit Reference Agency. Should the customer fail this check, you will be notified via an automated email.
- Customers may also flag that their personal information has been entered incorrectly. This will also trigger an automated email.
- To fix this problem you will need to check the customer details are correct. If these require to be updated then this can be done by editing the customer profile. This will clear the error and allow the customer to proceed.

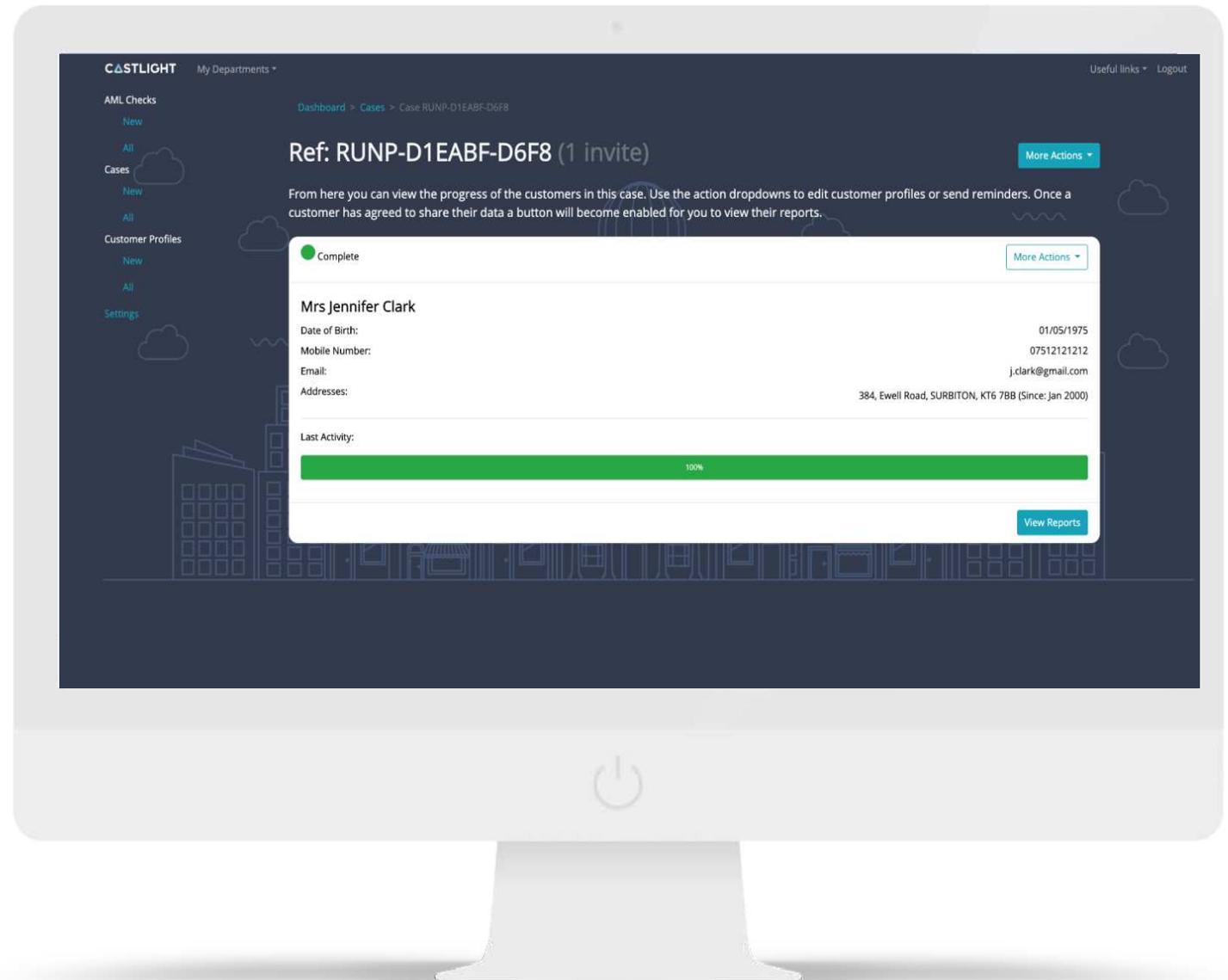
Edit customer details



INVITE COMPLETED

When the customer completes their Affordability Passport, you are automatically sent an e-mail notification to alert you. You can also monitor the Cases dashboard for completed cases.

When you select a case you are guided to the overview page, where you can download different reports based on the journey that has been enabled for your company.



VIEW ALL REPORTS

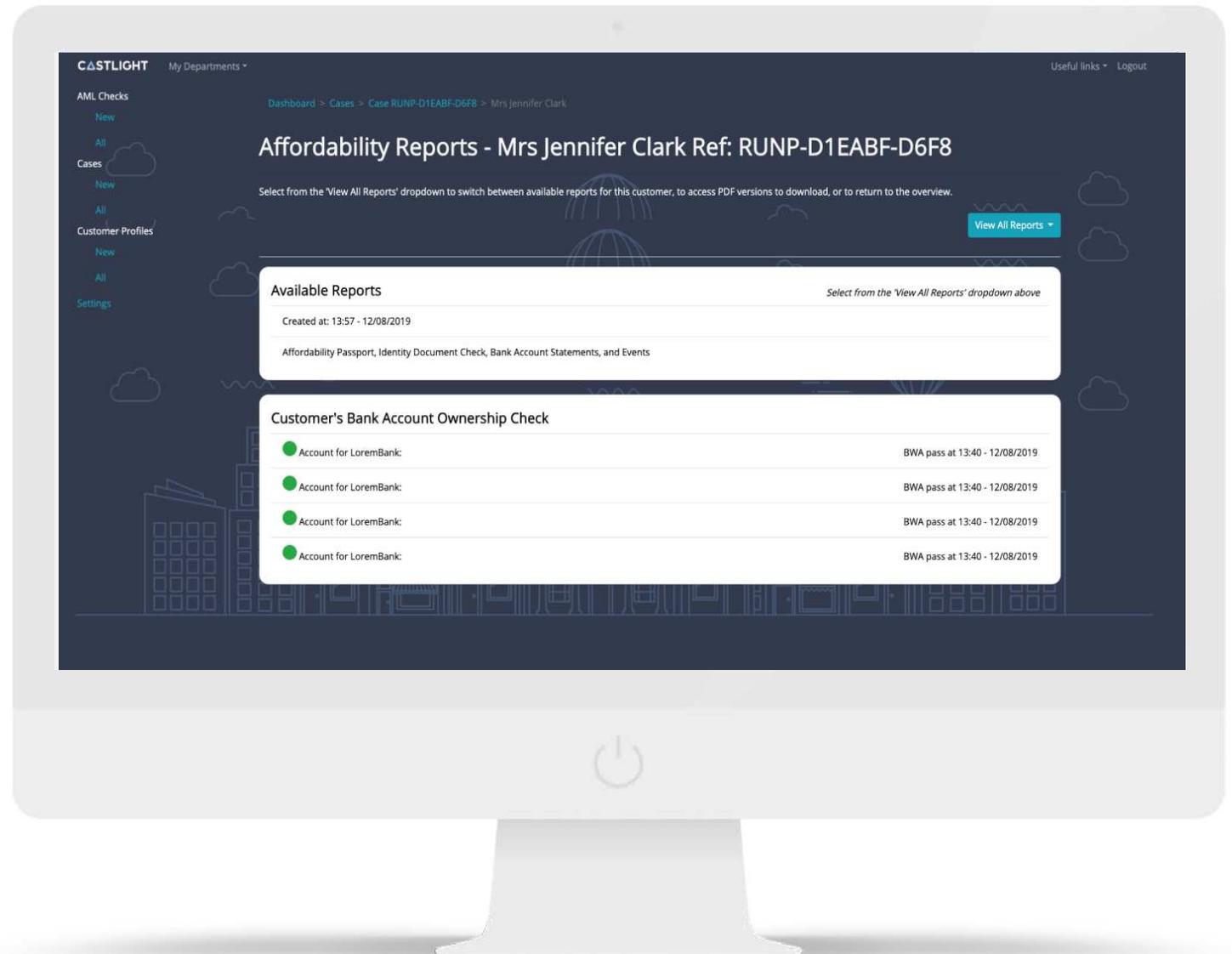
The Affordability Passport provides a suite of reports for you to understand the customers income, essential, committed and discretionary spend.

By selecting the 'View All Reports' option you will be able to access the:

- Affordability Passport Report. *
- Castlight Open Banking statement (by bank and bank account). *
- Identity Document check.
- List of customer Events through the Affordability Passport journey.

The Bank Account ownership status confirms that the bank accounts connected by the customer belong to them using a Red/ Green traffic light indicator.

* **Important** The Affordability Passport report and Castlight Open Banking statement will not form a part of your standalone journey. If you are interested in this element please feel free to contact us.



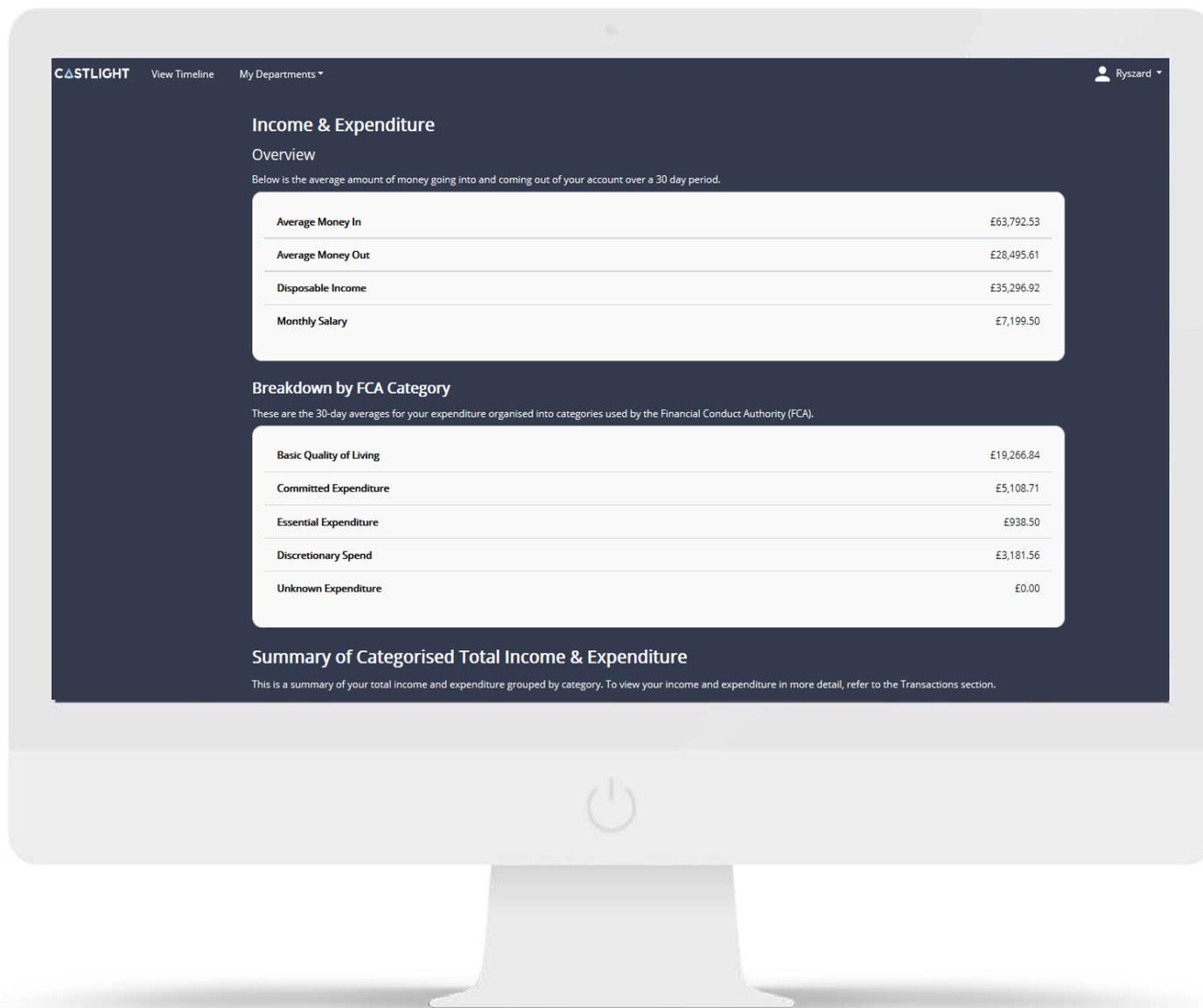
AFFORDABILITY PASSPORT REPORT

The Affordability Passport provides a view on your customer's financial position.

The report features the following data points:

- Summary of the total money in and out of their connected accounts, and a monthly affordability position.
- Regular and irregular income flow.
- Breakdown of essential, committed and discretionary spend.
- Summary credit report view^[1].

The Affordability Passport calculates the customers average 30-day income and expenditure position, using 12 months of bank statement data via Open Banking



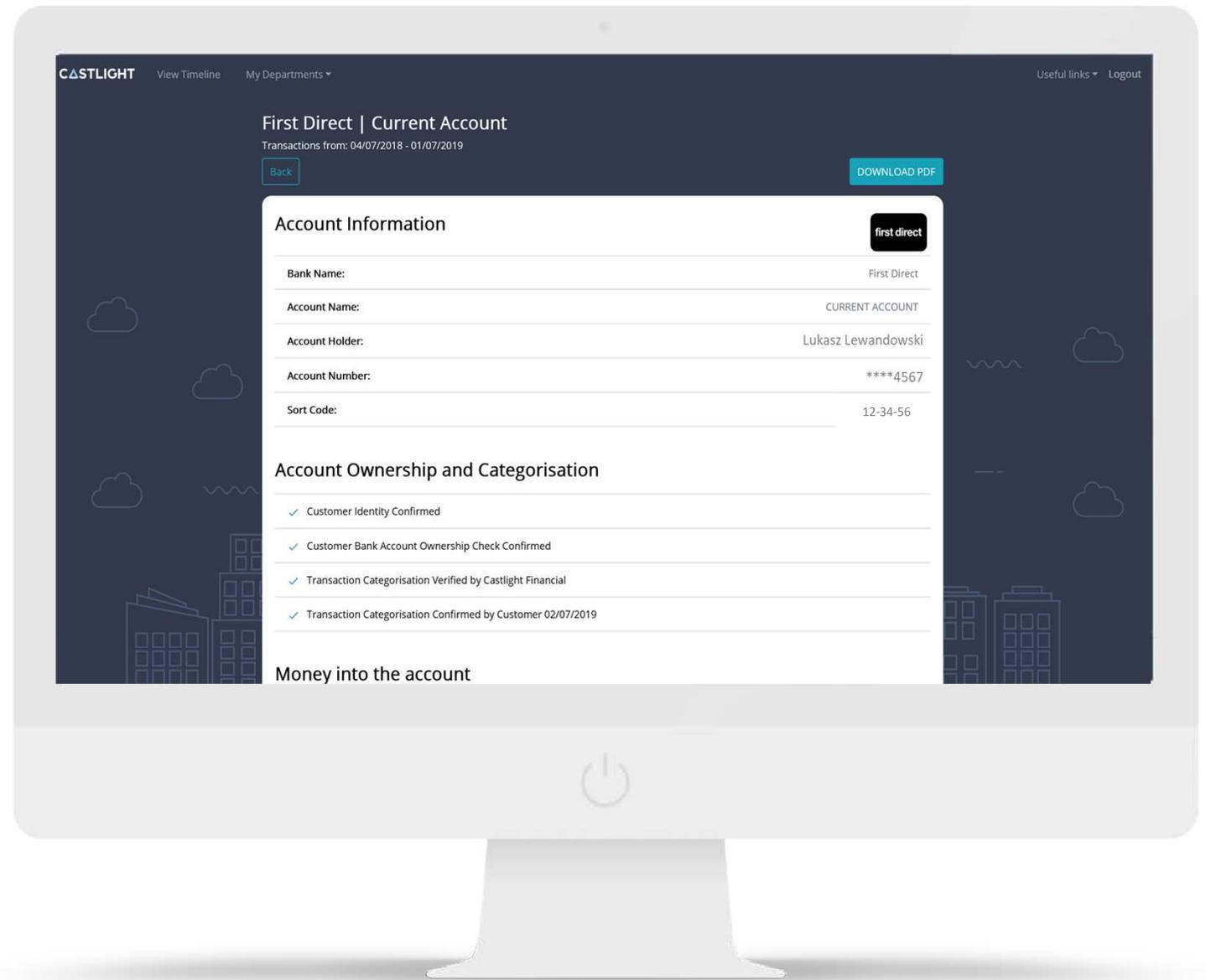
CASTLIGHT BANK STATEMENT

As Open Banking doesn't provide the functionality to pull down a customer's branded bank statement, the Affordability Passport provides a view of this data in the same format.

This is generated for each bank and bank account that has been connected by the customer. This shows 12 months of transactional data for each account.

For easy navigation, the transactions are grouped by income and expenditure blocks, so you can easily find the transactions you want to verify.

The Bank Statement can also be saved as a PDF.



IDENTITY VERIFICATION REPORT

If you have a customer journey that includes this check, then once a customer completes & shares their Passport with you, the results of this check can be reviewed.

The report output is split into 3 parts:

- Document Report

- The document report verifies that the ID provided is genuine, valid & of suitable quality.
- The document is checked for known security features & against lost/stolen lists.
- Any issues found are flagged up to you with a 'Consider' status.

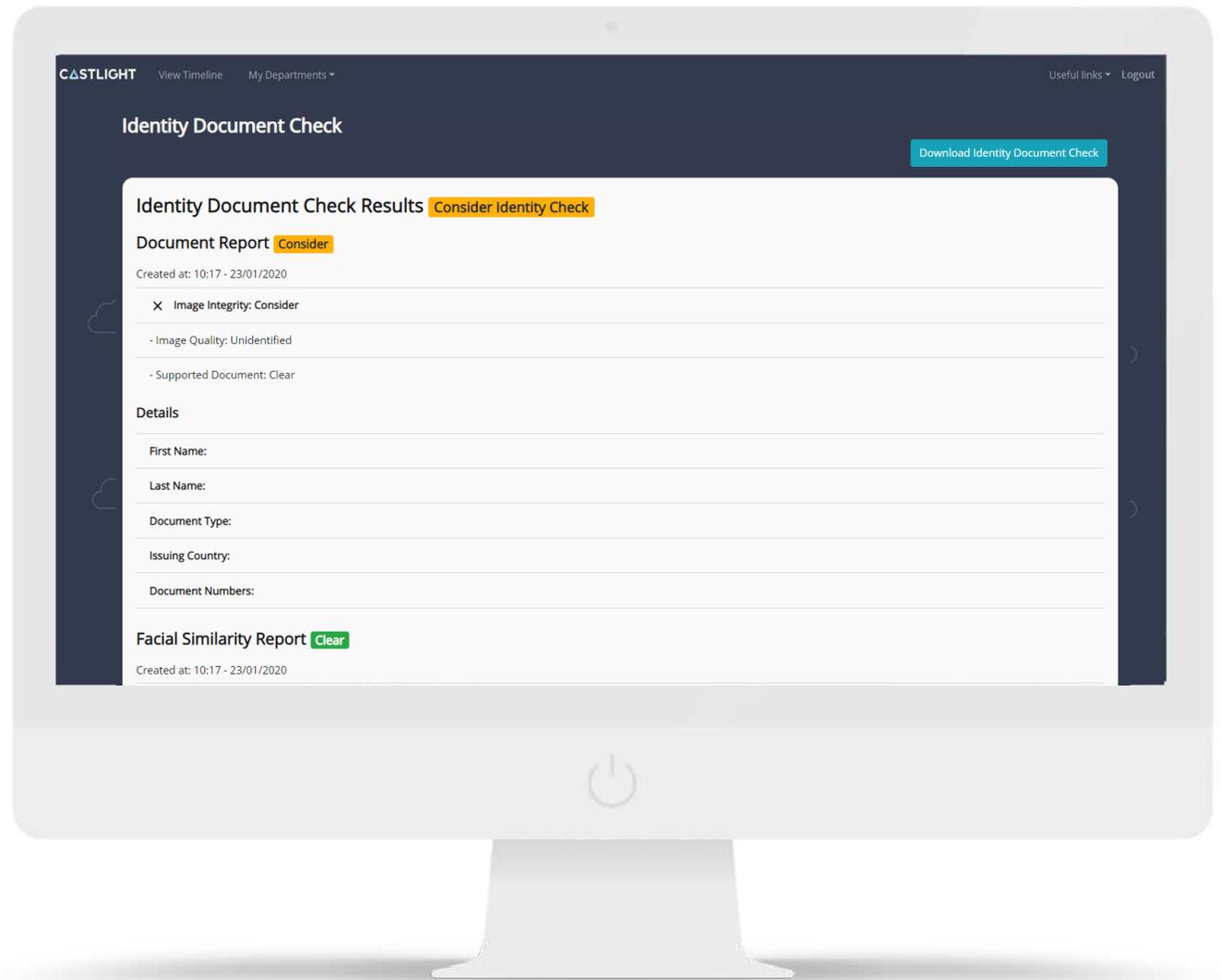
- Facial Similarity Report

- The selfie image is checked against the image on the ID document. If the images differ significantly, then this is flagged.

- Images

- The recorded images are presented back to you.

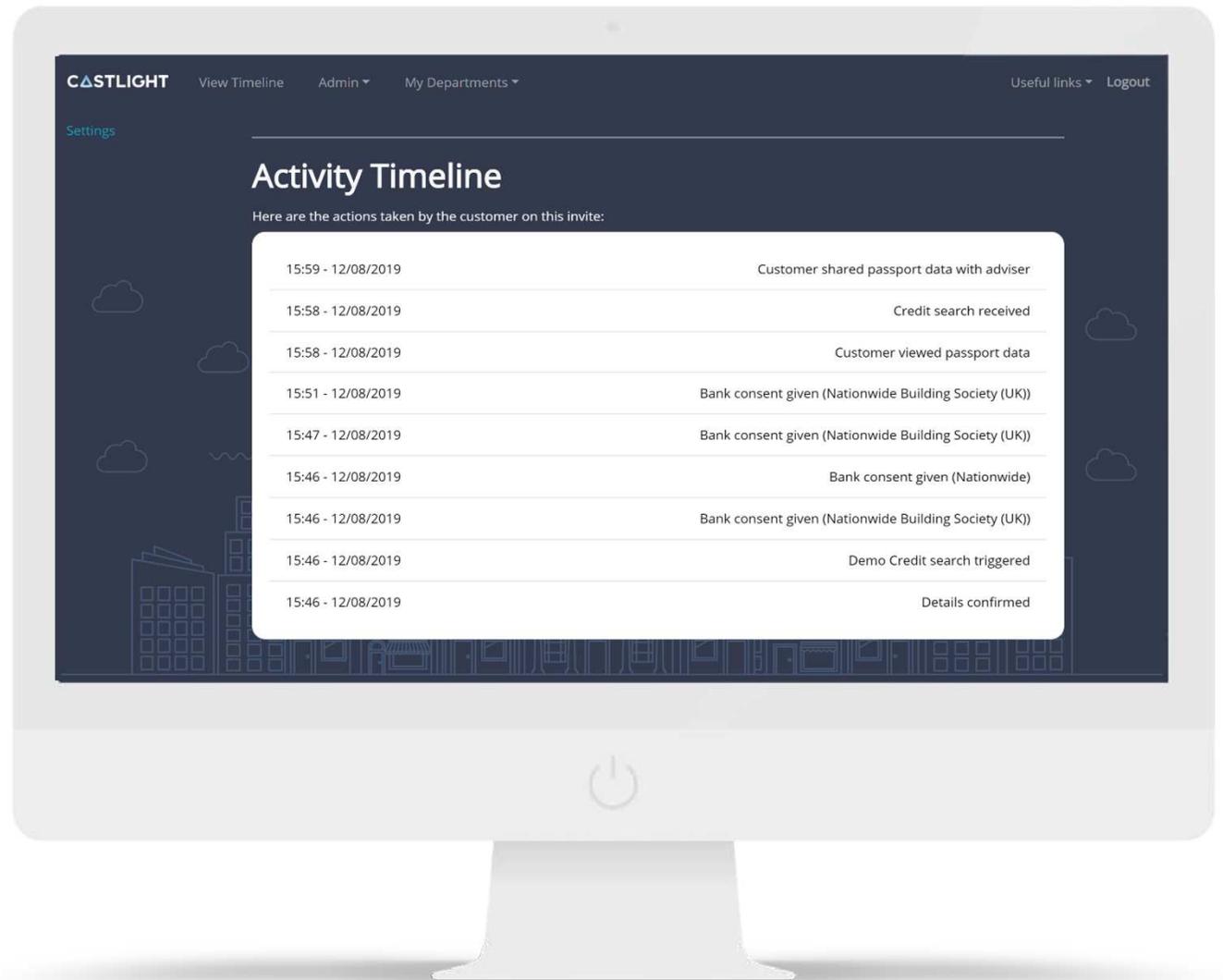
Finally, the results of the check can be saved as a PDF allowing for transfer and printing of the output.



Important – this function has **not** been enabled for your user journey. If you would like to have this function turned on please contact our onboarding team.

ACTIVITY TIMELINE

The Activity Timeline allows you to see all actions that your customer has taken within the Affordability Passport.

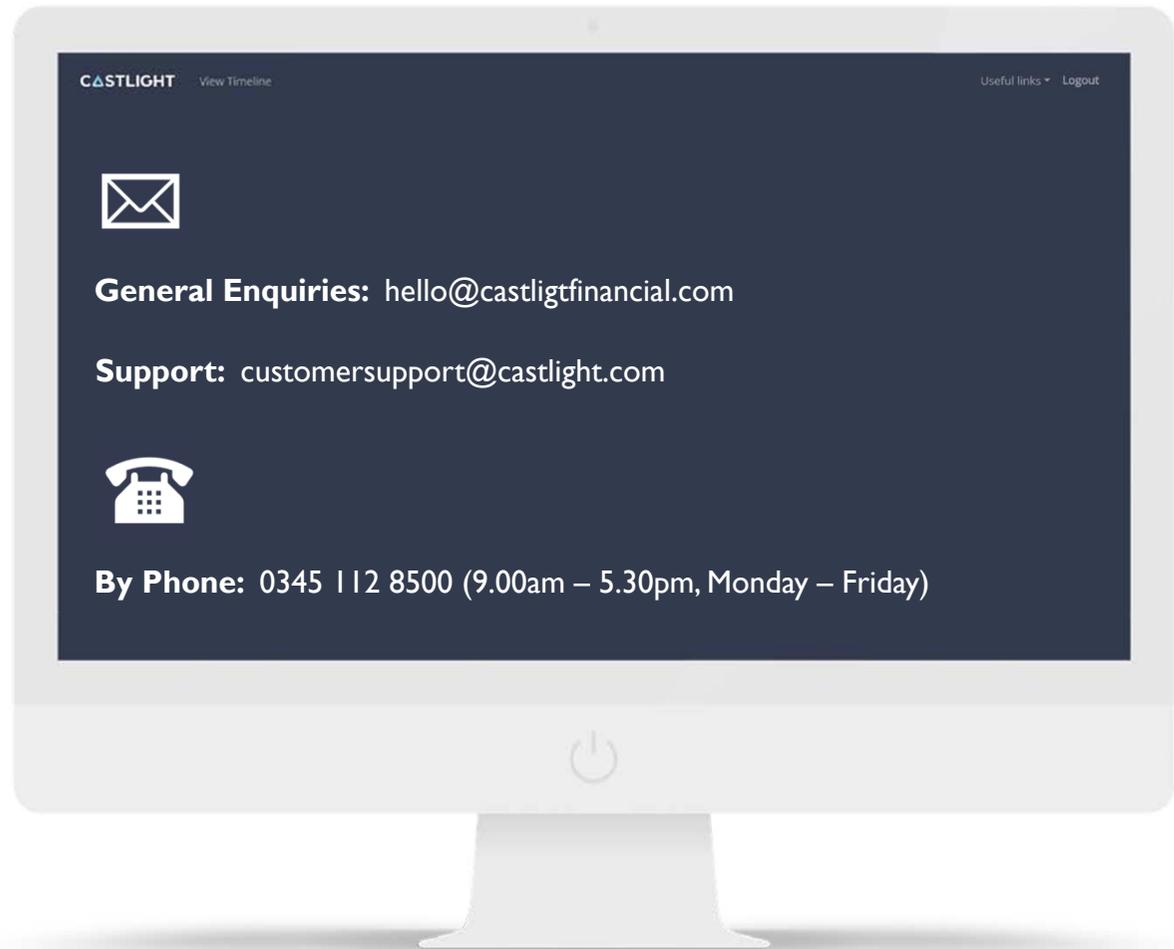


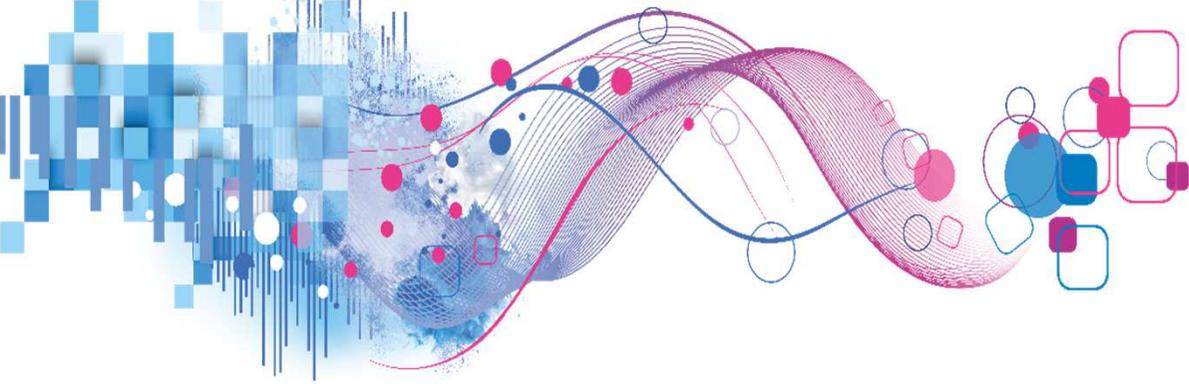
Contact Us

Should you wish to raise any queries, you may do so via the following options:

To request access for additional advisers to the dashboard, please contact our onboarding team.

Should you wish to raise a technical issue please contact us on the email address next to Support or by Phone.





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