


AFFORDABILITY PASSPORT

CUSTOMER USER GUIDE



CASTLIGHT

A part of  experian.

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 under 10 minutes.

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

THINGS YOU'LL NEED

Make sure you have got the following:

- **Bank account login details** to allow you to login to your online bank account.
- **Driver's licence, passport or identity card** to verify your identity.



1 | Bank Account Login



2 | Driver's License



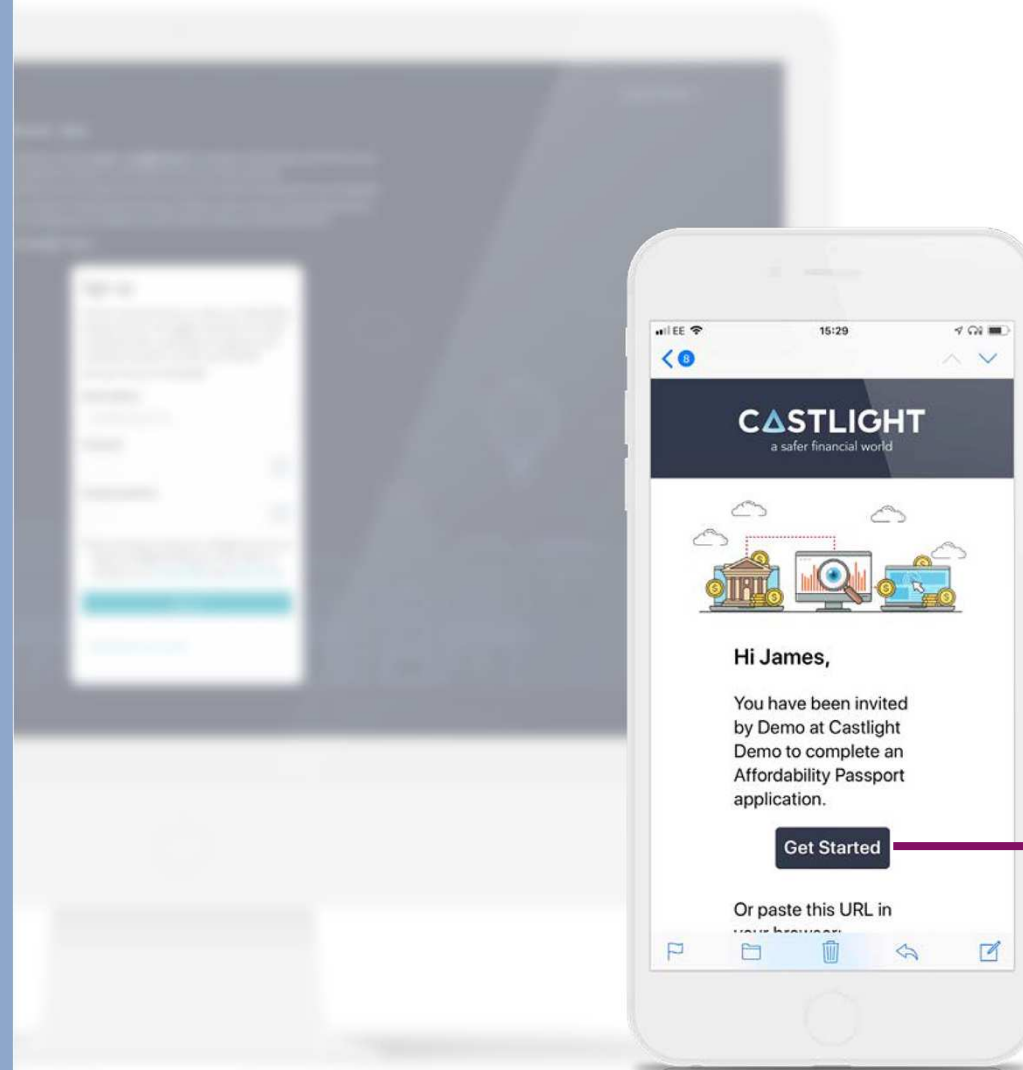
3 | Passport



4 | Identity card

STEP-BY-STEP OVERVIEW

1. Click on the link in your e-mail invitation.
2. Register and log into the customer portal.
3. Confirm that you're happy with completion of an ID document verification check.
4. Set up a new Affordability Passport and confirm your details.
5. Upload your identification documents and take a selfie.
6. Review your Affordability Passport prior to sharing.



Select to Get Started

Get Started

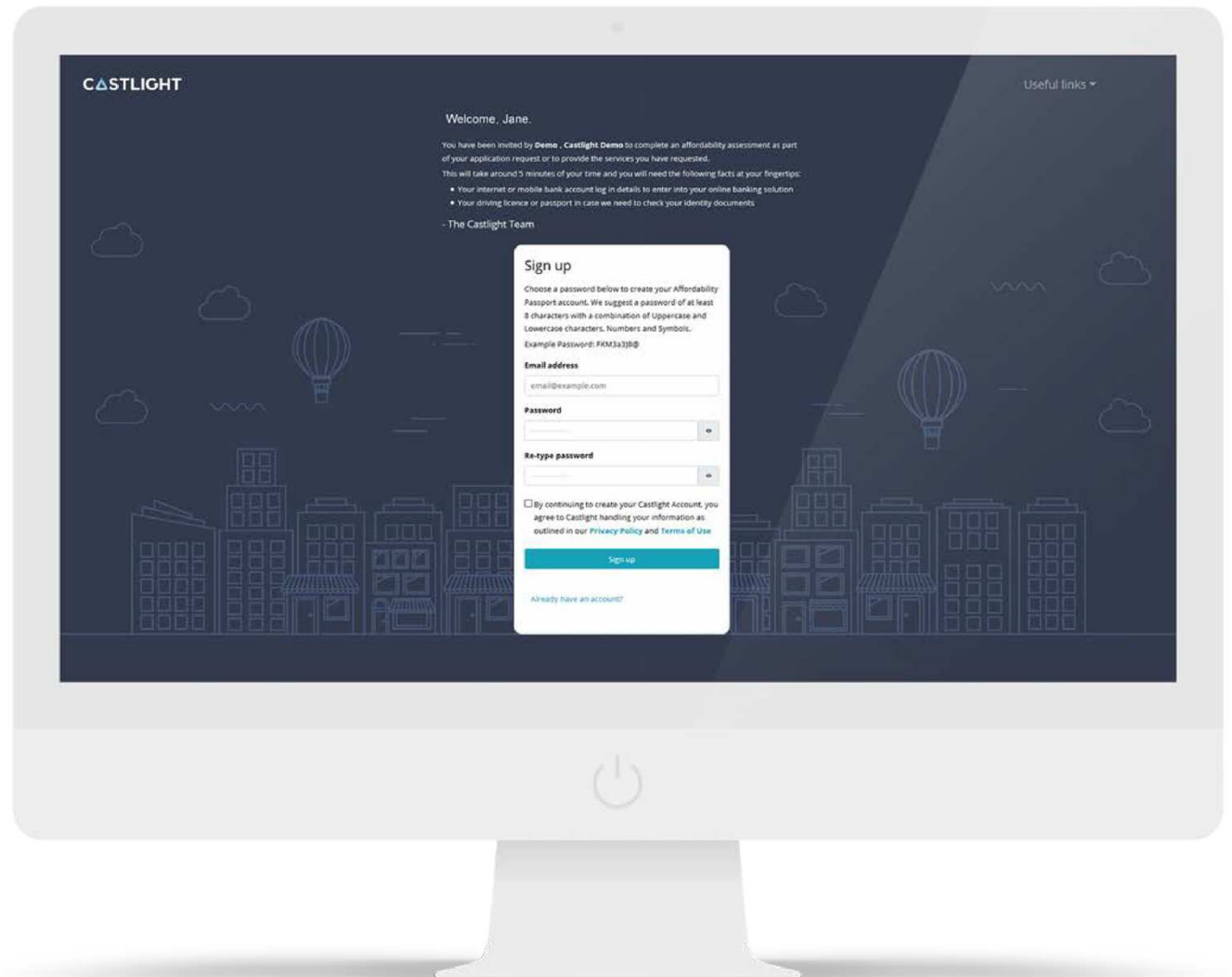
Or paste this URL in
your browser

LET'S GET STARTED

First you'll need to sign up. The email address entered by your adviser is pre-populated – all you need to do is create a password.

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

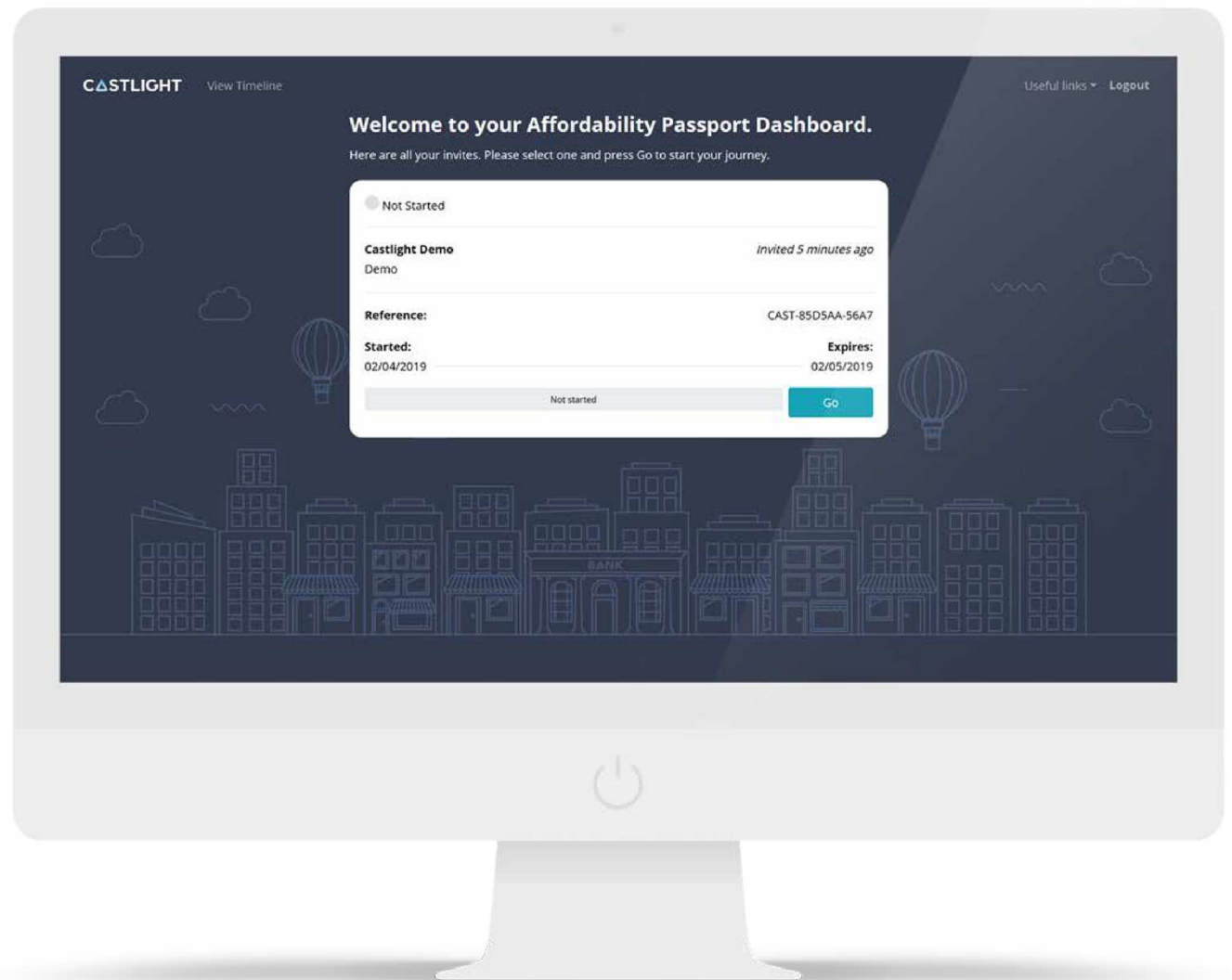
An example of a strong password is **)78uLYgI!**



YOUR DASHBOARD

After logging into the system, you will see a new invite to complete your Affordability Passport.

You may also see any previous Affordability Passports you might have created.



USEFUL LINKS

Using the **Useful links** drop down you will be able to access our **T&Cs**, **Privacy** policy, **Contact** details and your **Rights** information.

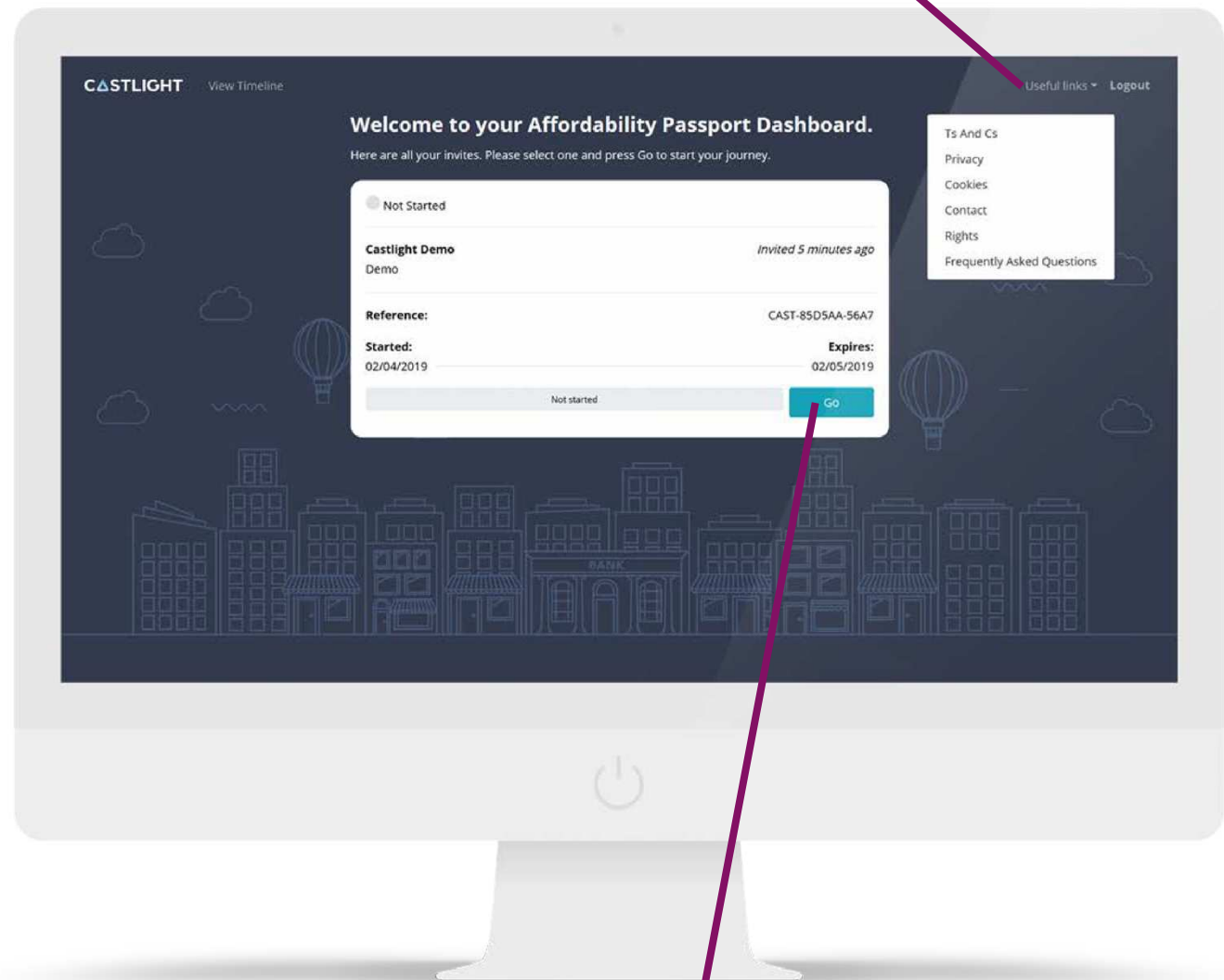
Rights - is where you can manage your data access requests, in accordance with the requirements of the General Data Protection Regulation (GDPR).

Should you wish to request this data, all you have to do is submit an **“Exercise Your Rights”** form.

BEGIN YOUR PASSPORT

On the Homepage press **“Go”** to start your new passport journey.

Click here for useful links



Select to begin journey

PERSONAL DETAILS

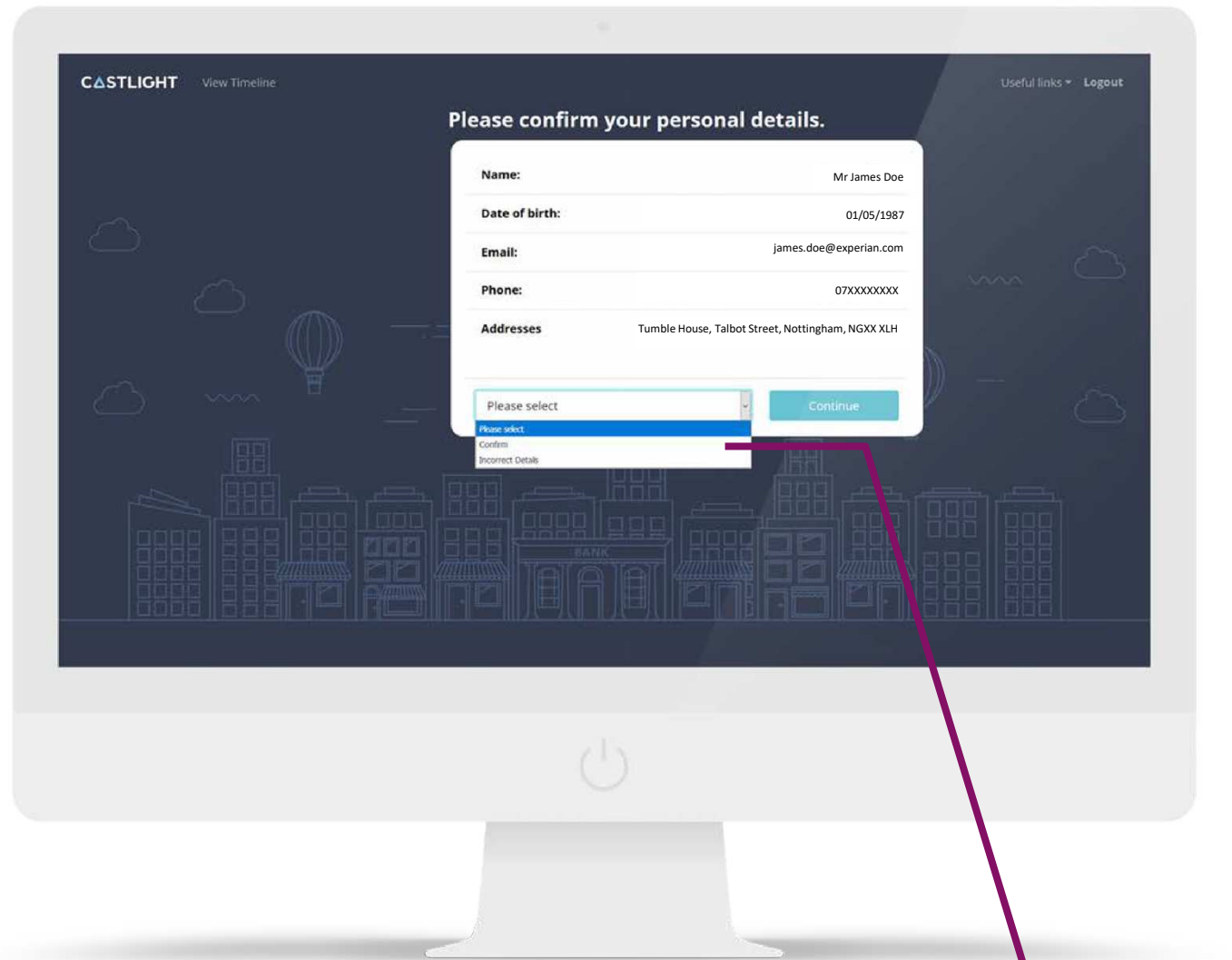
Next, please confirm whether your personal information and contact details are correct.

Click on the **“Please select”** drop down menu and choose **“Confirm”** or **“Incorrect Details”**.

If any of the details are incorrect then, for security reasons, please contact your adviser directly and ask them to amend the details.

Your adviser will also receive an Email alerting them that changes are to be made.

If all the details are correct and you have selected **“Confirm”**, you can now press **“Continue”** and proceed to the next screen.



Select to confirm your details

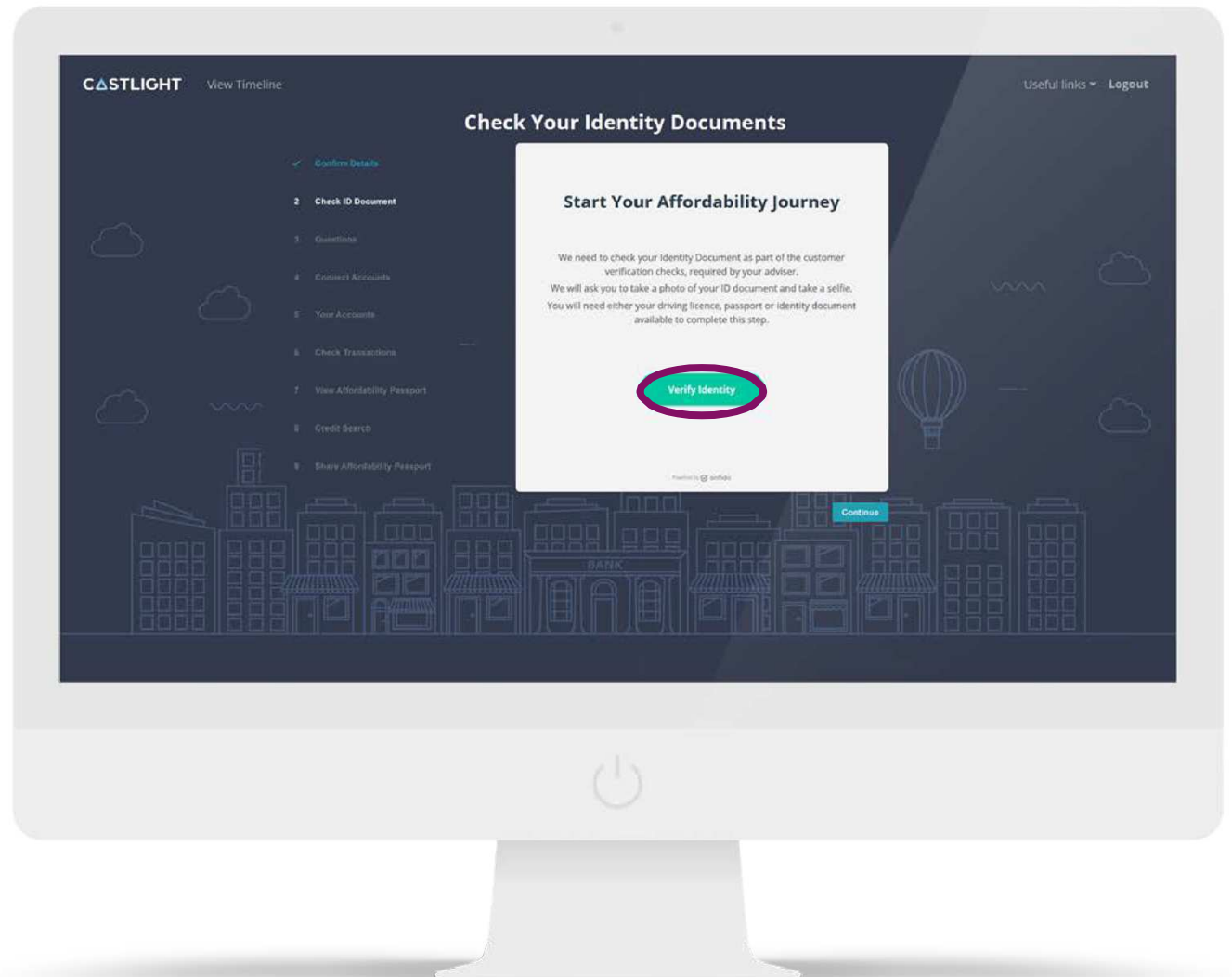
VERIFY IDENTITY

The Affordability Passport is created within a secure portal, so we take every step to ensure that you are who you say you are.

We will now take you through an identity verification process, where you can quickly and easily upload photographs of your ID and a selfie directly from your phone or computer, using an industry-leading identity verification service.

It only takes a few minutes.

If you are happy to go ahead, just click on **“Verify Identity”**.



IDENTITY DOCUMENTS

Simply select what type of documentation you would like to use in order to verify your identity - **Passport**, **Driver's license** or **Identity card**.

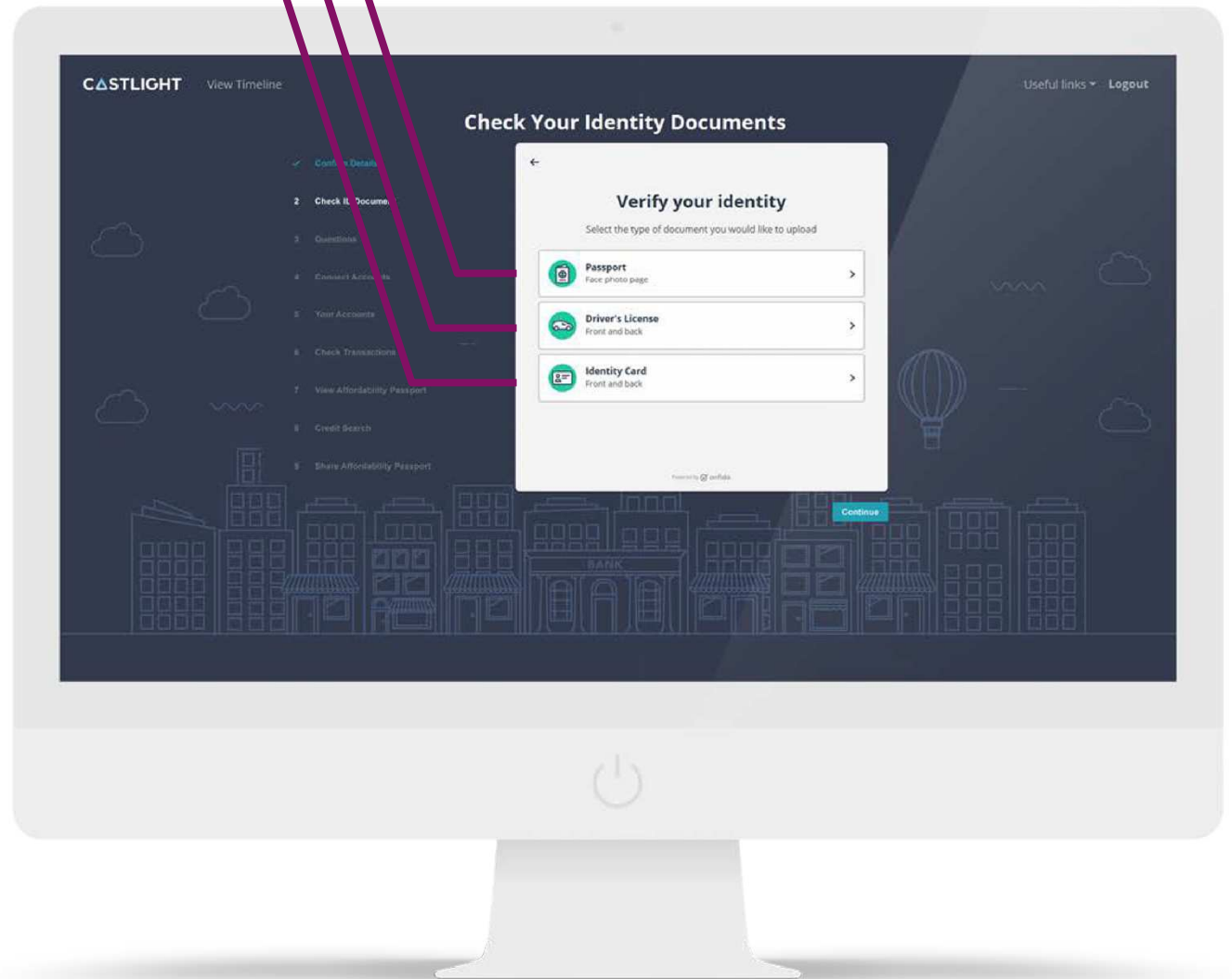
Click in the box of the document you want to use.

Having selected your preferred type of document, you will then have the option of either; uploading pictures of your document saved on your PC or using your phone to capture new images.

If you select "**upload photographs saved on your PC or Mac**", you simply need to navigate to your desktop and select your chosen photograph.

This user manual will take you step by step through the process for using your driver's licence but the process is exactly the same if you use your passport or identity card.

Select the relevant identity document

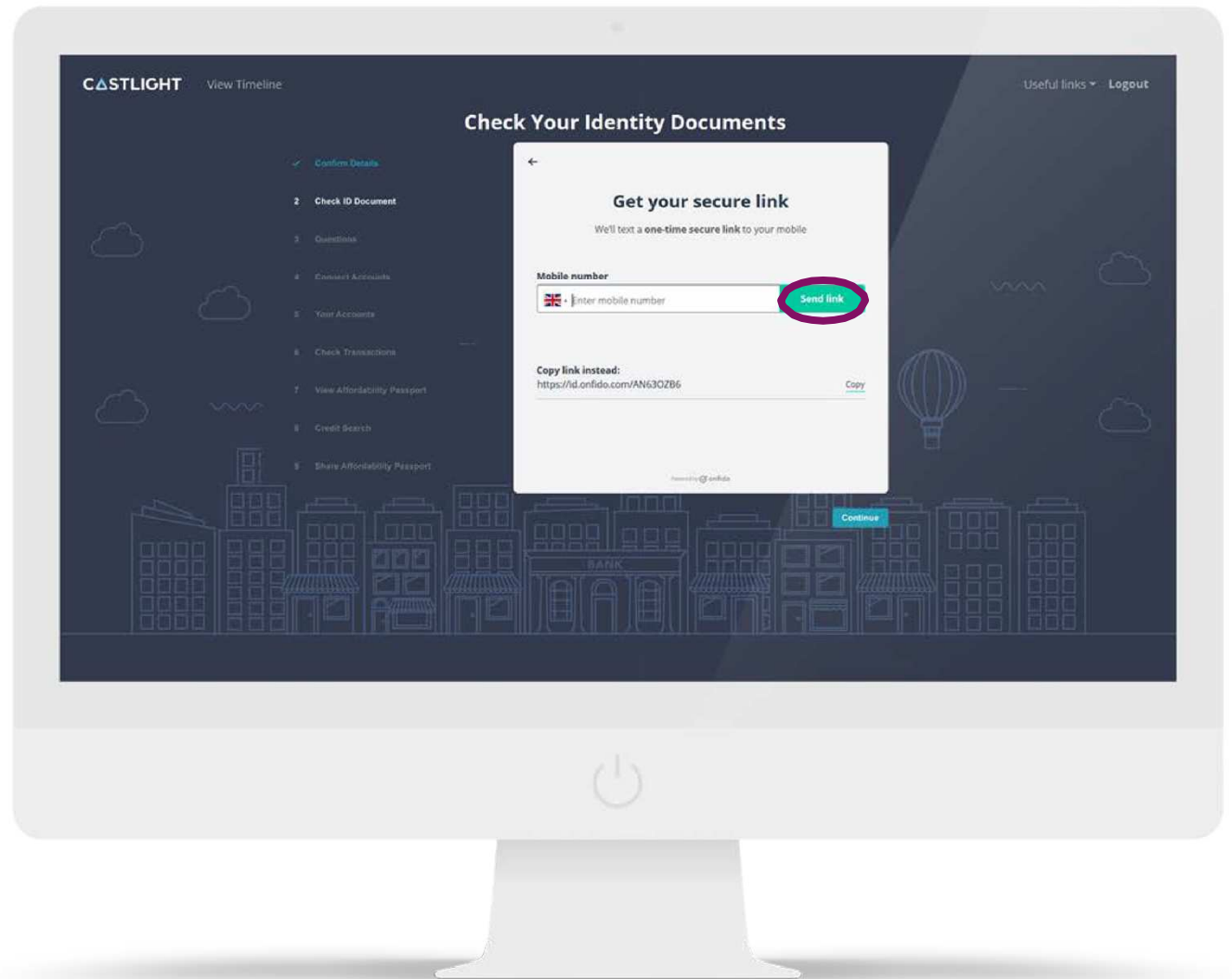


MOBILE VERIFICATION

If you choose to take images with your phone, the identity verification service will ask you to enter your mobile number in order for you to continue the verification process on your mobile.

Enter your mobile number on this screen and you will be sent a secure link so that your images can be automatically uploaded to the Affordability Passport portal. There's no need for a separate app download.

Just press **“Send link”**.

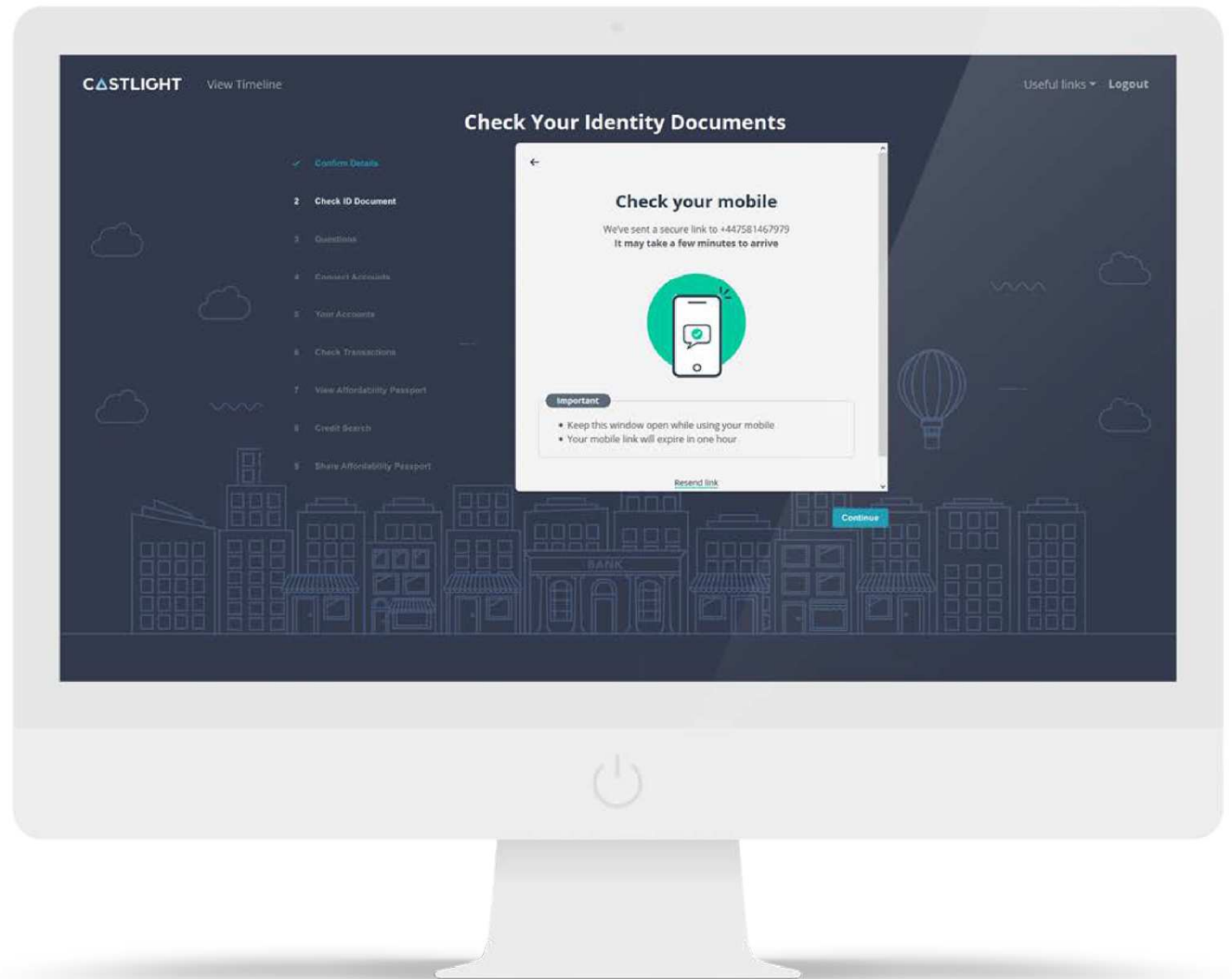


CHECK YOUR TEXT MESSAGES

You will receive a text message from **VerifyID** that will ask you to click on the **onfido.com** link.

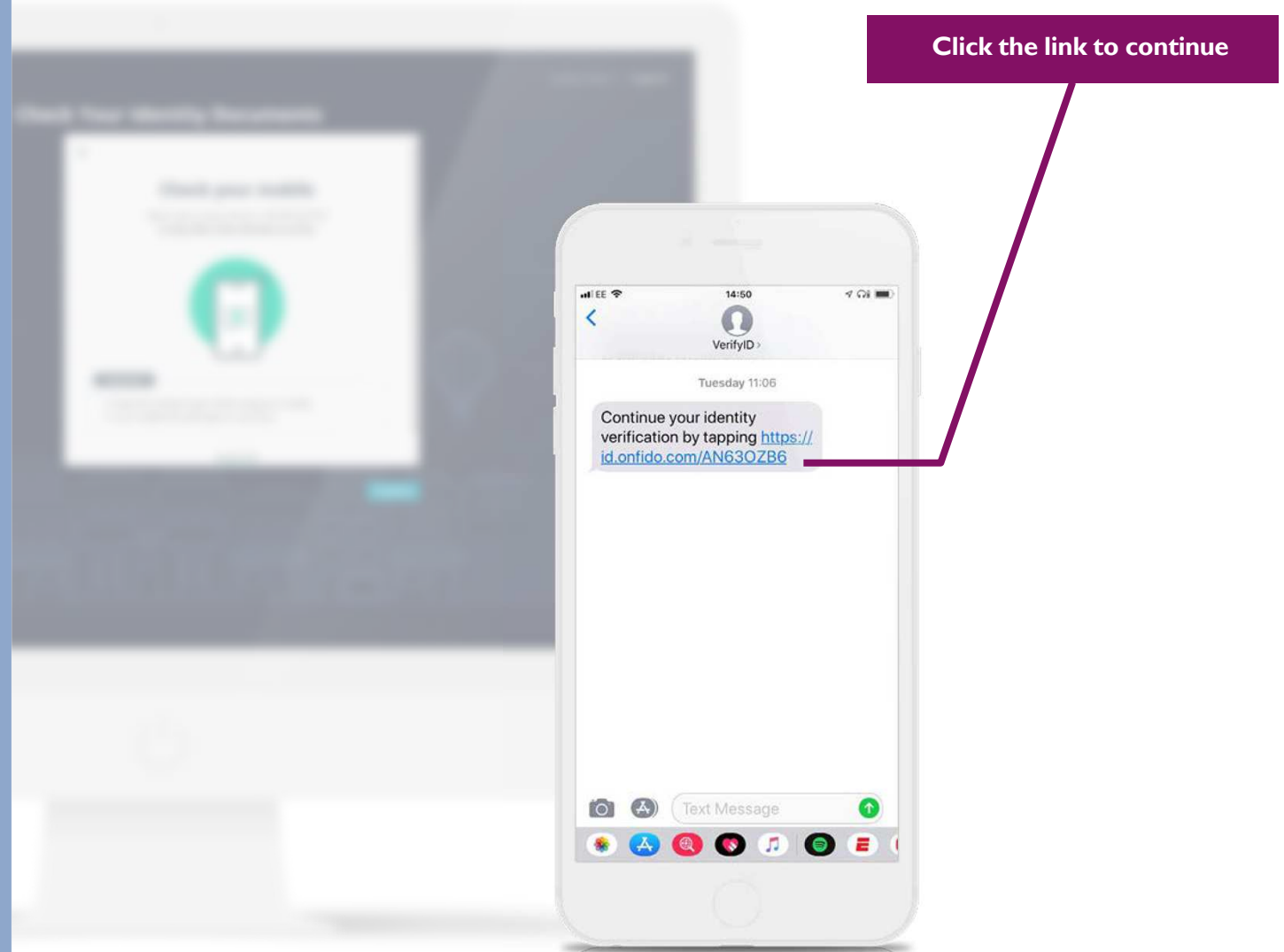
This will take you through to the document capture and verification site.

Once you've clicked on the link, your screen will indicate that the software is now **“Connected to your mobile”**.



ID VERIFICATION

You are now in the document and verification site. At this point, you just need to follow the instructions on your phone.



SHARE YOUR IDENTITY DOCUMENTS

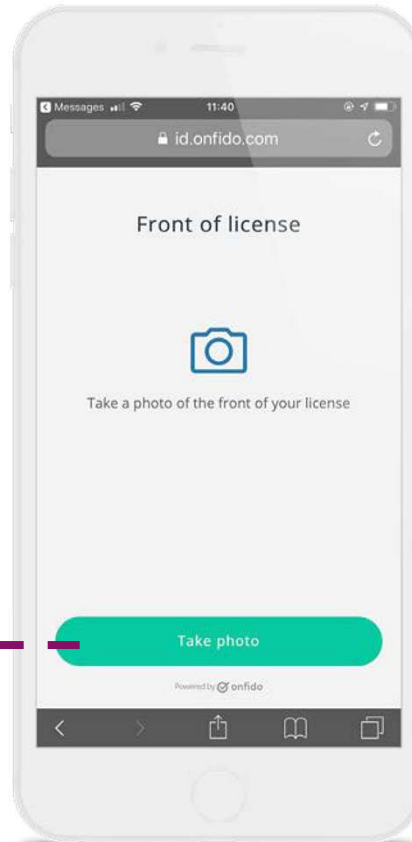
If you have chosen to use your driver's licence for identification you will be taken through the 5 steps shown here, on your phone's screen.

This will include taking a photo with your phone of the front and back of your driver's licence and to take a quick selfie.

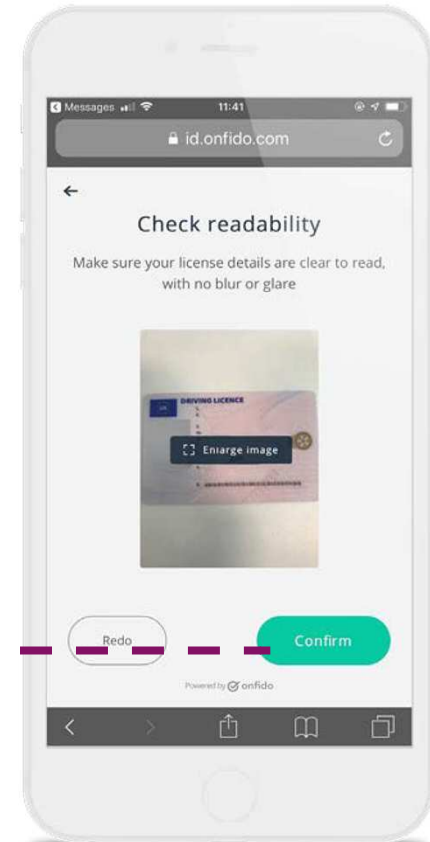
The screen should now advise you that your uploads have been successful.

Once completed you will return to the Castlight site.

1

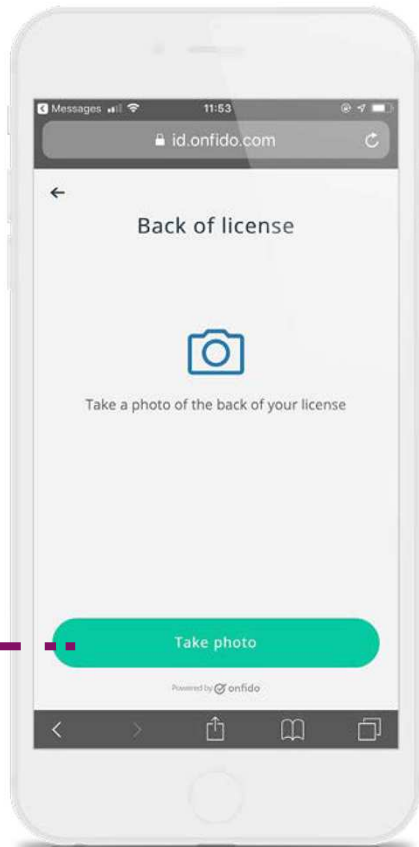


2

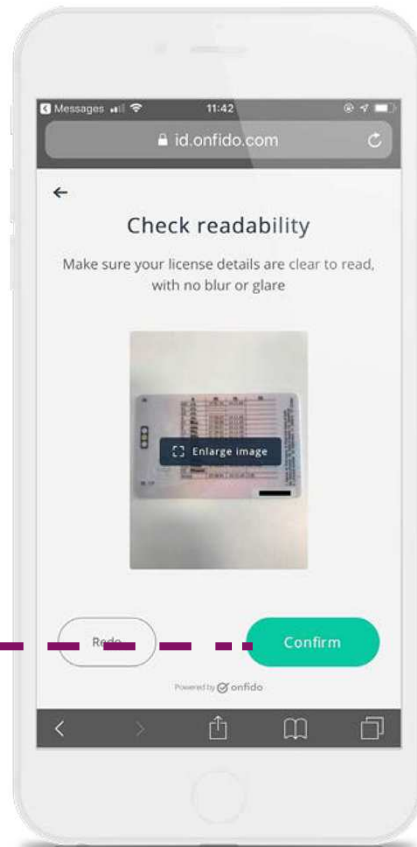


Continued on next page >

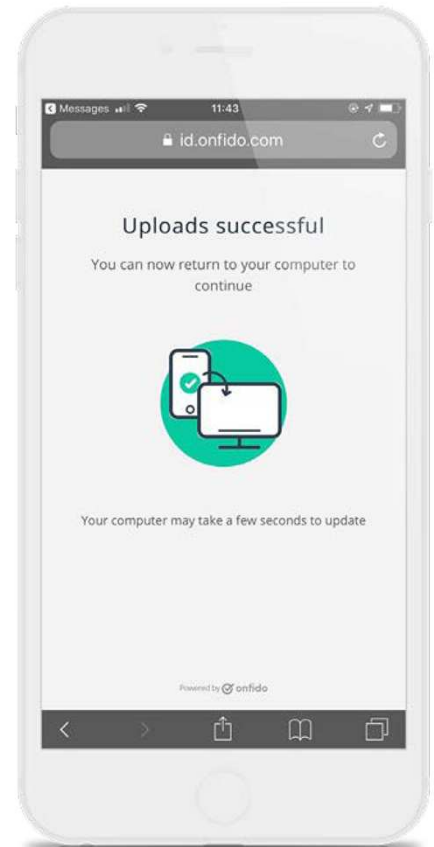
3



4



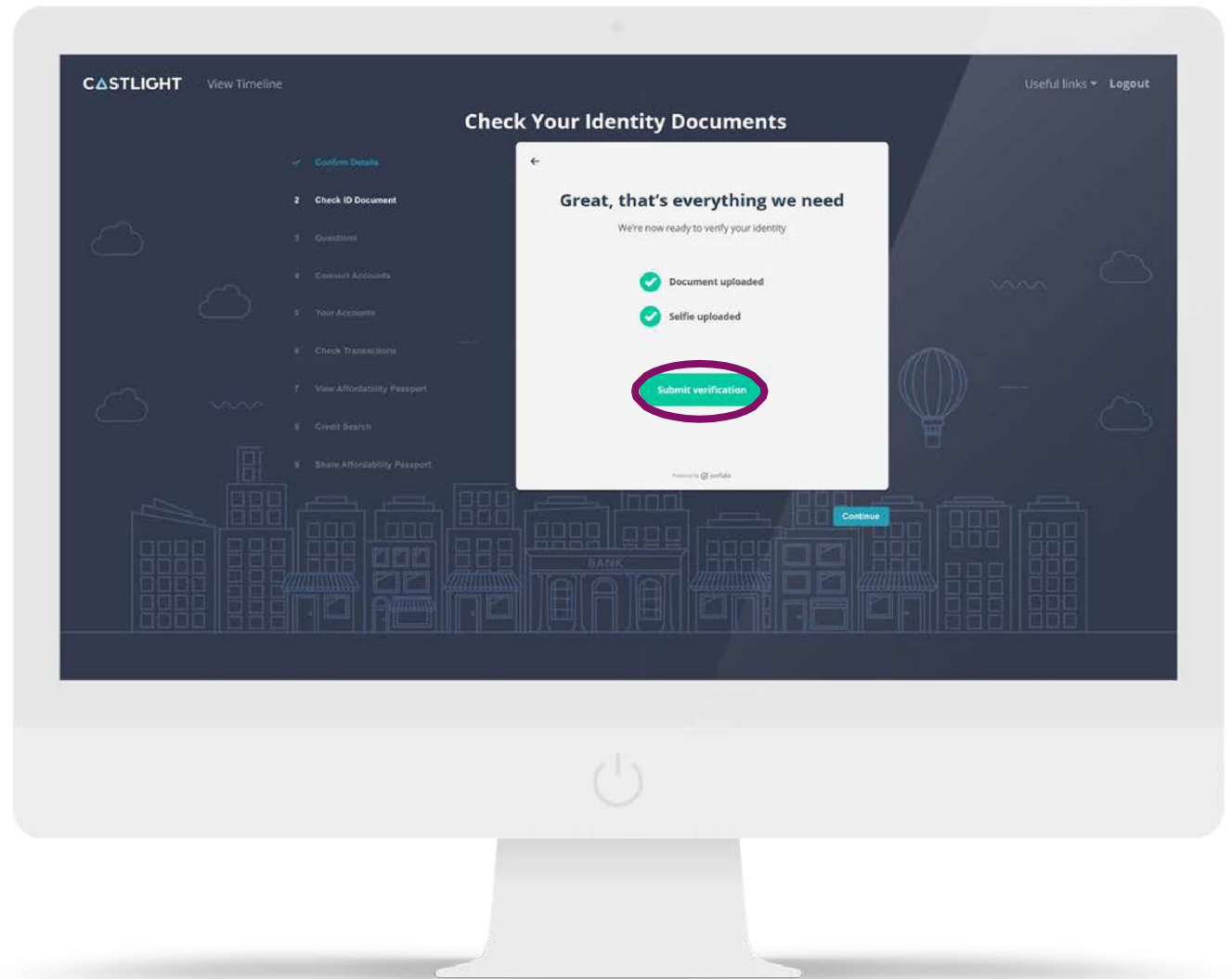
✓



SUBMIT IDENTITY CHECK

You are now back on the Castlight site.

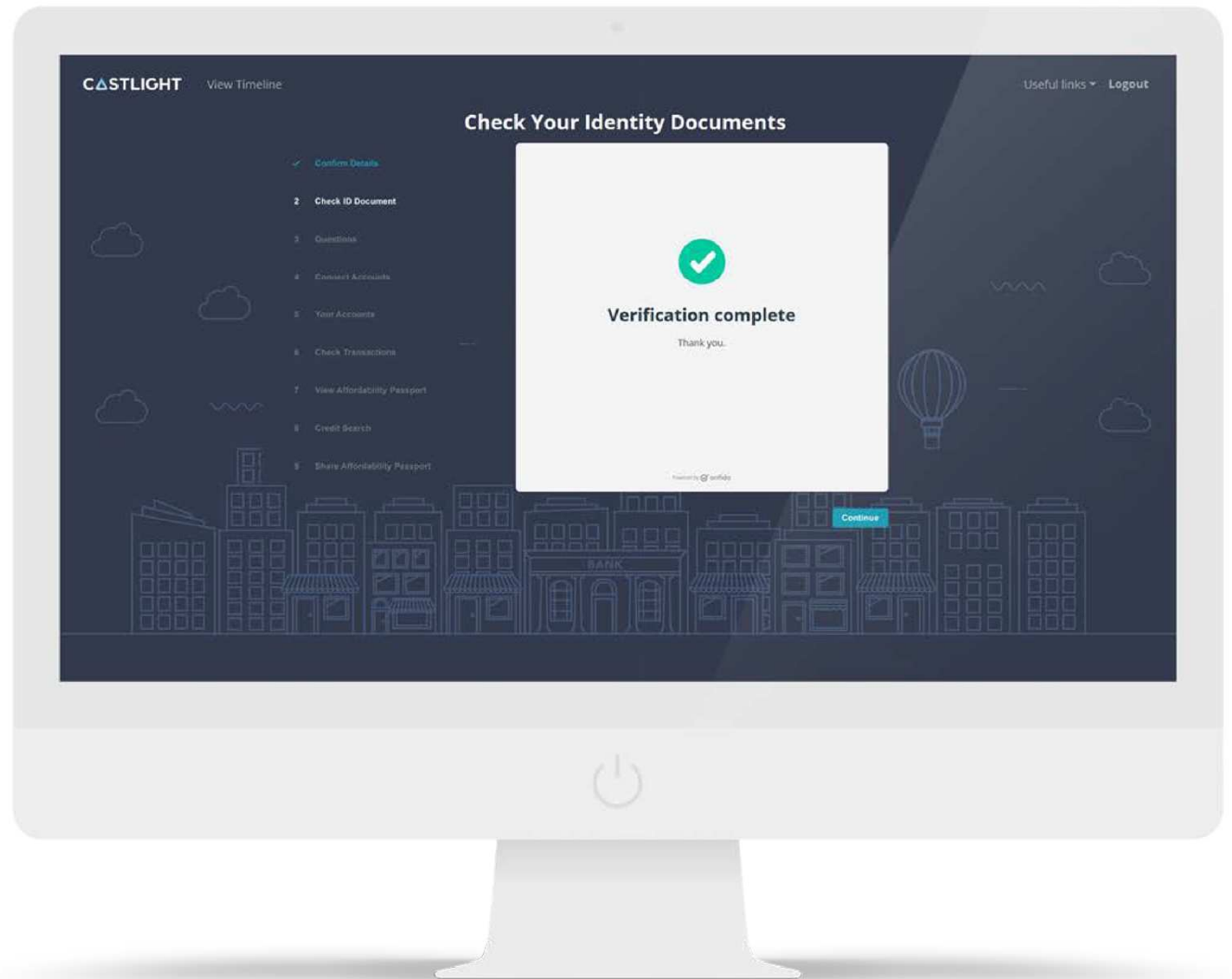
Click on **“Submit verification”** to complete the verification process.



IDENTITY CHECK COMPLETE

If successful, you will see the **'Verification complete'** screen.

Click on **"Continue"** for the next step of the journey.

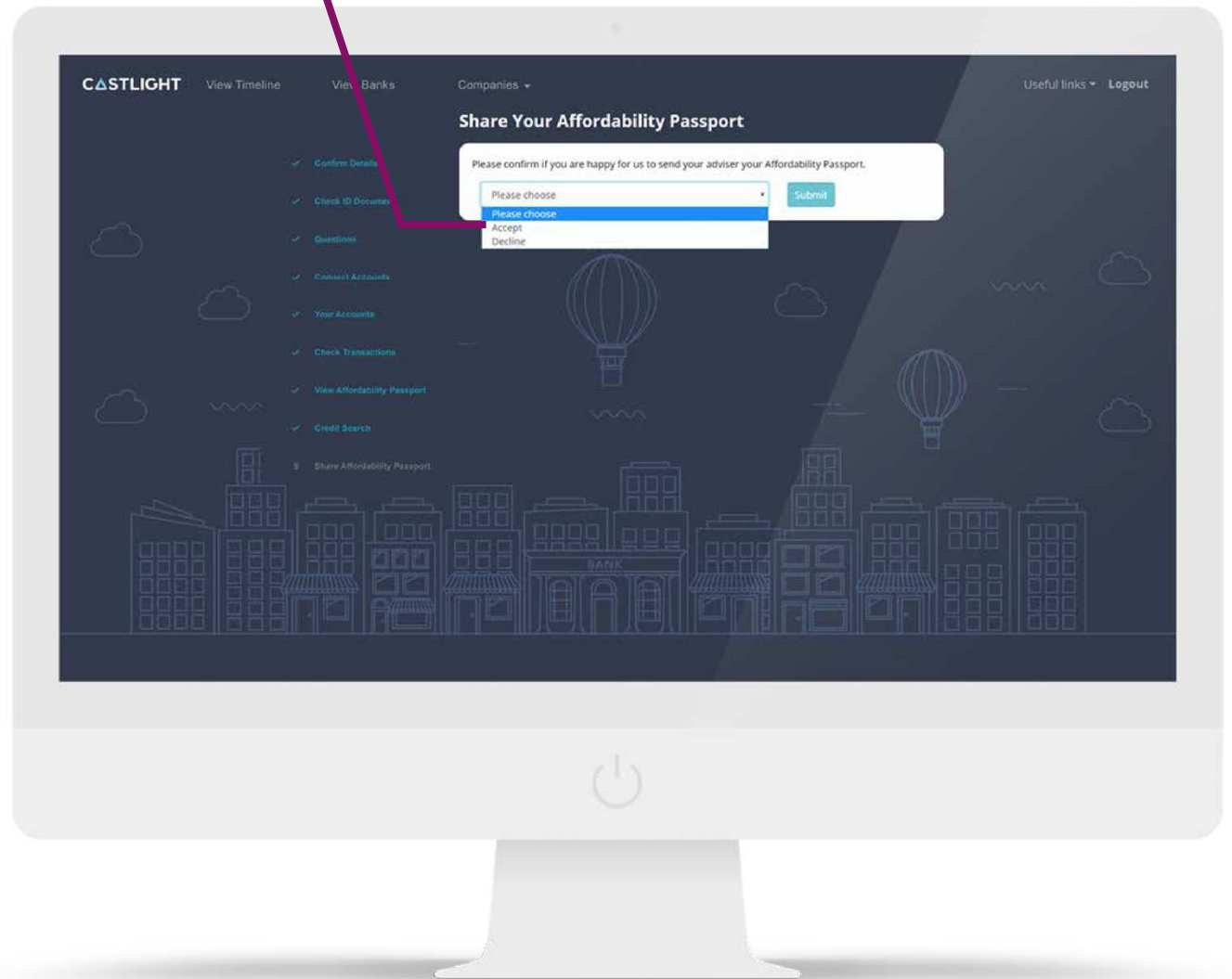


SHARE YOUR AFFORDABILITY PASSPORT

Now use the drop down menu to confirm if you are happy for Castlight to send your Affordability Passport to your adviser.

If you click on “**Accept**” on the drop down menu, you can proceed to press “**Submit**”.

Select to share your passport

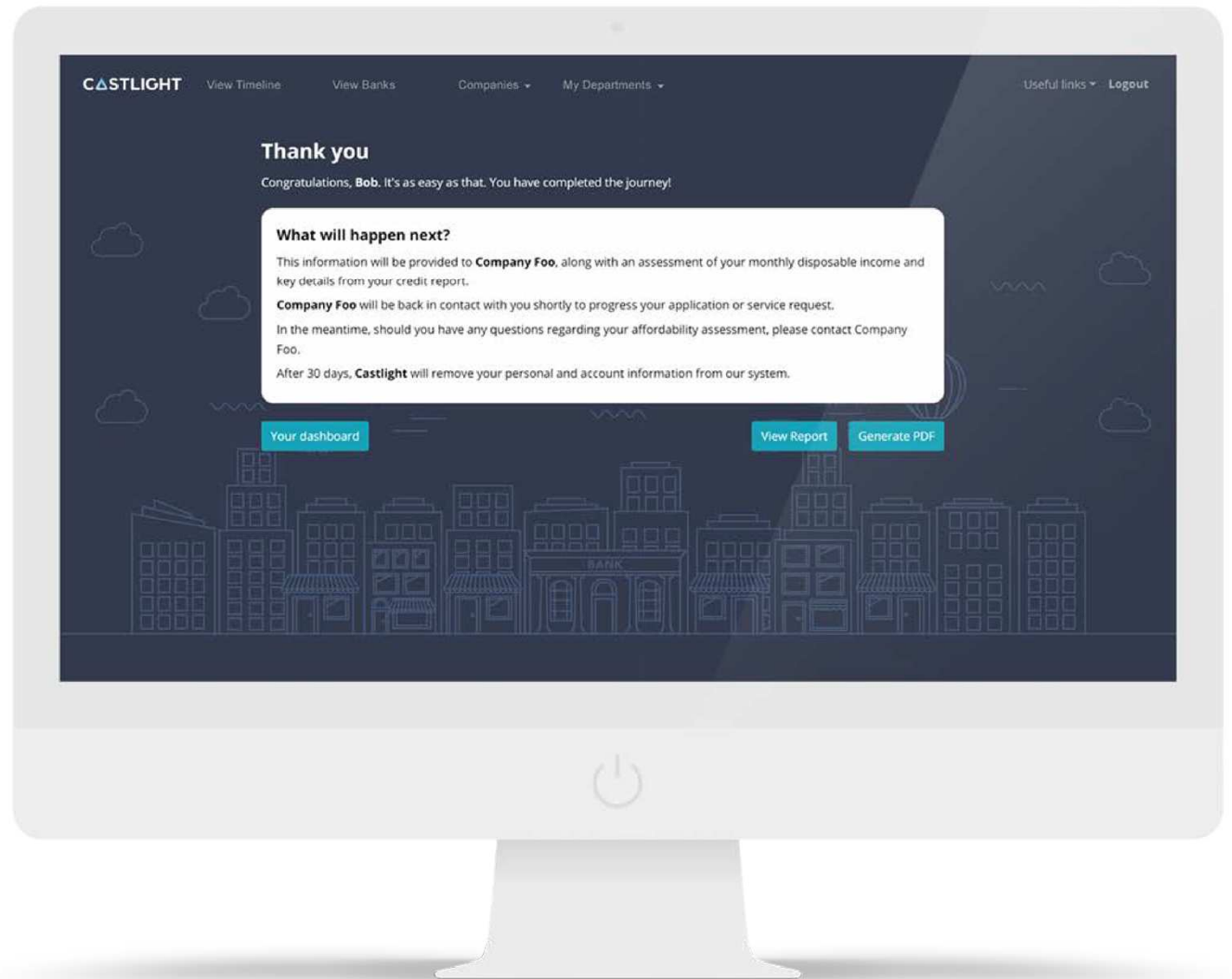


JOURNEY COMPLETE

That's it – you are finished!

Your adviser has a copy of your Affordability Passport.

You can now generate a PDF copy of your report if you would like to retain a copy.



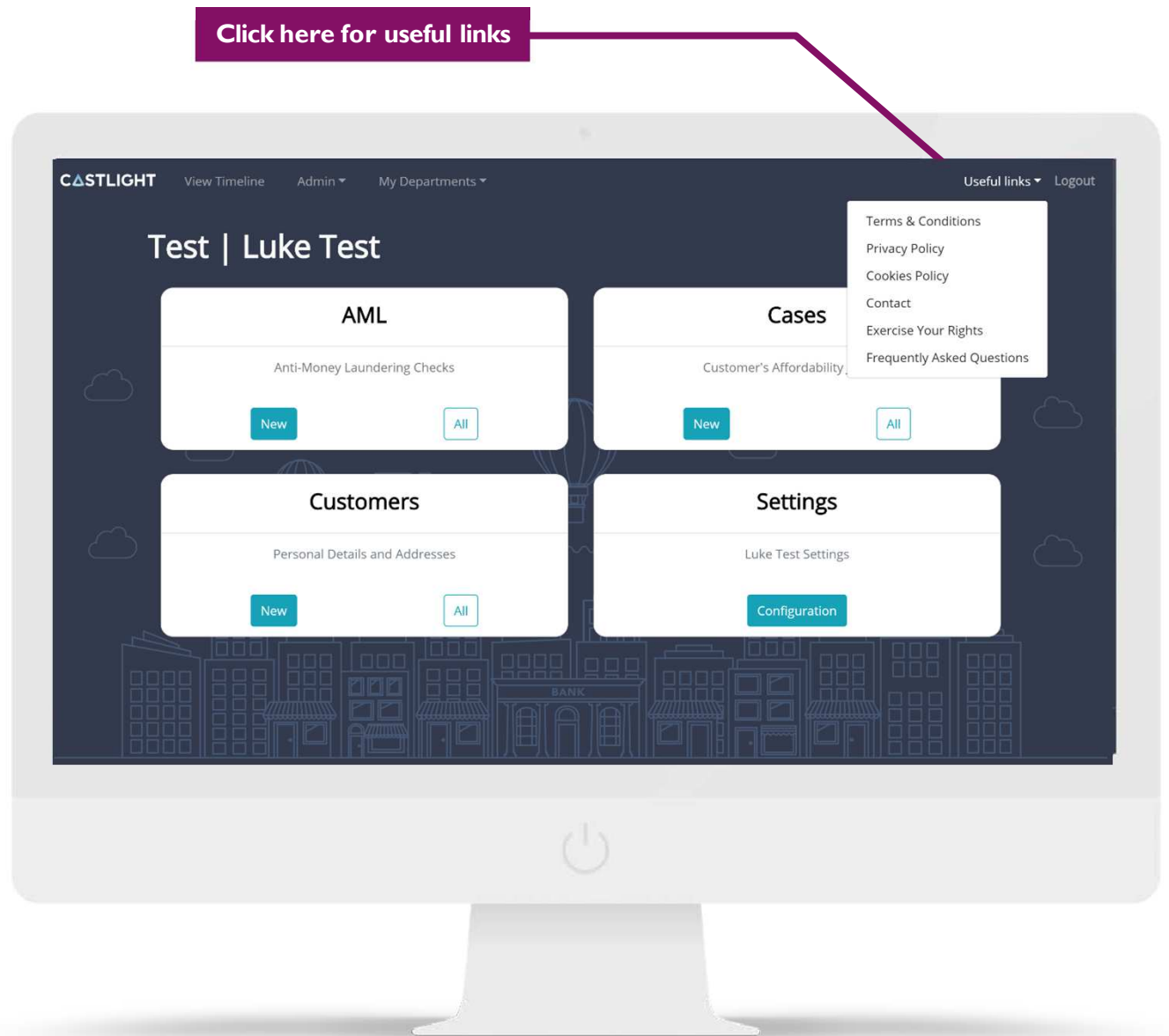
Click here for useful links

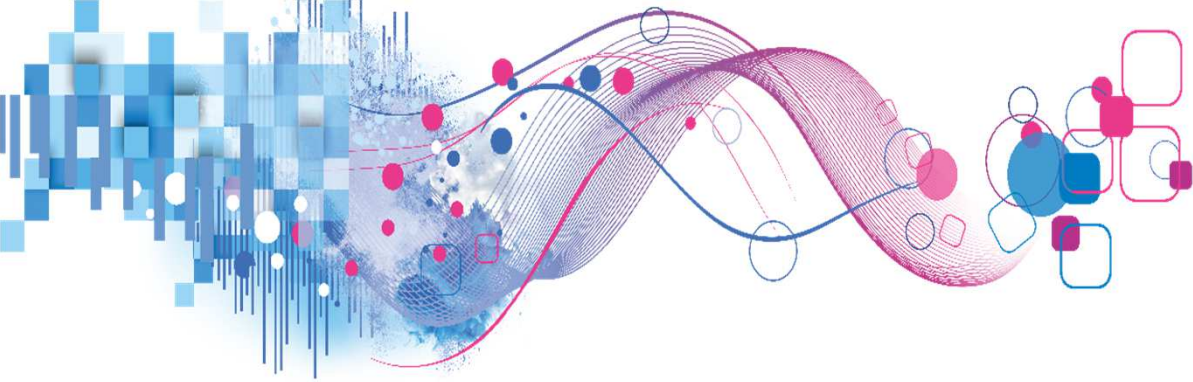
USEFUL LINKS

The **Useful links** drop down provides access to our **T&Cs**, **Privacy policy**, **Cookies policy**, **Contact details**, **Your rights** and **Frequently asked questions**.

Exercise Your Rights is where you can manage your data access requests, in accordance with the requirements of the General Data Protection Regulation (GDPR).

We have made it as easy as possible for you to view all your data. All you have to do is submit an **“Exercise Your Rights”** request.





©2019 Experian Information Solutions, Inc. All rights reserved. Experian and the Experian marks used herein are trademarks or registered trademarks of Experian Information Solutions, Inc. Other product and company names mentioned herein are the trademarks of their respective owners. No part of this copyrighted work may be reproduced, modified, or distributed in any form or manner without the prior written permission of Experian.