



CommBank Alpha™

Asset Finance Broker Portal

Broker User Manual

September 2024

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Welcome

Welcome to the CommBank Alpha™ Asset Finance Broker Portal.

We have built this portal to make it easier for you to do business with us. With CommBank Alpha™, you will be able to:

- Create quotes for Asset Finance transactions
- Progress a quote to a new Asset Finance application
- View the current status of your Asset Finance application
- Generate most types of contract documentation for your clients
- Generate payout quotes for existing Asset Finance agreements

1.1 Application scope

The following Asset Finance applications are available in CommBank Alpha™:

ABCD Applications

- Existing CommBank Commercial Customer
- New to CommBank Customer
- Balloon / Residual Refinance Application
- Replacement Application
- Business Activity Statement

Non ABCD Applications

- Full Application
- New Master Limit Request
- Drawdown under Master Limit Request
- Network Approved Application

The following Asset Finance applications are out of scope and need to be submitted via AFBroker@cba.com.au:

- Broker / Broker Firm's own proposals
- Mid-term restructures, including hardship requests
- Lease to Lease residual refinances (Letter of Variation to be completed)
- Revolving borrower under Master agreement (including draw down)
- Progressive Loans

1.2 Documentation scope

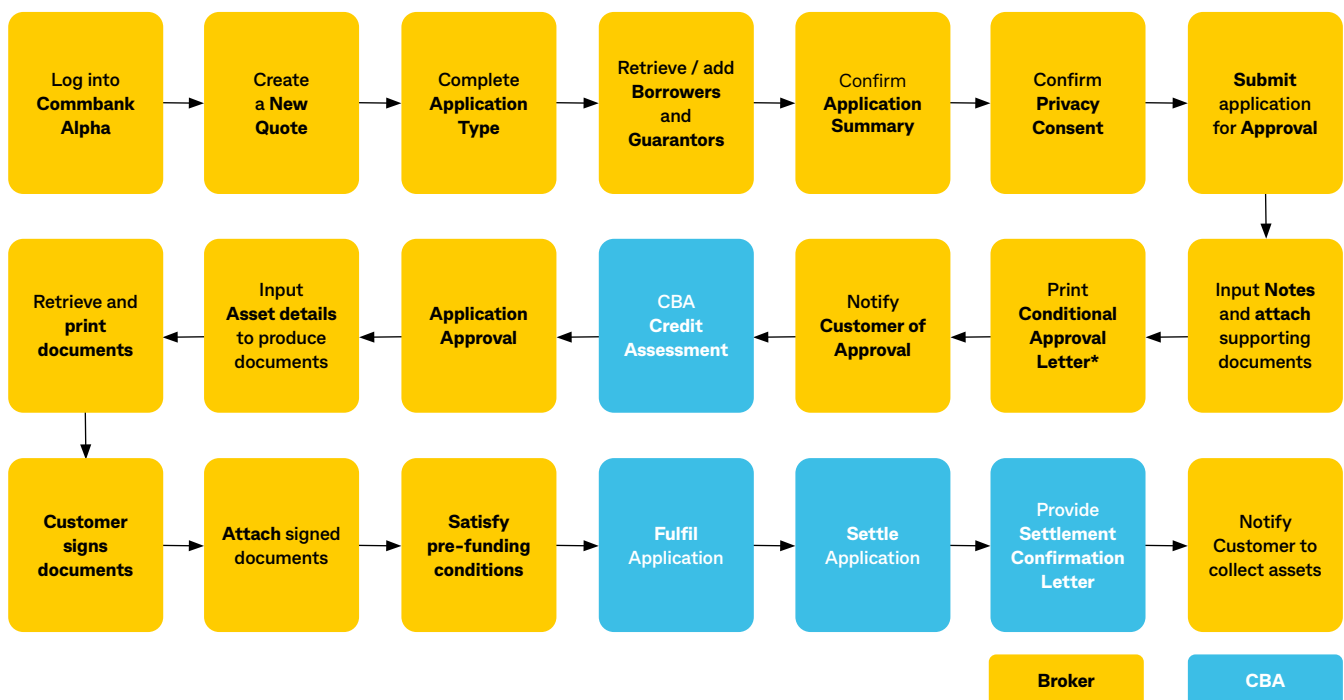
Most transaction types are in scope however the following are excluded and will still need to be documented by CommBank:

- Transactions involving multiple supplier types on one agreement e.g. Private Sale / Recognised Supplier mix
- Transactions involving multiple asset types on one agreement for finance leases only e.g. Commercial Ute and a Heavy Truck on a finance lease
- Transactions involving Guarantors subject to Banking Code of Practice
- Transactions for planes, boats, poker machines or any other assets that require Occupational Health & Safety (OH&S) Checklists
- Transactions involving associations or other entity types that require specialised or non-standard signing clauses
- Establishment of Master Agreements (drawdowns allowable)
- Equipment Construction Facility Drawdowns (Progressive Draws)
- Net Settlements
- Vendor & Agency Transactions
- Lease to Lease residual refinances (Letter of Variation to be completed)
- Broker / Broker Firm's own proposals
- Revolving borrower under Master agreement (including draw down)
- Mid-term restructures, including hardship requests

To ensure that your Settlement is processed without delay, please ensure that all relevant documents are scanned and attached to CommBank Alpha™. Relevant documents include, but are not limited to:

- Executed Documents (including Loan Schedule)
- Supplier Invoice
- Brokerage Invoice (including Doc Fee Rebate if applicable)
- Insurance Policy / Certificate of Currency (if required)
- Funding Instructions
- Settlement Checklists
- All documents required to satisfy Approval Conditions

1.3 New application lifecycle



How do I access CommBank Alpha™?

You can access CommBank Alpha™ at <https://www.commbank.com.au/business/commbank-brokers.html>

CommBank Alpha™ is accessible 7 days a week.

CommBank Alpha™ is designed to be used with the most up-to-date, standard, compliant versions of Google Chrome, Mozilla Firefox, Microsoft Internet Explorer, Microsoft Edge and Apple Safari.

CommBank Alpha™ can be accessed by the above-mentioned internet browsers with no additional software needing to be installed. Functionality will require a device that has the resolution of a Personal Computer (PC) or laptop.

2.1 Logging in

As part of your broker accreditation with CommBank, you would have been provided with a username and password to access CommBank Alpha™.

As outlined at time of provision, you are responsible for ensuring that your private log in details are, at all times, kept safely and securely and in accordance with our instructions and are not disclosed to any other entity or person.

Enter your Log In details in the text boxes provided and click Log on.

The User Type must always be **'AU'**.



The screenshot shows the login interface for Commonwealth Bank. At the top left is the Commonwealth Bank logo. Below it, the text 'COMMONWEALTH BANK' is visible. The form contains three input fields: 'DOMAIN' with 'AU' entered, 'USERNAME', and 'PASSWORD'. A yellow 'Log on' button is positioned below the password field. The background features a stylized yellow line graph.

2.2 Troubleshooting

For any technical problems accessing the CommBank Alpha™ portal or submitting an application, please call your **Business Development Executive**.

For password resets please call 1800 240 405. Please have your User Name and Staff ID available to input and then Select Option 1. Request support for ALPHA Portal.

Once you have successfully logged into CommBank Alpha™, you will be directed to the below Home Screen.

CommBank Alpha Asset Finance Portal

Welcome

Home

New quote

My quotes

Broker: any

Sales group: any

Region code: any

Quote number:

Customer name:

Workflow status: Any except cancelled

Brokerage:

Start date: DD/MM/YYYY

Search

Clear

Quote number	Customer name	Workflow status	Start date	Amount financed
AAU758777	QUOTE	Quote	18/05/21	548,433.80
AAU7571538	QUOTE	Quote	04/02/21	495,495.00
AAU7563772	QUOTE	Quote	09/03/20	340,000.00
AAU7562898	QUOTE	Quote	15/03/21	311,555.00
AAU7555556	QUOTE	Quote	06/08/20	80,485.00
AAU7552214	QUOTE	Quote	04/09/20	80,485.00
AAU7526301	QUOTE	Quote	09/09/20	40,000.00

Showing results 1 to 7 of 10 entries. Back Next

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This page can be used to:

- Create a new quote
- Search for existing quotes or applications that have been submitted by yourself or on your behalf
- View the most recent 50 quotes, applications and/or agreements you have created



Tip:

When searching for an existing quote or agreement by 'Customer Name', you will need to ensure that spelling is accurate or no results will be returned.

If searching for an individual, use the first or surname singularly OR search using full name including any middle names (if applicable).

How do I quote?

3.1 Completing a new quote

1. Click on the 'New quote' tab.

CommBank Alpha Asset Finance Portal

Home
New quote

My quotes

Broker: any
Sales group: any
Region code: any
Quote number:
Customer name:
Workflow status: Any except cancelled
Start date: DD/MM/YYYY
Search
Clear

1. Ensure you review **all** the prepopulated fields and update as appropriate on every quote otherwise the default information will be used:

Prepopulated fields are:

- Product Type
- New/Used
- Documentation fee financed
- Repayment Structure
- Start Date
- In Arrears/Advance
- Repayment frequency
- First repayment

CommBank Alpha Asset Finance Portal

Home
New quote
Quote
Lead
Application type
Customer
Attachments
Summary
Conditions
Documentation
Notes
Quote history

Equipment details

Product type: Equipment Loan
Sales group:
Asset type:
Description: Make Model Type
New/Used: New
Year of manufacture / build date:
Supplier type:
Energy efficient equipment facility:
Green asset:
Add asset

Finance details

Purchase price (incl GST): 0.00
Deposit / cash in: 0.00
Motor vehicle registration cost: 0.00
Equipment fee financed: 0.00 N
GST/FC required:

New quote

Repayment structure: Regular
Start date: 09/04/2024
Term (months): 48
In arrears / advance: In arrears
Repayment frequency: Monthly
First repayment: 09/05/2024
Balance repayment: 0.00 N

Rate details

New quote

Status: Quote
Repayment: -
Amount financed: -
Maturity date: -
Term: -
Customer rate (N): -
CBR rate (N): -
Balance (C): -
Balance (N): -
Brokerage (C): -
Brokerage (N): -
Finance
Save
Get current application
Get current quote



Tip:

'Description' field – You must include the asset description in this field.

1. **Evaluate** and **Save**. Once all relevant information has been entered always click Evaluate and then click **Save** prior to moving to a different tab to ensure your quote is saved.

The screenshot displays the 'CommBank Alpha Asset Finance Portal' interface. On the left is a navigation menu with options like 'Home', 'New quote', 'Quotes', 'Asset', 'Application type', 'Customer', 'Attachments', 'Summary', 'Conditions', 'Documentation', 'Notes', and 'Quote history'. The main area is divided into sections: 'Equipment details' (Product type, Asset group, Asset type, Description, Size / used, Year of manufacture / build date, Supplier type, Energy efficient equipment facility, Green asset, Asset asset), 'Finance details' (Purchase price (incl GST), Deposit / headroom, Motor vehicle registration costs, Document fee financed, GST / FY assignment), and 'Term details' (Equipment structure, Term date, Term frequency, In arrears, Monthly). On the right, a summary panel shows 'Quote: ABUN673068' and various financial metrics like Status, Equipment, Amount financed, Maturity date, Term, Customer rate, CRV rate, Balance (I), Balance (N), Brokerage (I), and Brokerage (N). A 'Print' button is also visible.



Tip:

Quote number – will now be allocated in the top right of screen. This number will also serve as the agreement number should the quote progress to an application.

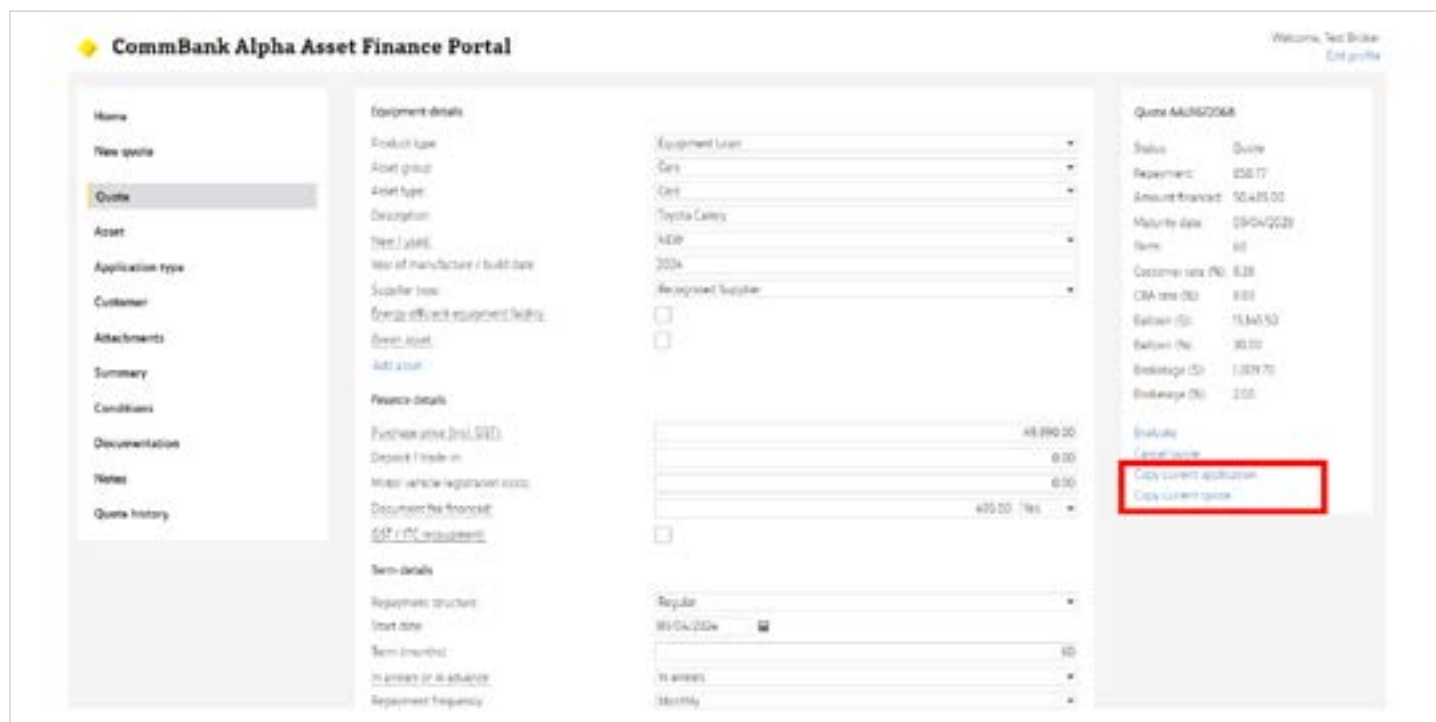
3.2 Download a copy of the quote

1. Click on the Documentation tab on the left hand menu.
2. Click on the document titled **Broker Indicative Quote** and the download will begin.

3.3 Copying a quote/application

In CommBank Alpha™ there are two options available to copy quote details.

You will note on the right hand side of the screen these options:



- **Copy current application** means:
CommBank Alpha™ will keep the current application and create a copy.
A new agreement number will be created for the copy once you evaluate and save. Changes can be made to the new agreement before submitting.
For example, this option could be used for customer applications requiring multiple agreements.
- **Copy current quote** means:
CommBank Alpha™ will only copy the current quote and create a new agreement number.
No other information will be copied.
For example, this option could be used to provide customers with a range of quoting options.
- **You can now:**
Copy a live agreement
Edit and resubmit an incomplete agreement

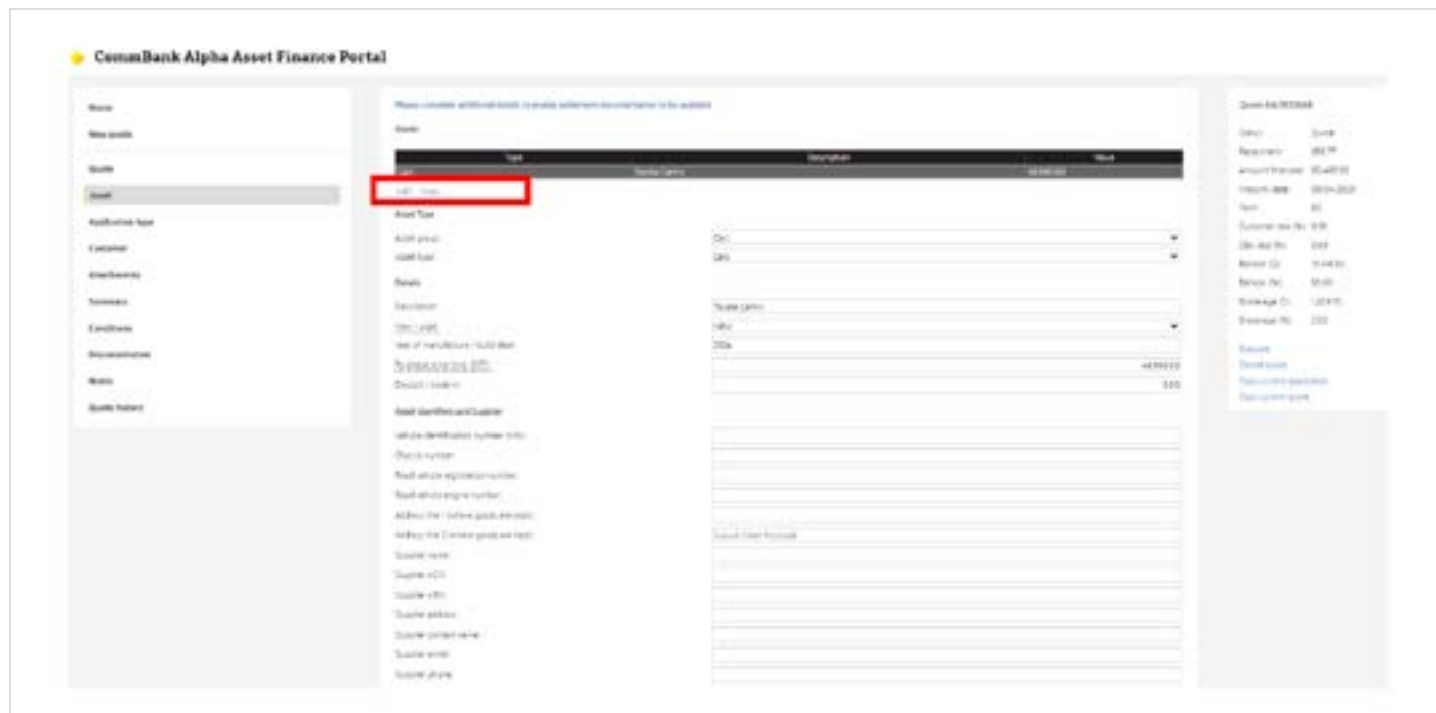


Tip for searching quotes:

You can also search using the 'back' or 'next' button below the quote **on the home screen.**

3.4 Quoting for multi assets


In CommBank Alpha™ you can quote for multi assets on one agreement subject to assets being the same class and same supplier type.



Tip for adding or copying a multi asset:

You can use the 'Add' function to add a second asset e.g. trailer to a prime mover or you can use 'Copy' to add multiples of the same asset.

3.5 Completing Asset Identifier and Supplier Information

-  The **Asset Identifier and Supplier Information** screen can be completed in full either:
- **Prior to submitting the application for formal assessment OR**
 - **Once you have received the formal approval advice**

To complete PRIOR to submitting for assessment:

Click on the Asset tab.

1. Complete fields shown for each asset as applicable.
2. Click **Evaluate** and **Save**.
3. **Upload** any attachments required.
4. Select **Submit** for approval.
5. Once redirected to the Summary tab, review all details of the application and click **Confirm**.
6. Review privacy consent and click **Confirm** to submit the application.

To Complete AFTER receiving the Conditional Approval Advice:

1. Click on the Asset tab.
2. Complete ALL fields shown for the application.
3. Click **Evaluate and SAVE**
4. Proceed to the "Documentation" Tab to locate your documents



Tip:

Where the supplier does not have an A.C.N. load 9 Zeros ie: 000000000

Where the supplier does not have an A.B.N. load 11 Zeros ie: 00000000000

Reminder:

CBA will need to complete documents in the following instances:

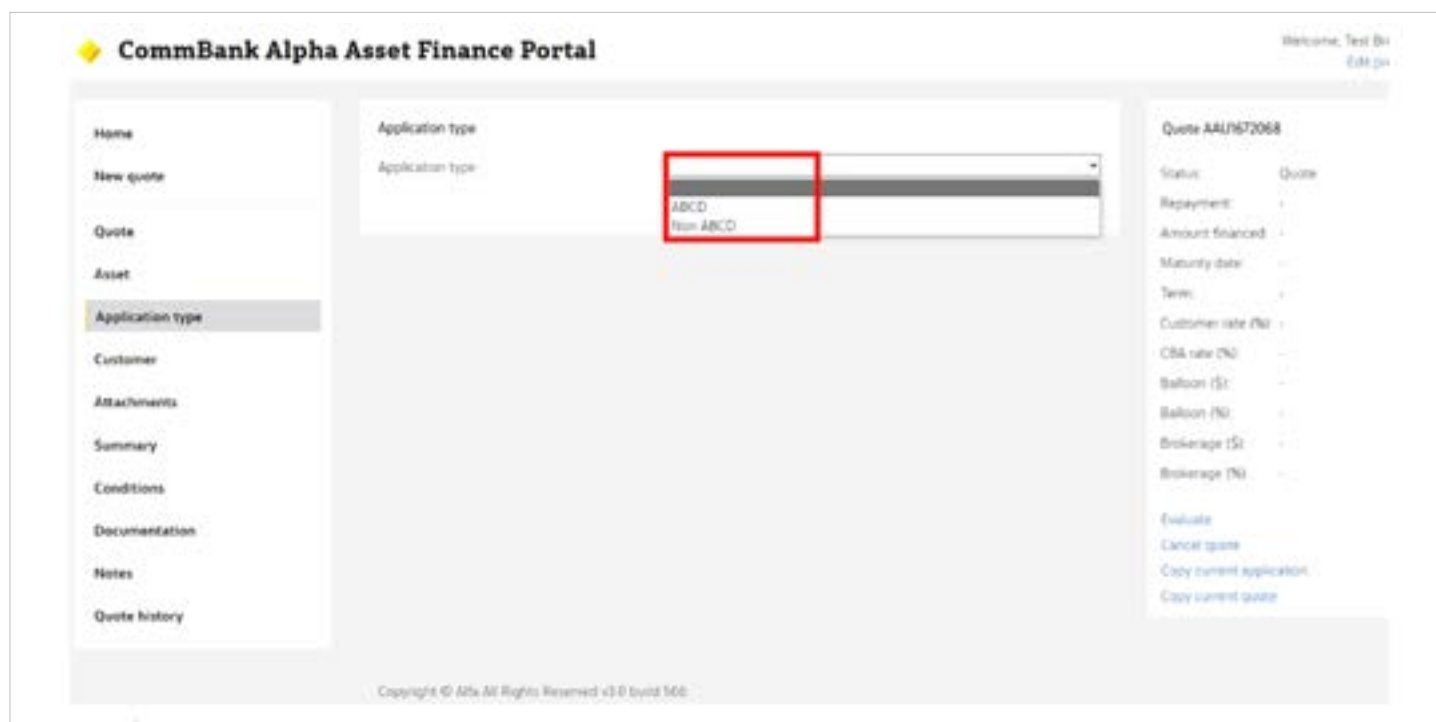
- Transactions involving multiple supplier types on one agreement e.g. Private sale / Recognised supplier mix
- Transactions involving multiple asset types on one agreement for finance leases only e.g. Commercial ute and heavy truck on a finance lease
- Transactions involving Guarantors subject to Banking Code of Practice
- Transactions for planes, boats, poker machines or any other assets that require Occupational Health & Safety (OH&S) Checklists
- Transactions involving associations or other entity types that require specialised or non-standard signing clauses
- Establishment of Master Agreements (drawdowns allowable)
- Equipment Construction Facility Drawdowns (Progressive Draws)
- Net Settlements
- Vendor & Agency Transactions
- Lease to Lease residual refinances
- Broker / Broker Firm's own proposals
- Revolving borrower under Master agreement (including draw down)
- Mid-term restructures, including hardship requests

Asset Identifiers and Supplier

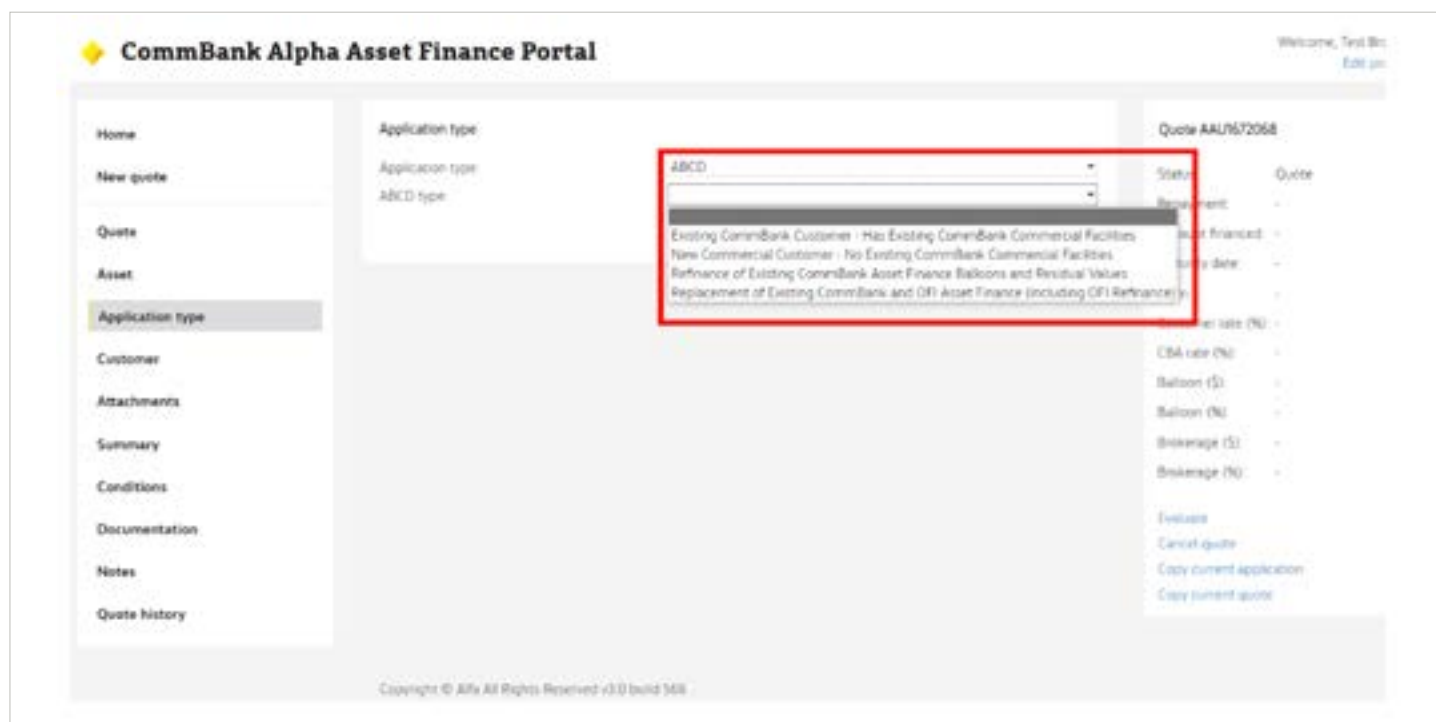
Vehicle identification number (VIN):	<input type="text"/>
Chassis number:	<input type="text"/>
Road vehicle registration number:	<input type="text"/>
Road vehicle engine number:	<input type="text"/>
Address line 1 (where goods are kept):	<input type="text"/>
Address line 2 (where goods are kept):	<input type="text"/>
Supplier name:	<input type="text"/>
Supplier ACN:	<input type="text"/>
Supplier ABN:	<input type="text"/>
Supplier address:	<input type="text"/>
Supplier contact name:	<input type="text"/>
Supplier email:	<input type="text"/>
Supplier phone:	<input type="text"/>

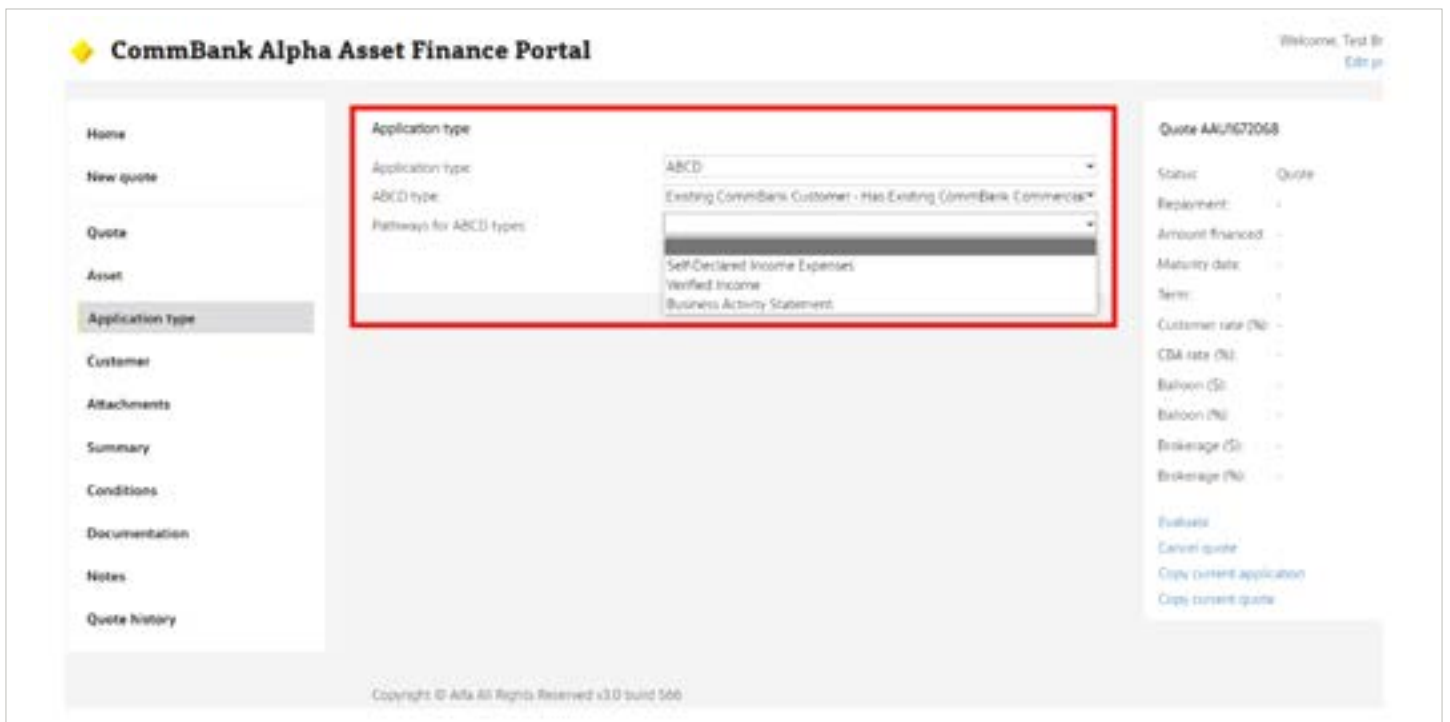
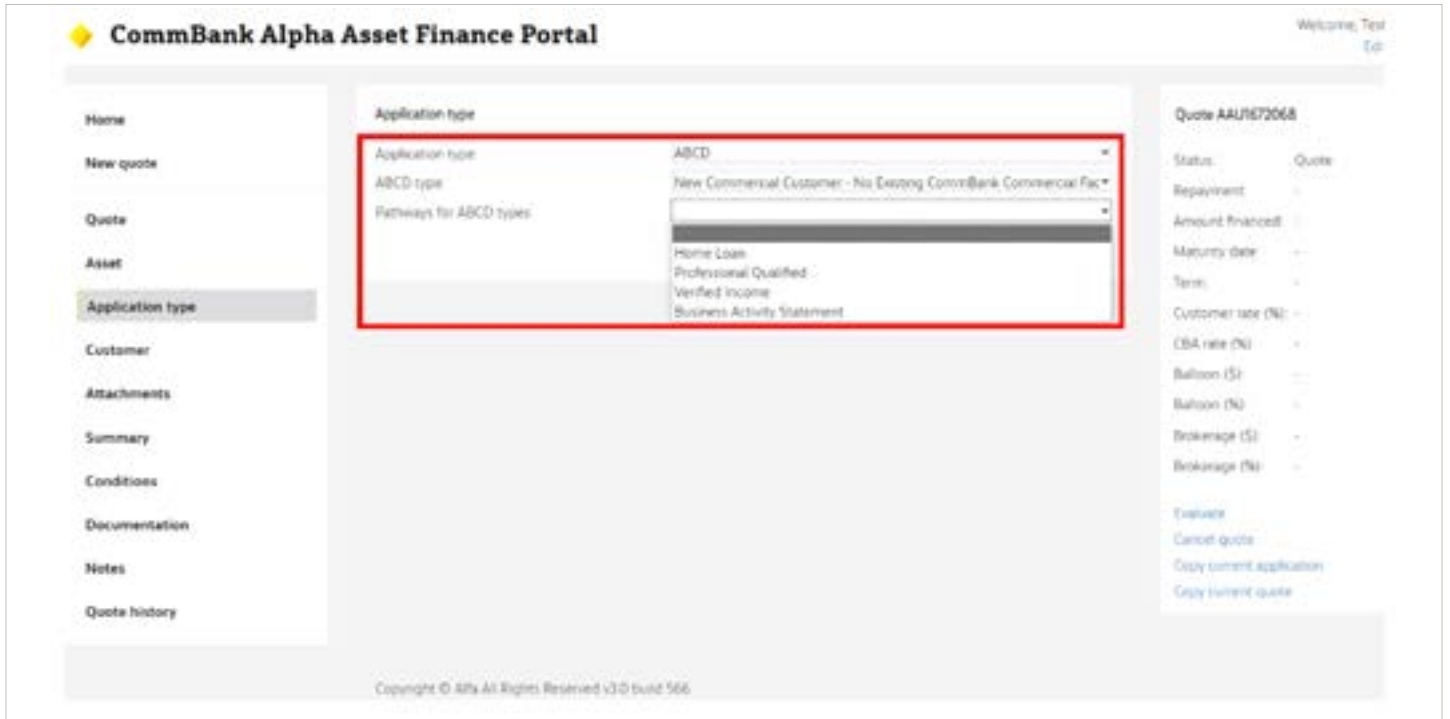
Selecting an application type

1. Click on the **Application type** tab.
2. Select an Application type and Pathways for ABCD types options from the drop down menu.



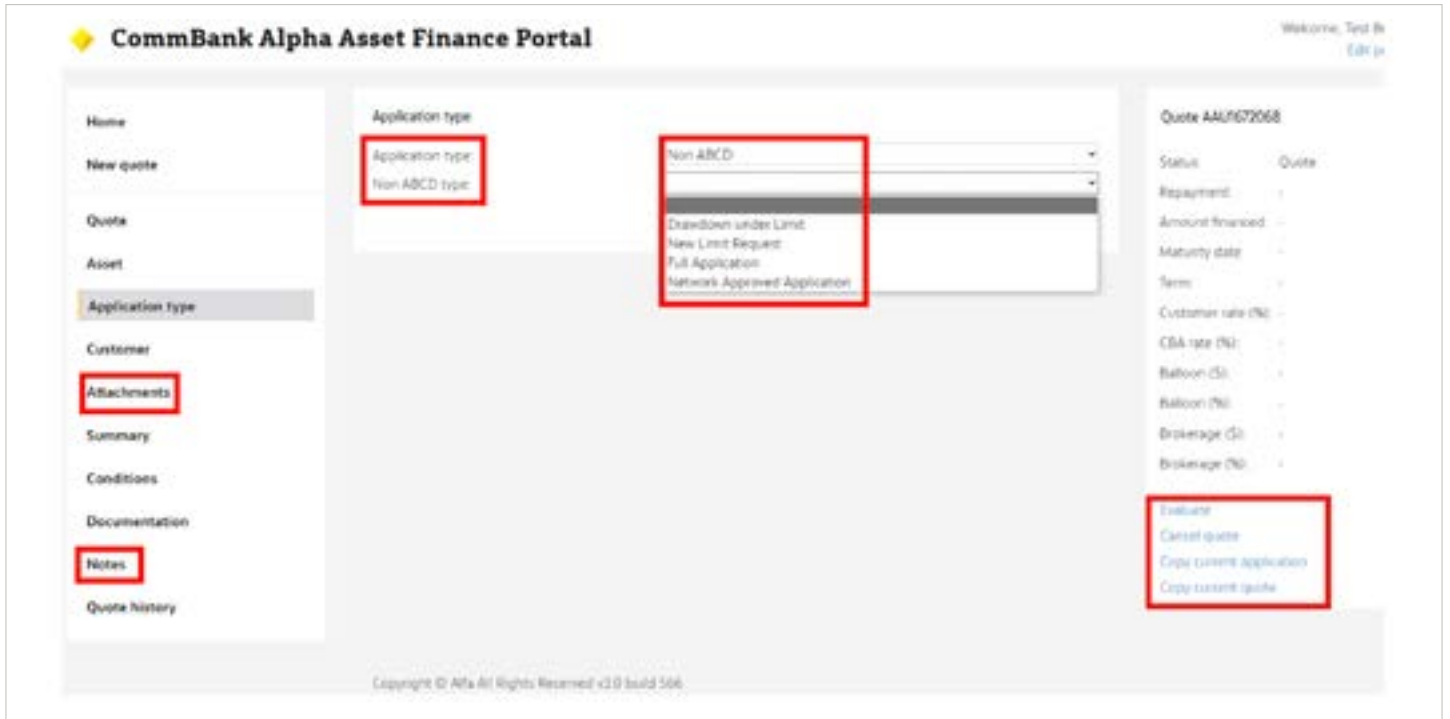
a. ABCD Application type:





- i. Select the **ABCD Application type** from the drop down menu.
- ii. Select the **Pathways for the ABCD types**.
- iii. **Important information** regarding the transaction type and the criteria required to be met will prepopulate.
- iv. Review this information and answer the **Qualifying criteria** questionnaire that follows.
- v. Once complete, click **Evaluate** and then click **Save**.

b. Non ABCD applications (Drawdown under limit, New Limit requests, Full applications):



- i. Select the **Non ABCD type** from the drop down menu.
- ii. Navigate to the left hand menu and use **Attachments** tab to upload application information and the **Notes** tab to add any notes required.

Adding customer details to the application

Click on the **Customer** tab to access the below screen.

This screen will be used to enter all of the parties related to the loan application.

The screenshot displays the CommBank Alpha Asset Finance Portal. The left navigation menu has the 'Customer' tab selected. The main area shows a table of related parties with one row: 'Customer' (Relationship type: Not assigned). Below the table are buttons for 'Add party', 'Search / create', and 'Clear', and a 'Customer type' dropdown. The right sidebar shows details for Quote AAU9672068, including fields for Status, Repayment, Amount financed, Maturity date, Term, Customer rate (%), CBA rate (%), Balloon (\$), Balloon (%), Brokerage (\$), and Brokerage (%). There are also buttons for 'Evaluate', 'Cancel quote', 'Copy current application', and 'Copy current quote'.



There are some important things to know before you commence the search process which is detailed in Section 5.1 below.

Where a borrowing structure includes more than one party, CommBank Alpha™ will require parties to be searched and added in a specific order to ensure documentation is produced correctly.

To support the creation of the borrowing structure, the table below provides some examples of the order in which you will need to search and add a party to the transaction.



Tips:

Completing an ABN search for sole traders and partnerships will be of assistance in establishing customers in CommBank Alpha™.

You can use the Government provided [ABN Lookup](#) which is a free public view of the Australian Business Register (ABR). It provides access to publicly available information supplied by businesses when they register for an Australian Business Number (ABN).

Entity Type	Borrowing Structure	1st Search (Customer)	2nd Search (Account Holder)	3rd Search (Account Holder)	Borrower details that appear on agreement
Company atf Trust t/as	ABC Pty Ltd as trustee for ABC Trust trading as ABC Trading	ABC Trust	ABC Pty Ltd	(ignore the trading name*)	ABC Pty Ltd as trustee for ABC Trust
Company atf Trust	ABC Pty Ltd as trustee for ABC Trust	ABC Trust	ABC Pty Ltd	n/a	ABC Pty Ltd as trustee for ABC Trust
Individual atf Trust	John Smith as trustee for JS Trust	JS Trust	John Smith	n/a	John Smith as trustee for JS Trust
Individual t/as	John Smith trading JS Plumbing	Search applicants ABN. Ensure name selected/ created is the 'Entity Name' and 'Entity Type' as per an ABN Lookup search.	John Smith (search individual name)	(ignore the trading name)	John Smith trading John Smith
Individual	John Smith (with ABN)*	Search applicants ABN. Ensure name selected/ created is the 'Entity Name' and 'Entity Type' as per an ABN Lookup search.	John Smith (search individual name)	n/a	John Smith trading John Smith
Partnership** t/as	John Smith and Linda Smith trading as Smith Family Plumbing	Search applicants ABN. Ensure name selected/ created is the 'Entity Name' and 'Entity Type' as per an ABN Lookup search.	John Smith (search individual name)	Linda Smith (search individual name)	John Smith and Linda Smith trading as 'Entity Name'
Individual (PAYG)	John Smith (no ABN)	John Smith	n/a	n/a	

*If you are doing a draw down under a limit you must include all parties named in the Master Agreement (or approval advice), including any trading name.

**For new applicants that involve a formal documented partnership please contact your Business Development Executive for assistance.

For other structures please contact your BDM if assistance is required.



Tips:

Guarantors: guarantors are added to an application in the order they are to appear on the documents. E.g. if the guarantor is 'ABC Pty Ltd atf ABC Trust' enter the company first and then trust. Individual guarantors should always be entered after any non-individual guarantors.

Sole Traders: for the purpose of CommBank Alpha™ all sole trader individuals who generate business income will need to be established as trading in their own individual name. Refer table above for example.

For best results, search as follows:

Customer type	Search
Trust	ABN
Company	ACN
Business Name	ABN
Partnership Name	ABN
Sole Trader	ABN
Individual	First name, surname and a date of birth(no middle name)

When searching individuals, you will need to enter a first name, surname and a date of birth before the search button will appear. Do not include a middle name in the search.

Where the search returns more than one individual with the same first name, last name and date of birth, you will need to select the customer with the most accurate address. If the addresses are identical, you will need to select the customer in the first row of the search results.

5.1 Searching existing customer details

To add customer details to the application, you will need to first search to confirm if the details are already available in CommBank Alpha™.

1. Select a **Customer type** and enter the details of the party who appears last in the borrowing structure.
For example: ABC PTY LTD as trustee for ABC Trust
Enter the ABN for ABC Trust in the field provided and click **Search**.
2. Where the relevant customer details are returned, click on the name to add them to your application **OR** if the correct result is not returned, refer to '5.2. Creating new parties' to create a new party.
3. Repeat this process for all parties to your application following the search order detailed above.

5.2 Creating new parties

Note: These steps will apply once a search of the existing records has been completed. Create new button will not appear prior to this.

To create an **'Individual'** party:

1. Click on **Create new** button.

The screenshot shows the 'Creating new parties' interface. On the left is a navigation menu with 'Customer' selected. The main area is titled 'Related parties' and contains a search form with fields for 'First name' (John), 'Last name' (Smith), and 'Date of birth' (05/05/2006). The 'Customer type' dropdown is set to 'Individual'. Below the search form, the 'Search results' table is empty, and the 'Create new' button is highlighted with a red box. On the right, a quote summary for 'Quote AAUM672068' is visible.

1. On the next screen, complete all fields, including Customer Details, Income and expenditure for above, Contact Details, Physical Address, Current Employer and Select mailing address.

The screenshot shows the 'Create new' form for an individual customer. The form is filled out with the following details: Title (dropdown), First name (John), Other names known by (if any) (empty), Middle name (empty), Last name (Smith), Residential status (dropdown), Industry (dropdown), Gender (dropdown), Date of birth (05/05/2006), Current marital status (dropdown), Driver's license (dropdown), Driver's license state of issue (dropdown), Australian citizen or permanent resident (dropdown), Passport number (empty), and Passport issuing country (dropdown). The form is highlighted with a red box.

Income and expenditure for above

Is income and expenditure declaration required?

Monthly income available for debt servicing: 0.00

Monthly existing & proposed loan commitments: 0.00

Monthly living expenses (individual): 0.00

Contact details

Mobile phone:

Home phone:

Alternate phone:

Fax:

Email:

Physical address

Mailbox type:

Mailbox number:

Unit type:

Unit number:

Building name:

Level:

Building number:

Street:

Street type:

Suburb:

State:

Postcode:

Current employer

Employer:

Occupation:

Employer address:

Employer email:

Employment date:

Select mailing address:

Same as physical:

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i All fields are crucial as they are required for Anti Money Laundering & Know Your Customer (AML/KYC).
Income and Expenditure Details must be completed for all New to Bank and Existing Customer application types.

1. Once all fields have been completed, Evaluate the agreement and then click Save.
2. Your individual party will now be noted as the Customer in the table at the top of the screen.

To create '**Non individual**' parties (includes Sole Trader and Partnerships):

1. Enter relevant search data. Click **Search**



Tip: Searching via ACN for a company or ABN for Sole Traders, Trusts, Partnership Name and Business Name will return the most accurate results.

CommBank Alpha Asset Finance Portal

Home
New quote
Quote
Asset
Application type
Customer
Attachments
Summary
Conditions
Documentation
Notes
Quote history

Related parties

Relationship type	Name
Customer	Not assigned

Add party

Search / create

Clear

Customer type: Non individual (includes sole trader and partnership)

Search

ABN

ACN: 344554756

Name

Search

Search results

Name	Address	Number
Q emilies		

Search Equifax

Quote MUM73388

Date: Quote

Requirement

Amount financed

Monthly term

Term

Customer use No

ISA use No

Balance ID

Balance No

Brokerage ID

Brokerage No

Evaluate

Cancel quote

Copy current application

Copy current quote

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1. Where a matching result is returned under search results, click on the name.

CommBank Alpha Asset Finance Portal

Home
New quote
Quote
Asset
Application type
Customer
Attachments
Summary
Conditions
Documentation
Notes
Quote history

Related parties

Relationship type	Name
Customer	Not assigned

Add party

Search / create

Clear

Customer type: Non individual (includes sole trader and partnership)

Search

ABN

ACN: 344554756

Name

Search

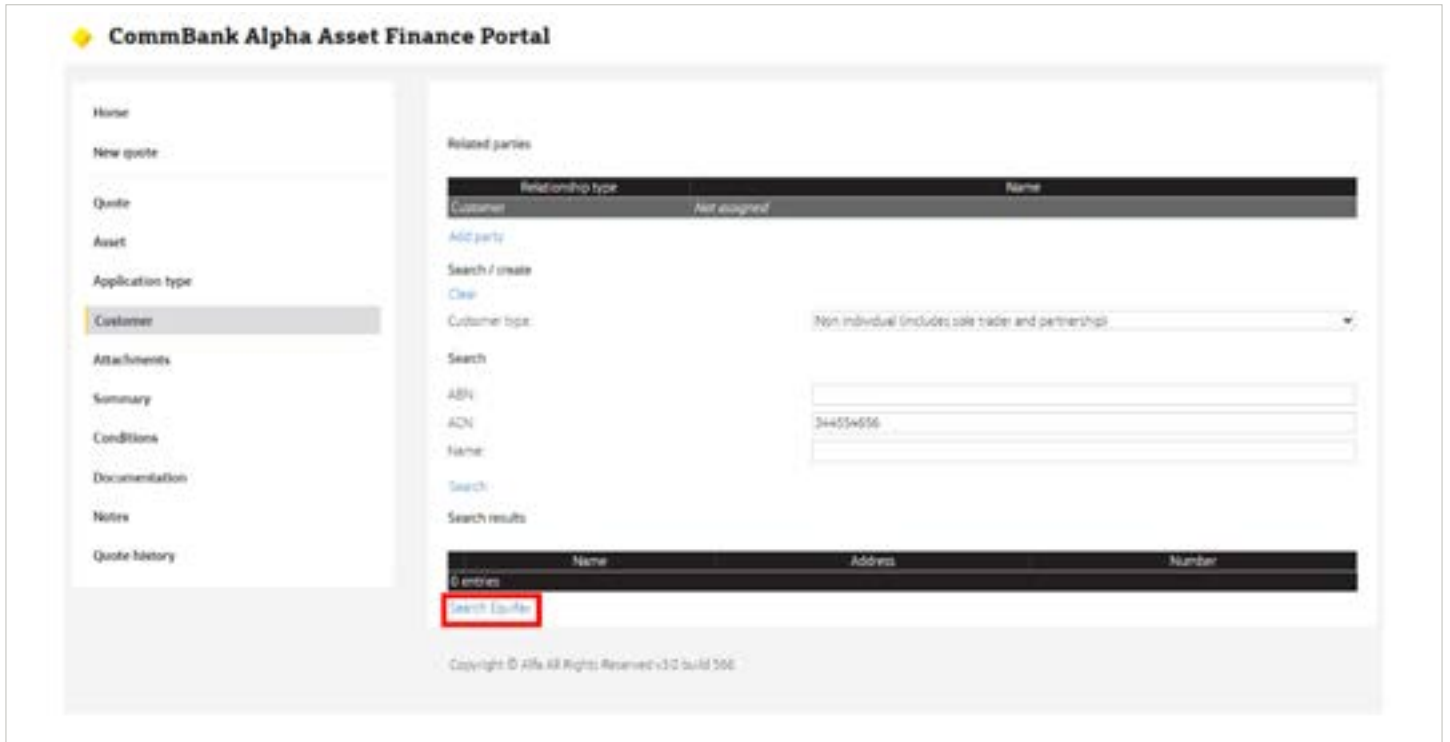
Search results

Name	Address	Number
Q emilies		

Search Equifax

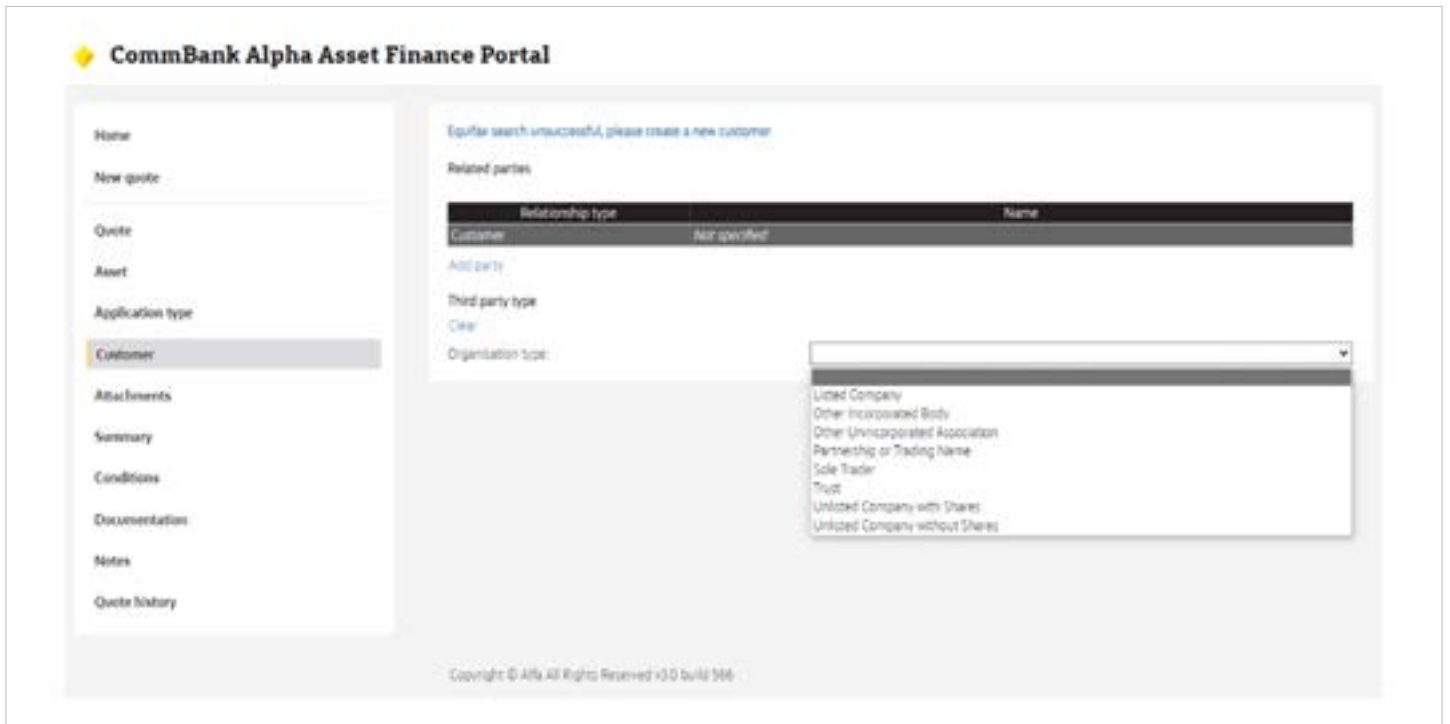
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1. Where a result is **not** returned click on the **Search Equifax** button. Select the relevant party details from the options available.



Note: When clicking the **Search Equifax** button, CommBank Alpha™ will search the Australian Securities and Investments Commission (ASIC) Registers and display the relevant results based on the search criteria entered.

1. Select an **Organisation type** from the drop down menu



1. Select Relationship from the next drop down menu – relevant to additional parties being added, not the first party generated.
2. Enter relevant information in Details, Legal Details, Full principle place of business address, Income and expenditure for above, Contact Details and Select mailing address.

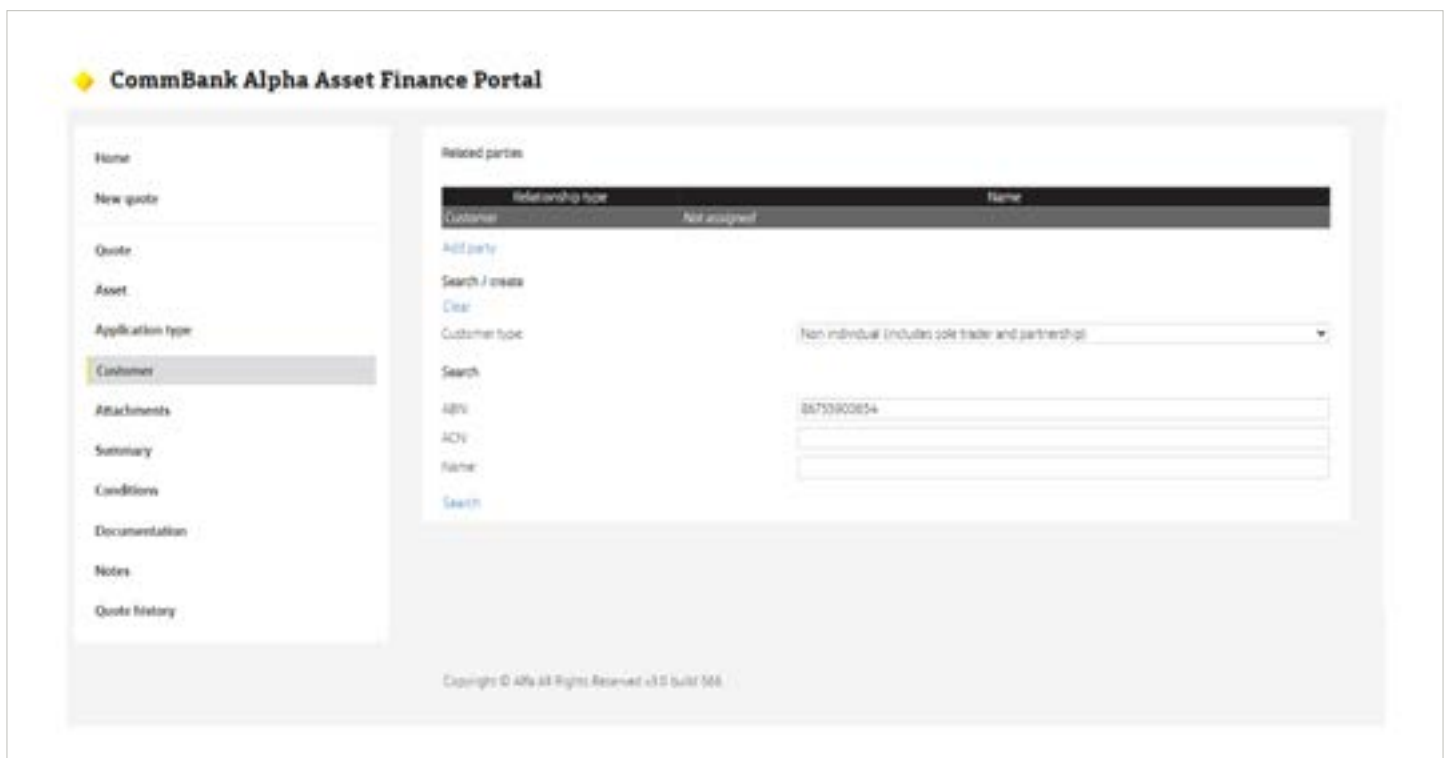
i All fields are crucial as they are required for Anti Money Laundering & Know Your Customer (AML/KYC)
Please ensure you complete Income and Expenditure Details

1. Once all fields have been completed, Evaluate the agreement and then click Save.
2. Your non-individual party will now be noted in the related parties table at the top of the screen.

i Please note that certain non-individual entities will require the setup of multiple parties in CommBank Alpha™ to ensure the loan structure is reflected correctly. Refer to the below:

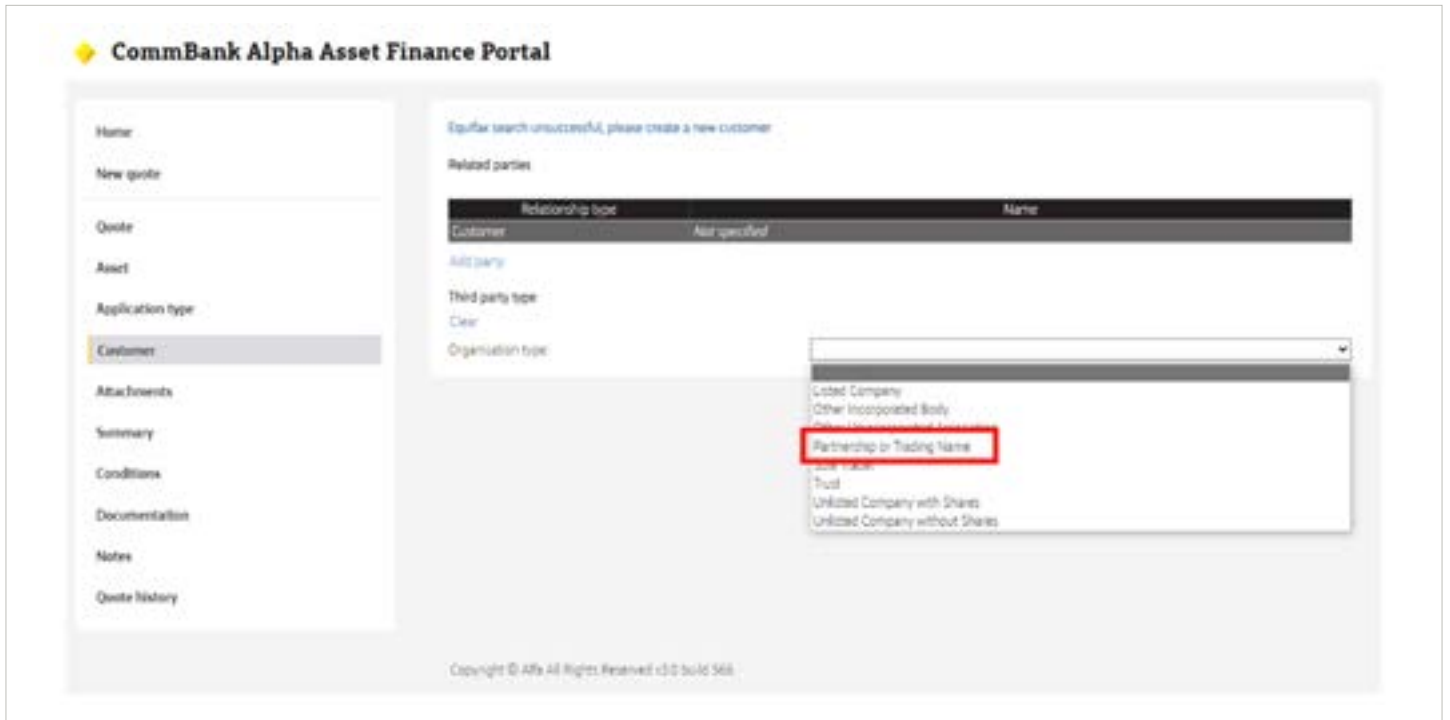
To set up a partnership structure:

1. Select NON Individual Customer type
Search via ABN

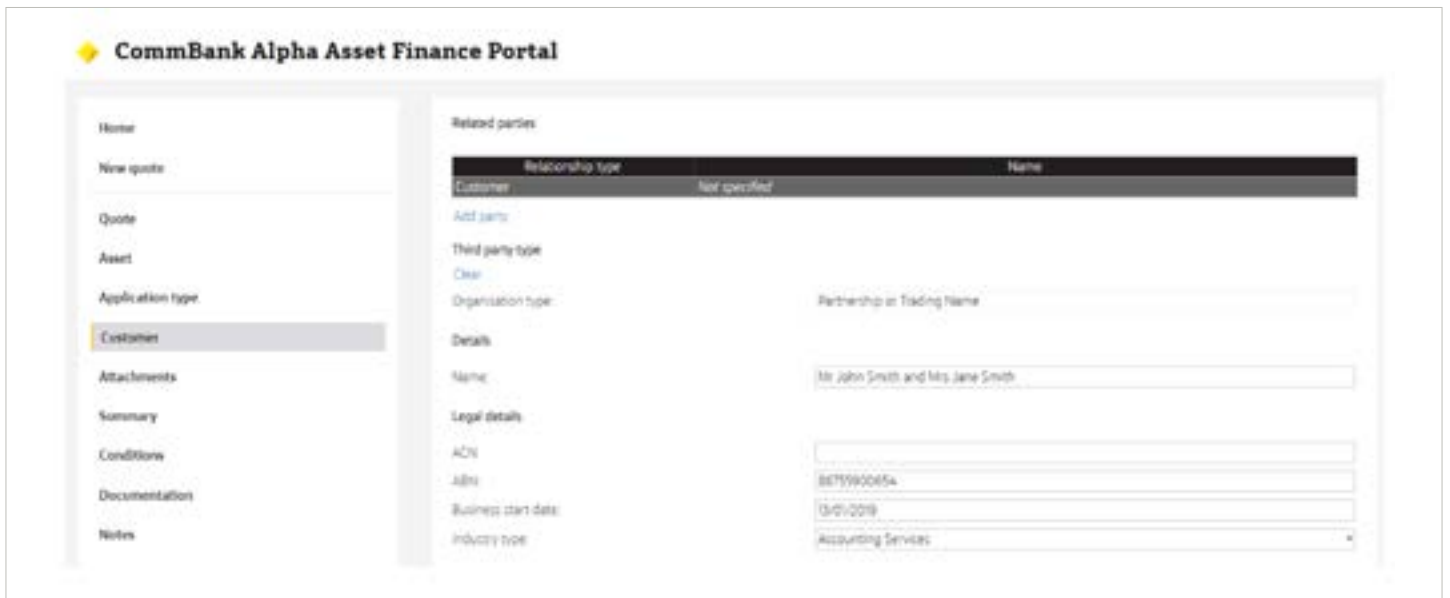


Note: For formal partnerships with an ABN, CommBank Alpha™ will search the Australian Securities and Investments Commission (ASIC) Registers and display the relevant results based on the search criteria entered.

1. Where there is a list of results returned, proceed to step 3 or if no results are available, proceed to step 4.
2. Select the relevant party details from the options available.
3. Select **Partnership or Trading Name** option from Organisation type drop down menu.

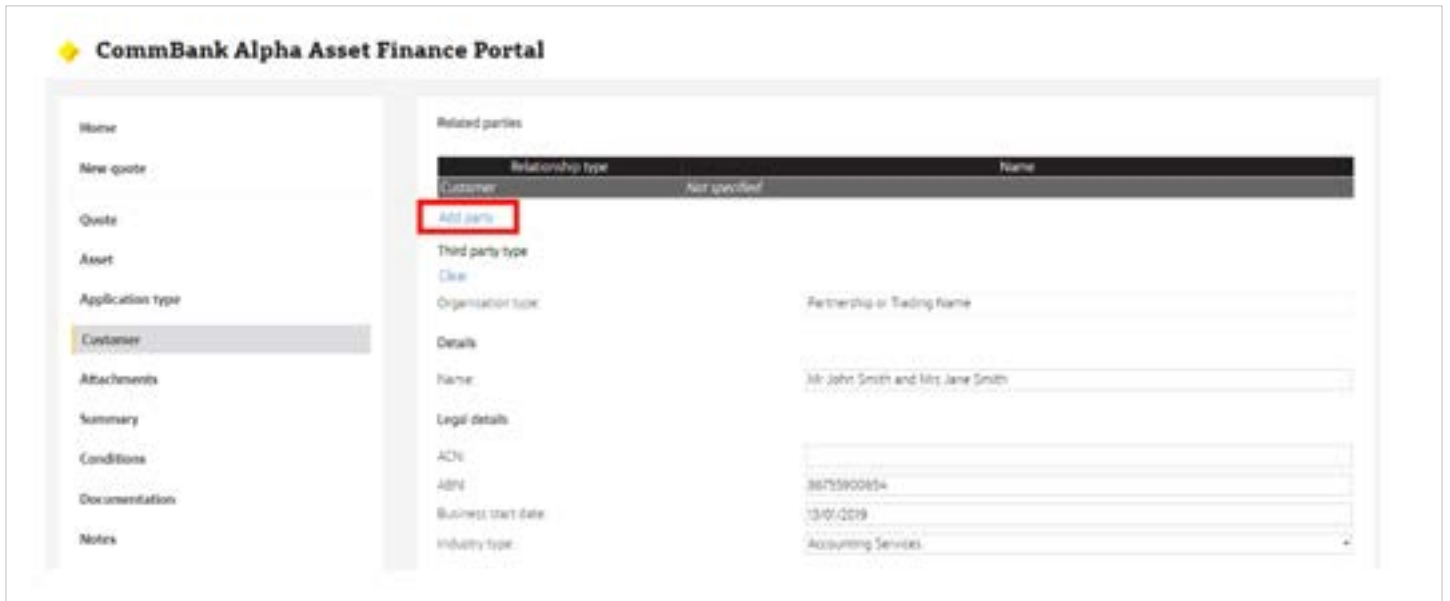


1. Complete all of the mandatory fields for the Partnership details.



NOTE: Where partnership income is being used for servicing purposes the living expenses of any individuals in the partnership must be included.

1. Click the **Add Party** button to add 'individual' and/or 'non individual' partners.
(Refer to previous steps on how to create individual/non-individual parties).



Ensure that each account holder is added in required order, refer table in section 5 on page 16.

For example:

Mr John Smith and Mrs Jane Smith (Partnership Name)

Three separate customers are to be set up in CommBank Alpha™ as follows:

Mr John Smith and Mrs Jane Smith are to be set up as customer type Non-Individual PARTNERSHIP OR TRADING NAME

Then add account holder

Mr John Smith is to be set up as customer type INDIVIDUAL.

CommBank Alpha Asset Finance Portal

Home

New quote

Quote

Asset

Application type

Customer

Attachments

Summary

Conditions

Documentation

Notes

Quote history

Related parties

Relationship type	Name
Customer	Mr. John Smith and Mrs. Jane Smith
Not specified	Not assigned

[Add party](#) [Remove](#)

Search / create

Clear

Customer type

Individual includes sole trader and partnership

CommBank Alpha Asset Finance Portal

Home

New quote

Quote

Asset

Application type

Customer

Attachments

Summary

Conditions

Documentation

Notes

Quote history

Related parties

Relationship type	Name
Customer	Mr. John Smith and Mrs. Jane Smith
Not specified	Not assigned

[Add party](#) [Remove](#)

Search / create

Clear

Customer type

Search

First name

Last name

Date of birth

[Search](#)

Search results

Name	Address	Number
Customer		

[Create new](#)

CommBank Alpha Asset Finance Portal

Home
New quote
Quote
Asset
Application type
Customer
Attachments
Summary
Conditions
Documentation
Notes
Quote history

Related parties

Relationship type	Name
Customer	Mr John Smith and Mrs Jane Smith
Account holder	Mr John Jack Smith

add party Remove

Third party type
Clear

Customer type Individual

relationship Account holder

Customer details

Title: Mr

First name: John

Other names known by (if any)

Middle name: Jack

Last name: Smith

Residential status: Mortgage

Industry: Accommodation

Gender: Male

Date of birth: 01/01/2006

Current marital status: Married

Driver's license: AB4579u

Driver's license state of issue: VIC

Australian citizen or permanent resident: Yes

CommBank Alpha Asset Finance Portal

Home
New quote
Quote
Asset
Application type
Customer
Attachments
Summary
Conditions
Documentation
Notes
Quote history

Related parties

Relationship type	Name
Customer	Mr John Smith and Mrs Jane Smith
Account holder	Mr John Jack Smith
Not specified	Not assigned

add party Remove

Search / create
Clear

Customer type: Individual

Individual (includes sole trader and partnership)

Then add account holder

Mrs Jane Smith is to be set up as customer type INDIVIDUAL

CommBank Alpha Asset Finance Portal

Home

New quote

Quote

Asset

Application type

Customer

Attachments

Summary

Conditions

Documentation

Notes

Quote history

Related parties

Relationship type	Name
Customer	Mr John Smith and Mrs Jane Smith
Account holder	Mr John Jack Smith
Account holder	Jane Janice Smith

Third party type

Clear

Customer type: Individual

Relationship: Account Holder

Customer details

Title:

First name:

Other names known by (if any):

Middle name:

Last name:

Residential status:

Industry:

Gender:

Date of birth:

Current marital status:

Driver's license:

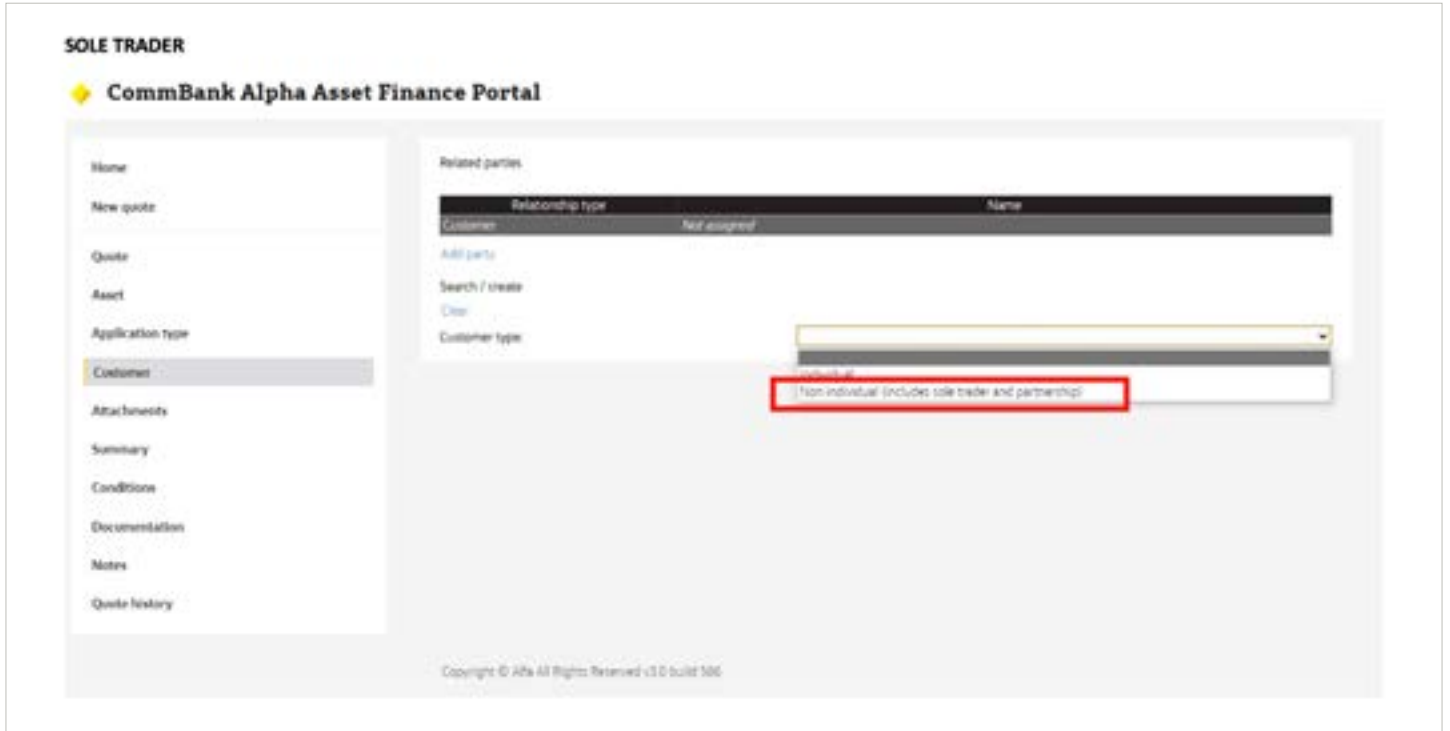
Driver's license state of issue:

Australian citizen or permanent resident:

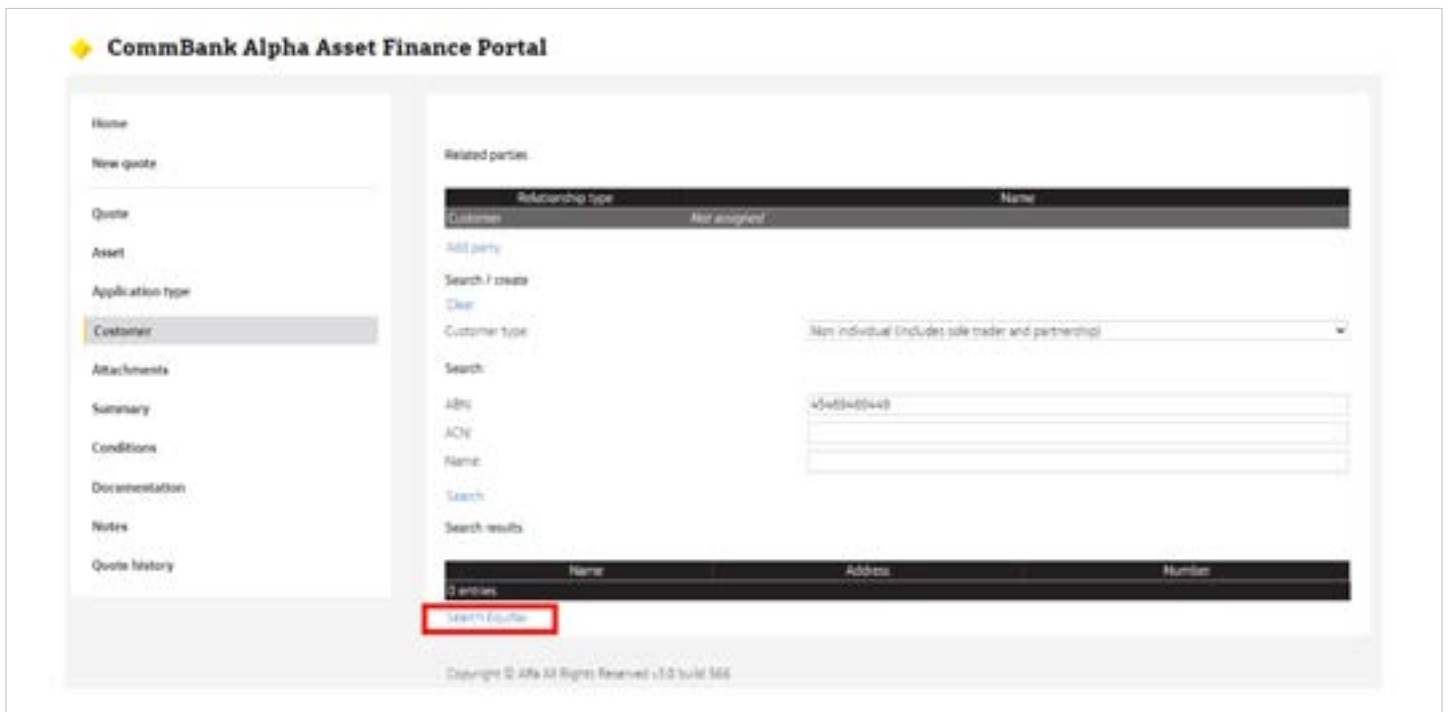
To set up a sole trader structure:

i For the purpose of CommBank Alpha™, all sole trader individuals who generate business income will need to be established as trading in their own individual name by using the non-individual customer type.

1. Select Customer Type “Non Individual from drop down box

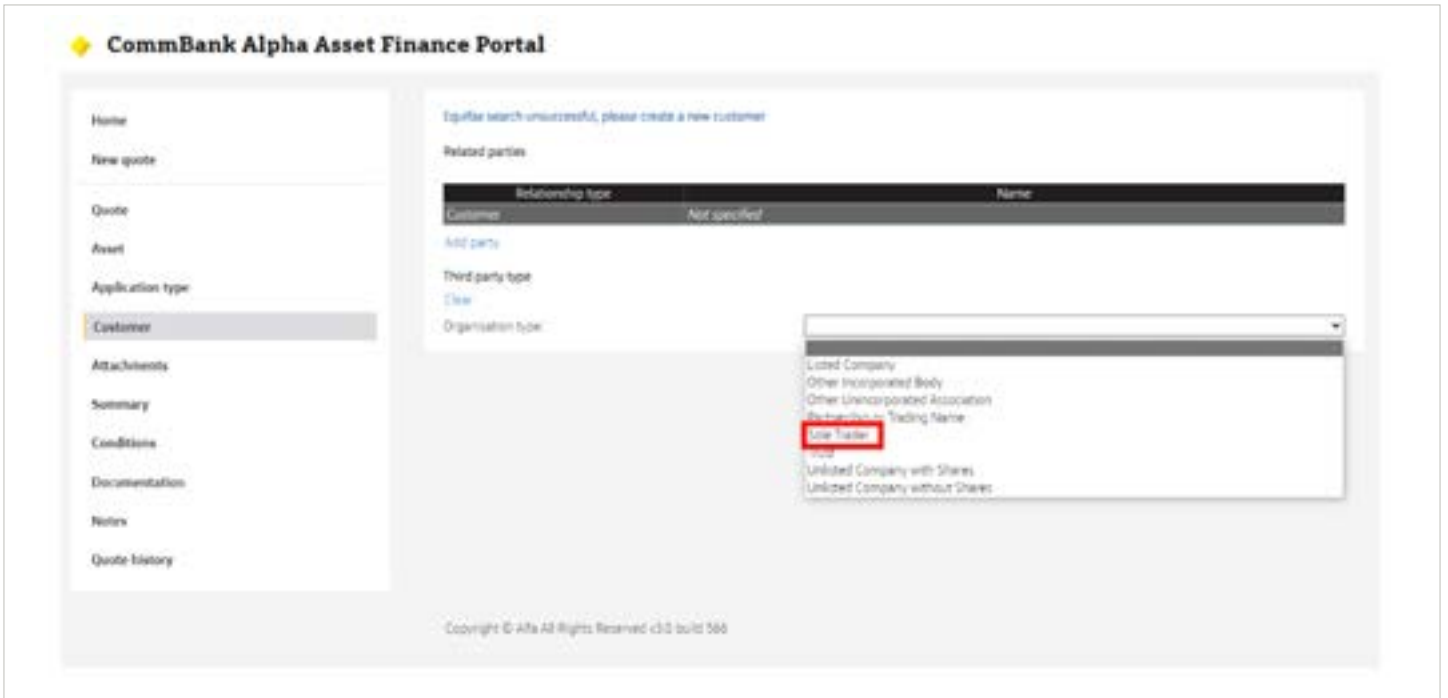


Note: For best results, search a sole trader via the ABN. CommBank Alpha™ will search the Australian Securities and Investments Commission (ASIC) Registers and display the relevant results based on the search criteria entered.



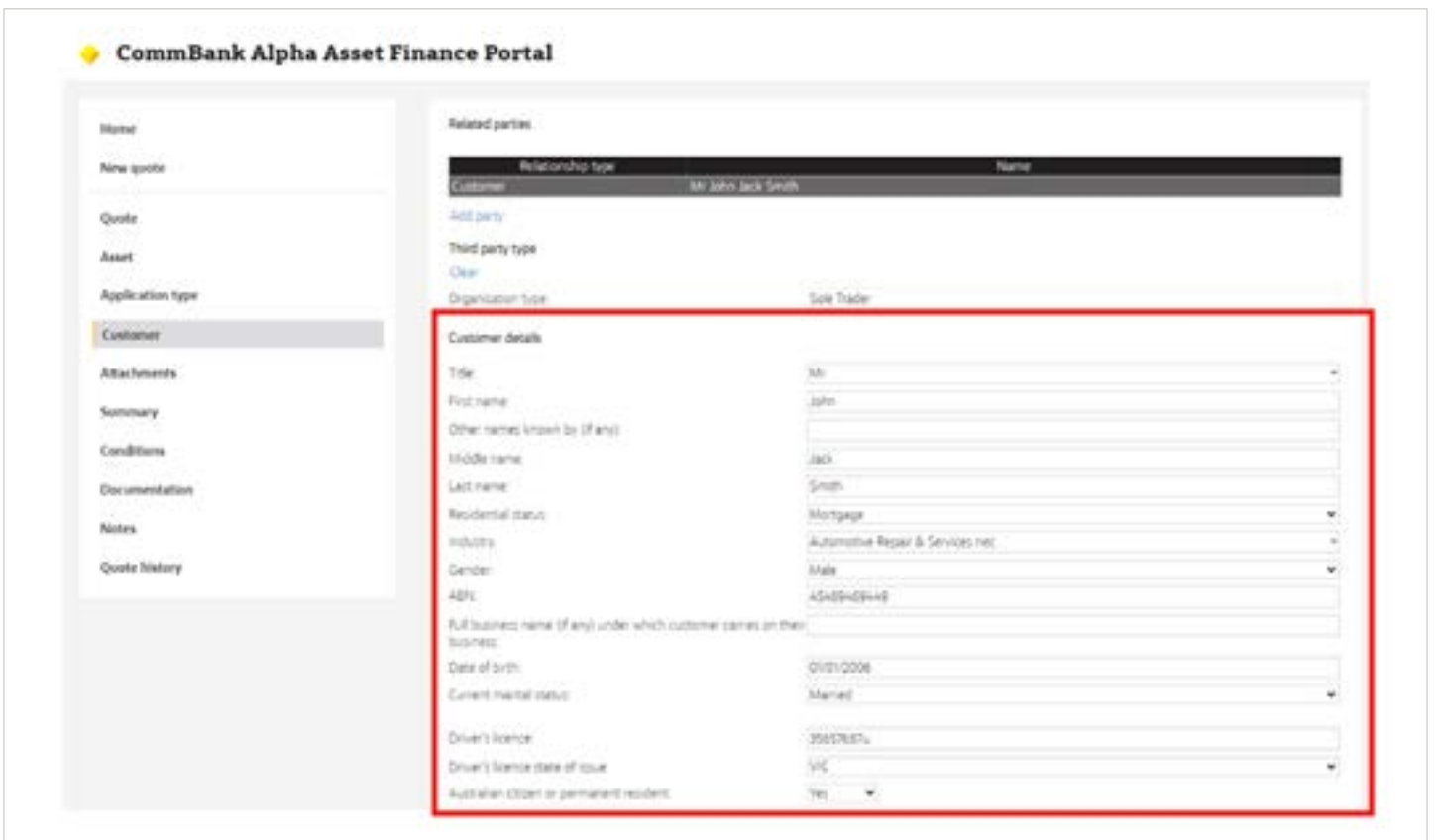
1. Where there is a list of results returned, proceed to step 3 or if no results are available proceed to step 4.
2. Select the relevant party details from the options available
3. Where no results are available, click on Search Equifax. Where no match is returned, proceed to Step 5

1. Select **Sole Trader** option from Organisation type drop down menu.



1. Complete all of the mandatory fields for the Trading Name details.

(Where there is no registered trading name, enter the full name of the individual as the 'Full Business Name'.



1. Click the **Add Party** button to add the individual. (Refer to previous steps on how to create individual party)

Ensure that each account holder is added in the required order, refer table in section 5 on page 16.

For example:

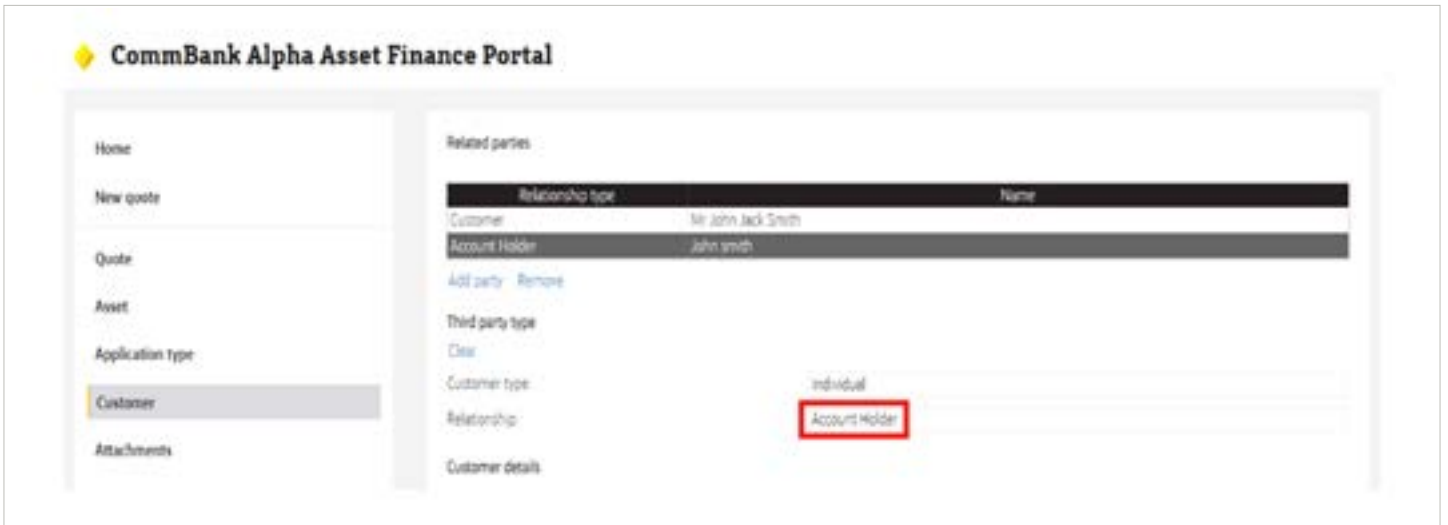
Mr John Smith Trading As Mr John Smith ABN 123 123 123 124

Two separate customers are to be set up in CommBank Alpha™ as follows:

Mr John Smith is to be set up as customer type Non-Individual SOLE TRADER

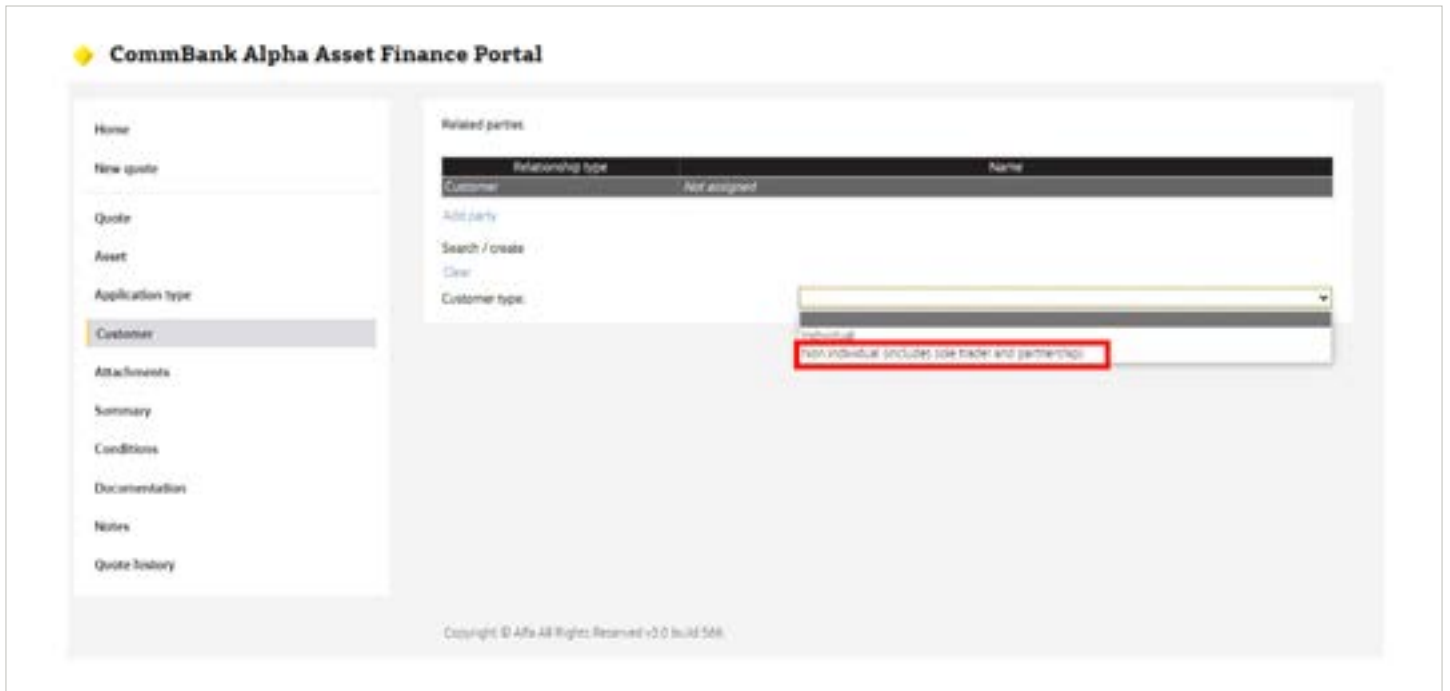
Then add account holder

Mr John Smith is to be set up as customer type INDIVIDUAL.



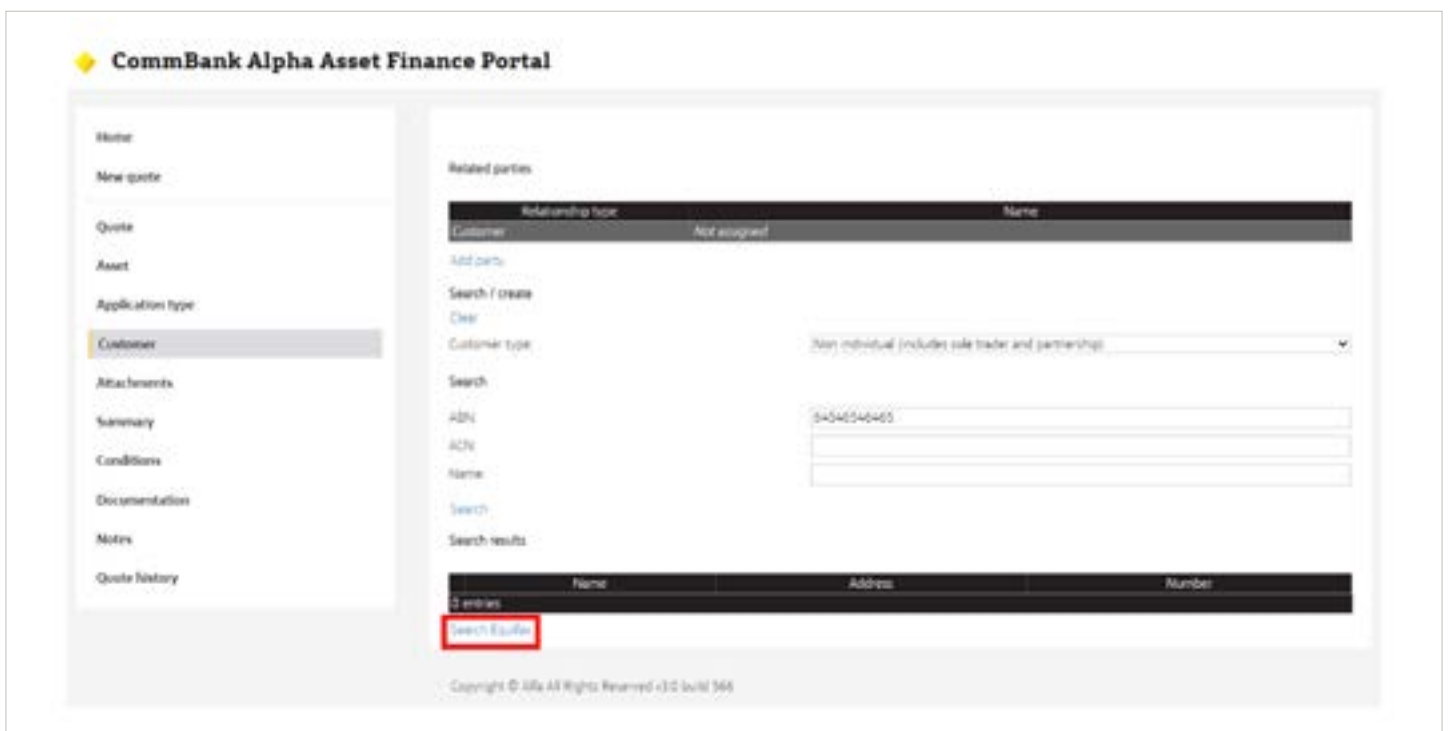
To set up a trust structure:

1. Select Customer Type “Non Individual from drop down box

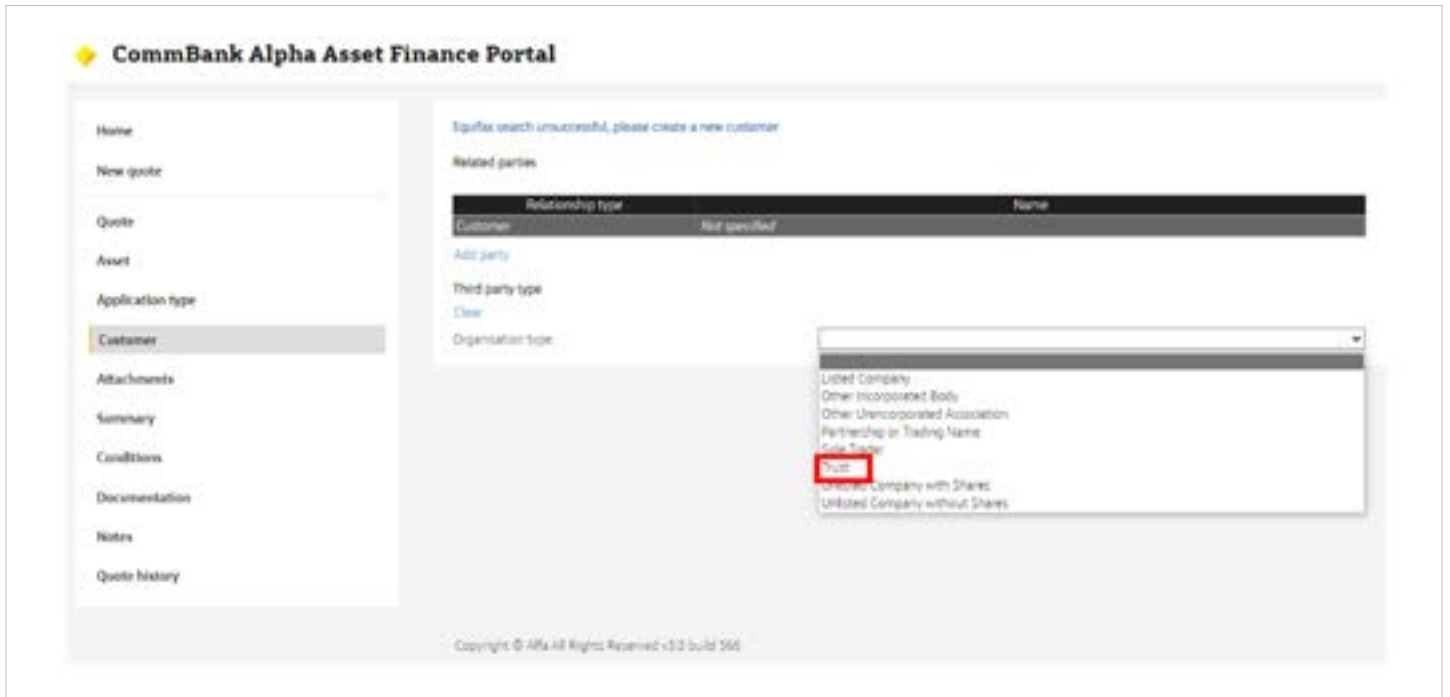


Note: For best results, search the Trust via **ABN**. CommBank Alpha™ will search the Australian Securities and Investments Commission (ASIC) Registers and display the relevant results based on the search criteria entered.

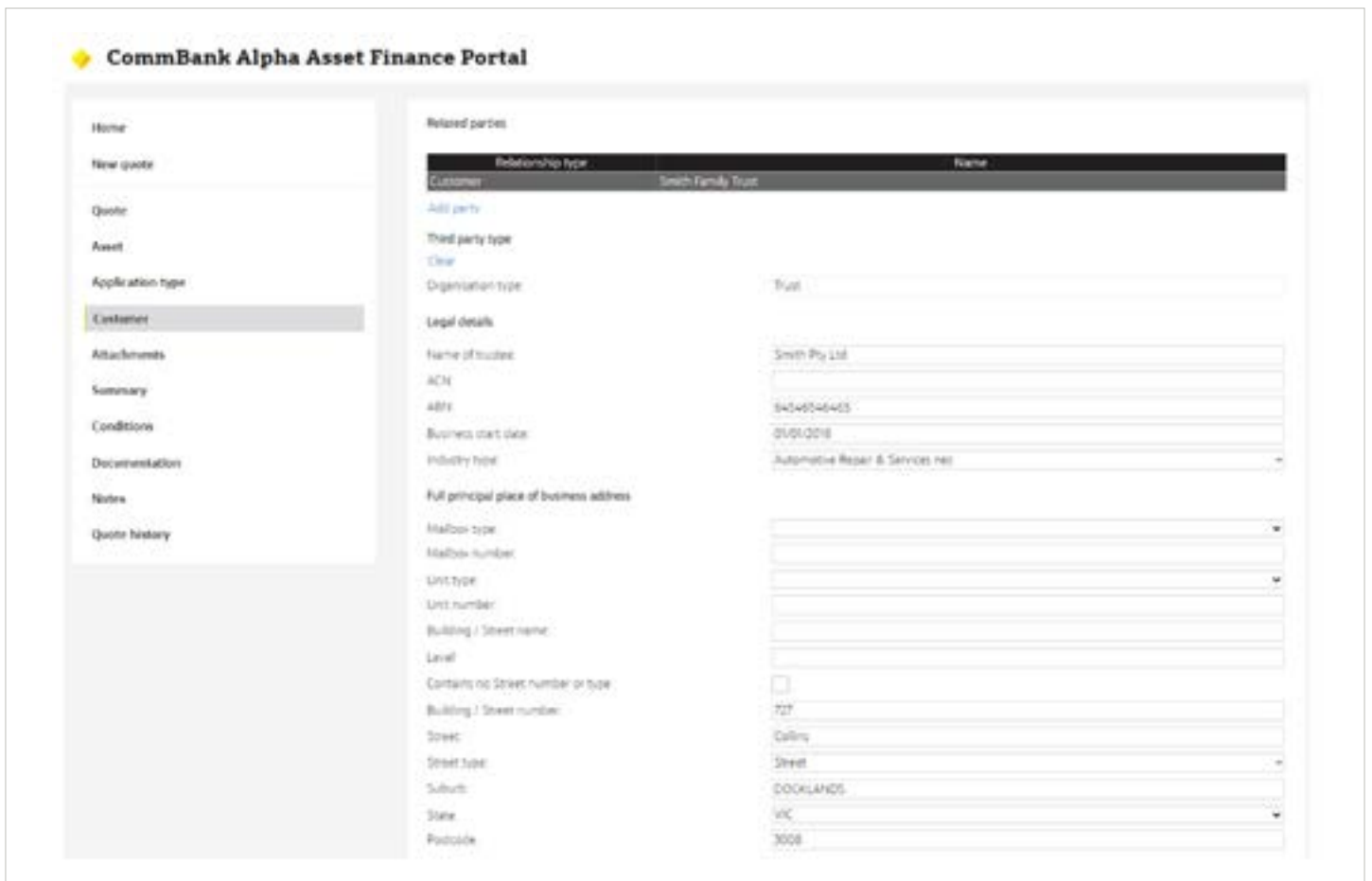
1. Where there is a list of results returned, proceed to step 3 or if no results are available proceed to step 4
2. Select the relevant party details from the options available
3. Where no results are available, click on Search Equifax. Where no match is returned, proceed to Step 5



1. Select **Trust** option from Organisation type drop down menu.



1. Complete all of the mandatory fields for the Trust details.



Trust Details	
Trust name:	Smith Family Trust
Trading as:	Smith Family Trust
Turnover information	
Turnover Amount:	1,000,000.00
Turnover Number of Months:	12
Financials Dated:	30/06/2023
Income and expenditure for above	
Is Income and/or Expenditure declaration required:	Yes
Monthly income available for debt servicing:	12500
Monthly existing & proposed loan commitments:	6322
Contact details	
Title:	Mr
First name:	John
Last name:	Smith
Contact address:	727 Collins St, Docklands, Vic 3008
Work phone:	
Mobile phone:	0411000000
Email address:	alphatest@test.com
Role:	Director
Select mailing address	
Same as physical	<input checked="" type="checkbox"/>

Note: Ensure you complete the income and expenditure tab for the applicable application types

1. Click the **Add Party** button to add the trustee(s). (Refer to previous steps on how to create individual/non-individual parties)

Ensure that each account holder is added in required order, **refer table in section 5 on page 16.**

For example:

Smith Pty Ltd as trustee for the Smith Family Trust

Two separate customers are to be set up in CommBank Alpha™ as follows:

The **Smith Family Trust** is to be set up as customer type Non-Individual TRUST.

Then add select "add party"

Select Customer Type: Non Individual

NOTE: when adding the trustee, for best results, be sure to search via **A.C.N.** **If there are no results, follow steps 2-4 as outlined above.**

Smith Pty Limited is to be set up as customer type Non-Individual UNLISTED COMPANY WITH SHARES.

CommBank Alpha Asset Finance Portal

The screenshot shows the 'CommBank Alpha Asset Finance Portal' interface. On the left is a navigation menu with options: Home, New quote, Quote, Asset, Application type, Customer (highlighted), Attachments, Summary, Conditions, Documentation, Notes, and Quote history. The main content area is titled 'Related parties' and contains a table with columns 'Relationship type' and 'Name'. The table has one row with 'Customer' and 'Not assigned'. Below the table are links for 'Add party', 'Search / create', and 'Clear'. A 'Customer type' dropdown menu is open, showing a list of options. The option 'Sole trader and partnership' is highlighted with a red box. At the bottom, there is a copyright notice: 'Copyright © Alfa All Rights Reserved v3.0 build 506'.

CommBank Alpha Asset Finance Portal

The screenshot shows the 'CommBank Alpha Asset Finance Portal' interface. At the top, a message reads 'Egolia search unsuccessful, please create a new customer'. The navigation menu on the left is the same as in the previous screenshot, with 'Customer' highlighted. The main content area is titled 'Related parties' and contains a table with columns 'Relationship type' and 'Name'. The table has one row with 'Customer' and 'Not specified'. Below the table are links for 'Add party', 'Third party type', and 'Clear'. A 'Organisation type' dropdown menu is open, showing a list of options. The option 'Unlisted Company with Shares' is highlighted with a red box. At the bottom, there is a copyright notice: 'Copyright © Alfa All Rights Reserved v3.0 build 506'.

Relationship: select Account Holder

CommBank Alpha Asset Finance Portal

Home
New quote
Quote
Asset
Application type
Customer
Attachments

Related parties

Relationship type	Name
Customer	Smith family Trust
Account Holder	Not specified

Add party Remove

Third party type
Clear

Organisation type: Unlisted Company with Shares

Relationship: **Account Holder**

Details

1. Complete all fields for the trustee

CommBank Alpha Asset Finance Portal

Home
New quote
Quote
Asset
Application type
Customer
Attachments
Summary
Conditions
Documentation
Notes
Quote history

Related parties

Relationship type	Name
Customer	Smith family Trust
Account Holder	Smith Pty Ltd

Add party Remove

Third party type
Clear

Organisation type: Unlisted Company with Shares

Relationship: Account Holder

Details

Name: Smith Pty Ltd

Legal status: Individual

ACN: 12345678

AFN: 12345678

Business start date: 01/01/2018

Industry type: [Dropdown]

Full principal place of business address

Market type: [Dropdown]

Market number: [Dropdown]

Unit type: [Dropdown]

Unit number: [Dropdown]

Building / Street name: [Text]

Level: [Text]

Company or Trade number or code: [Text]

Building / Street number: [Text]

Street: [Text]

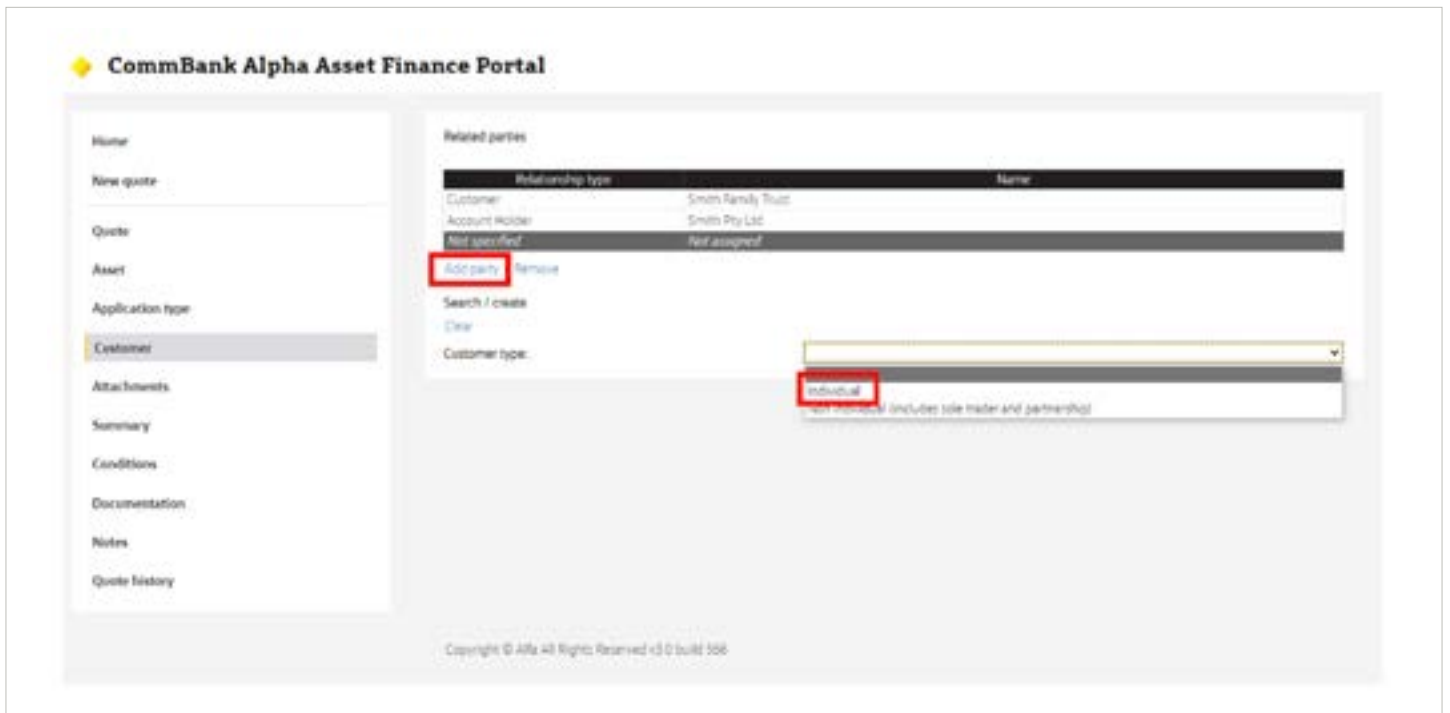
State type: [Dropdown]

Suburb: [Text]

Town: [Text]

Postcode: [Text]

1. Click the **Add Party** button to add the guarantors. (Refer to previous steps on how to create individual parties)



Uploading attachments

Click on the Attachments tab

This screen will be used to attach all files relevant to the application.

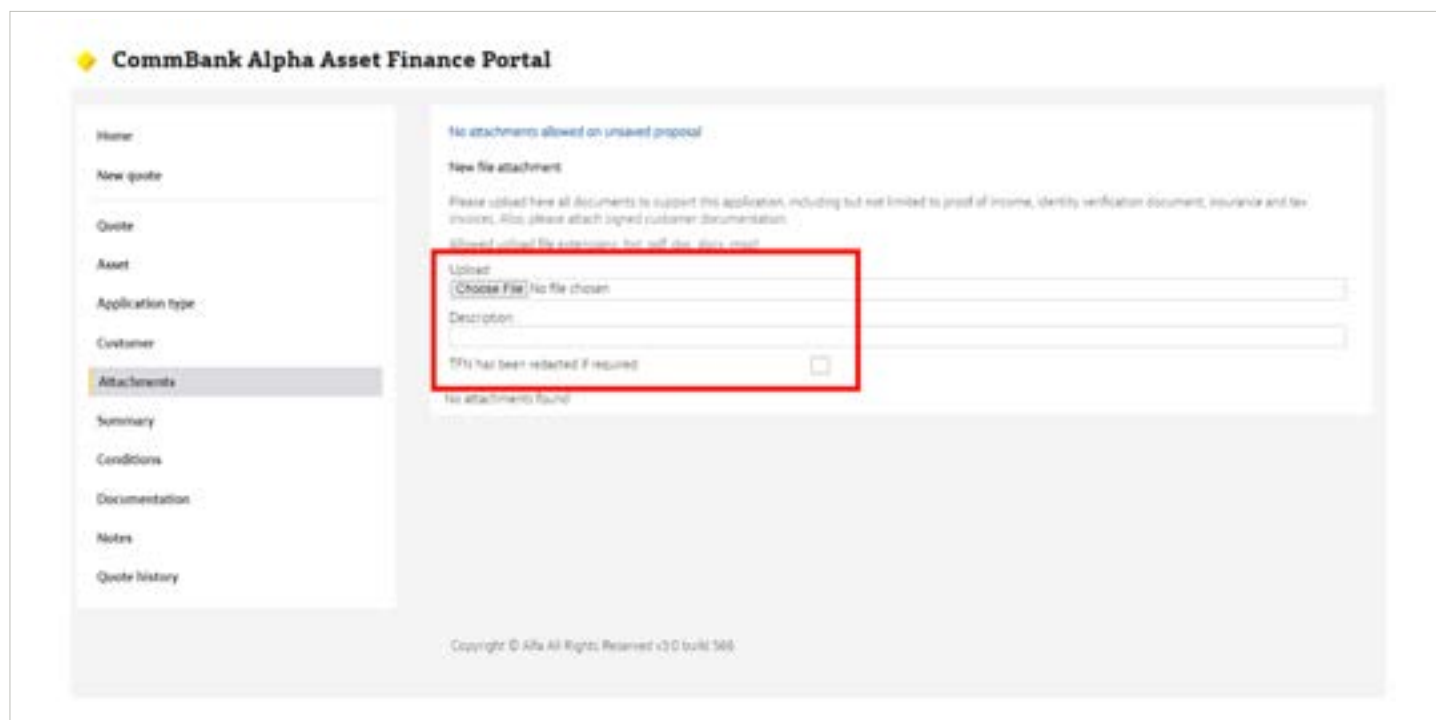
This may include but is not limited to; proof of income, identity verification documents, insurance, tax invoices and signed loan documents etc.

The file type must meet the prescribed file extensions: [txt, pdf, doc, docx] and only one attachment can be added at a time. The maximum file size per attachment is 10MB.

Note: As CommBank Alpha™ does not store attachments, once your document has been uploaded, it will only appear in the attachment listing and will not be viewable on CommBank Alpha™ again.

To upload attachments:

1. Click on **Choose File** button.
2. Locate and select the relevant document in your computer files.
3. Once selected, click **Open** button in your file explorer.
4. Document title will now be shown next to the **Browse** button in CommBank Alpha™.
5. Enter a description for the attachment. E.g. 'Payslips – John Smith'.
6. Click **Upload** to add this document to the application.



Submitting an application for conditional approval

1. Click on Summary tab.
2. Review application information to ensure all details are correct.
3. Click **Evaluate** and then click **Save**.
4. Click **Submit for approval** button.
5. Click **Confirm** to finalise submission.

CommBank Alpha Asset Finance Portal

Home
New quote
Quote
Asset
Application type
Customer
Attachments
Summary
Conditions
Documentation
Notes

Product type: Equipment loan

Asset details

Type	Description	Value
Car	Toyota Corolla	35,500.00
Car	Toyota Camry	48,000.00

Term details

Start date: 09/04/2024

Term (months): 60

In advance or in advance: In advance

Repayment frequency: Monthly

Balance requirement: 30.00 %

Income and expenditure summary

Customer name	Monthly income available for debt servicing	Monthly existing & proposed loan commitments (€)	Monthly living expenses (individual)

Quote ABLN7006

Status: Quote

Requirement: 142730

Amount financed: 88,850.00

Months date: 09/04/2024

Term: 60

Customer rate (%): 9.30

CBR rate (%): 9.30

Balance (€): 28,698.53

Balance (%): 30.00

Brokerage (€): 1,776.00

Brokerage (%): 2.00

Evaluate
Submit for approval
Cancel quote

1. Review credit application and privacy consent and click Confirm to proceed.

CommBank Alpha Asset Finance Portal

Home
New quote
Quote
Asset
Application type
Customer
Attachments
Summary
Conditions
Documentation
Notes
Quote history

Cancel **Confirm**

Equipment details

Product type: Equipment loan

Finance details

Purchase price (incl. GST): 88,500.00

Deposit / trade-in: 0.00

Motor vehicle registration costs: 0.00

Term details

Start date: 09/04/2024

Term (months): 60

In advance or in advance: In advance

Repayment frequency: Monthly

Balance requirement: 30.00 %

Income and expenditure summary

Customer name	Monthly income available for debt servicing	Monthly existing & proposed loan commitments (€)	Monthly living expenses (individual)

Once confirmed, the Proposal Summary screen will appear as per below with confirmation of the credit decision and next steps.

Should you wish to access this again once changing screens, you can do so by clicking the Credit Decision tab.

CommBank Alpha Asset Finance Portal

Home
New quote
Quote
Asset
Application type
Customer
Attachments
Summary
Conditions
Documentation
Notes
Quote history

Credit application and privacy consent

Please confirm that the following individual(s) have signed a credit application and privacy consent form.

Verified copies of all identity documents must be submitted with the contract.

Please confirm that the applicants and guarantors have been informed that:

- Personal information is collected for the purposes of assessing their application for credit; failure to provide sufficient information may mean the application cannot proceed.
- Personal information may be disclosed to credit providers, who may in turn disclose the personal information to its related entities for prudential and administrative purposes.
- Credit checks may be carried out and personal information disclosed to a credit reporting agency; and they may access their personal information at any time.

Cancel **Confirm**

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Tip:

Once the application has been submitted for approval it may take around 1-2 minutes for the result to be returned.

If conditionally approved, you will also receive an automated email advising you of the status of the application as submitted. An internal assessment will be completed prior to a formal approval being issued.

If application is “referred”, the application will progress to the queue. You will not receive an automated email. Should you wish to investigate the reason for the “referred” decision, please contact your Business Development Executive.

If decision is ‘declined’ the application will not progress any further. Please contact your Business Development Executive if you require additional assistance.

Accessing application documentation

Click on the Documentation tab

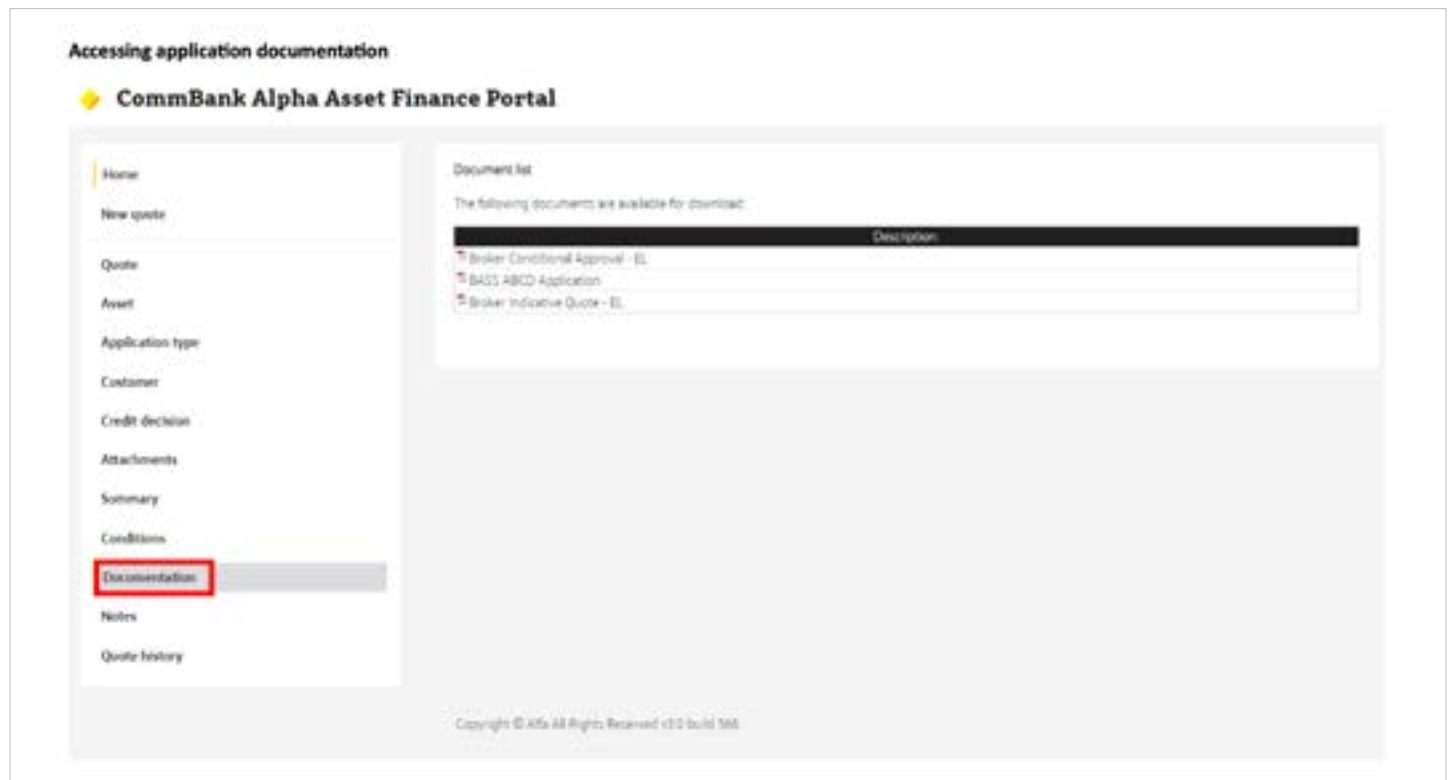
From this page you will be able to download a copy of any documents related to the application.

This includes but is not limited to documents such as:

- Broker Indicative Quotes
- Instant Conditional Approval
- Contract documents

To download any of the documents:

1. Click on the document title to download that document and it will automatically commence.



Search for existing quotes

Click on the Home tab.

A search can be completed on a single quote or on multiple quotes using the Workflow status option.

To search for a single quote:

1. Enter the quote number (E.g. AAU123XXX) OR customer name in relevant field.
2. Ensure workflow status is set to 'any except cancelled' and click search.

To view multiple quotes based on status:

1. Ensure quote number and customer name fields are clear.
2. Select relevant workflow status from the drop down menu.
3. Select relevant broker from drop down menu and click search.

Quote number	Customer name	Workflow status	Start date	Amount Financed	Term (Months)
AAU123456	JOHN	Quote	2019-01-01	50000.00	60
AAU123457	JOHN	Quote	2019-01-01	80000.00	60

Generating a payout letter and/or amortisation schedule for an existing agreement

Online payouts are available for qualifying agreements you or your firm has originated.

1. Click on the Home tab.
2. Enter the agreement number (E.g. AAU123XXX) for the contract you would like a payout figure for.
3. Set workflow status to 'Live Agreement'.
4. Set Broker to 'Any' and click search.

CommBank Alpha Asset Finance Portal

Welcome, Test Broker
Edit profile

Home
New quote

Quote number: AAU1668571
Customer name: TAL117384 Jane
Broker: Any
Start date: 20/08/2018
Workflow status: Live Agreement

Search
Clear

Quote number	Customer name	Workflow status	Start date	Amount financed	Term (Months)
AAU1668571	TAL117384 Jane		20/08/2018	200,000.00	60

Showing results 1 to 1 of 1 items. Back Test

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1. Open the agreement by clicking on the agreement number.
2. Click on **Payout** tab on left and then click **Create**.

CommBank Alpha Asset Finance Portal

Home
New quote
Quote
Asset
Payout
Customer
Attachments
Summary
Documentation
Notes

Payout quotes

Create new payout quote(s) for agreement AAU1668571

Create

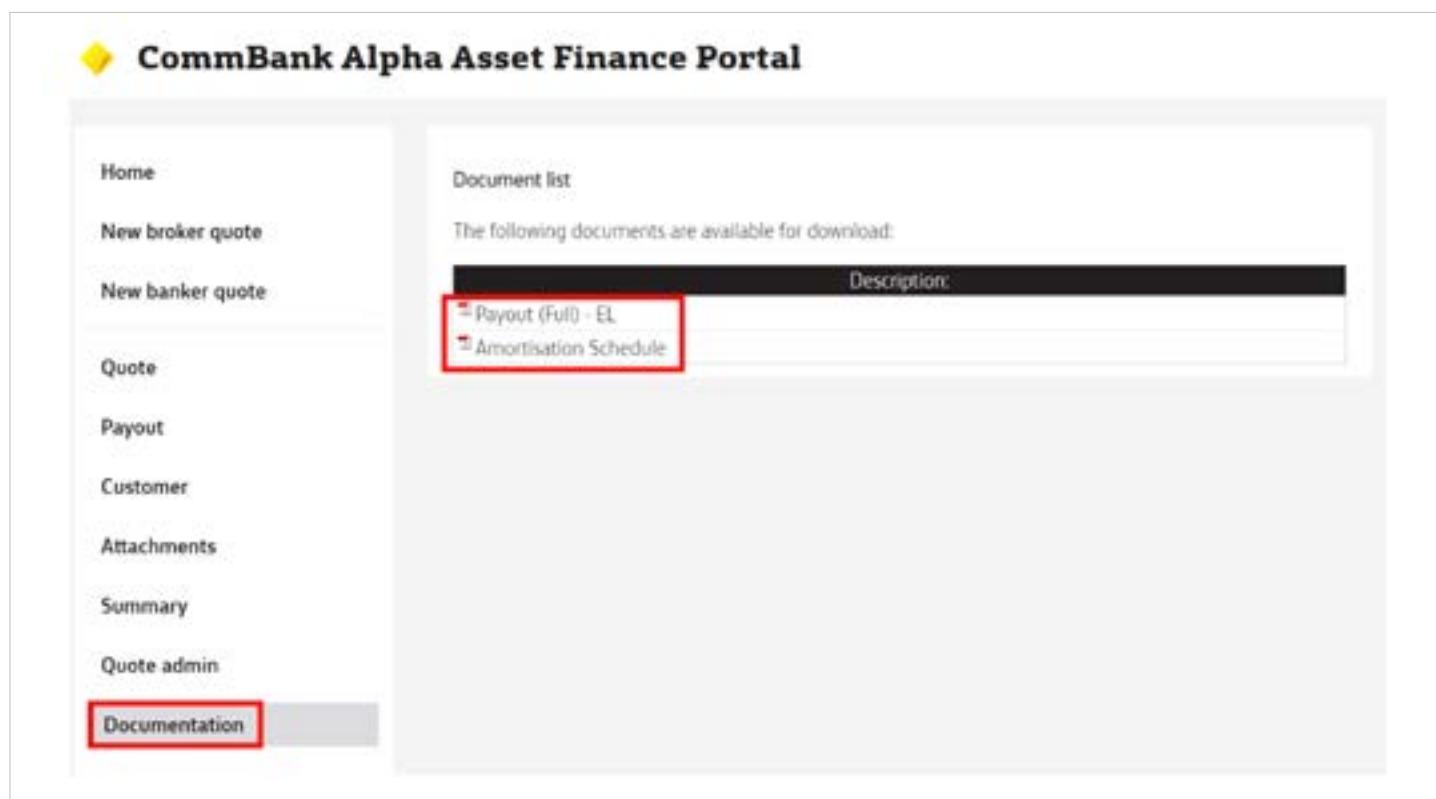
If this payout is being requested for insurance purposes, please send an email to Asset Finance Lending Solution assetfinance@cb.com.au to request a payout quote.


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1. Payout details will now display

10.1 Download copy of payout letter or amortisation schedule

1. Click on Documentation tab.
2. Click on document titled **Broker Payout (Full)** and payout letter will now generate and become available on the screen.
3. Save a copy of the letter as required.

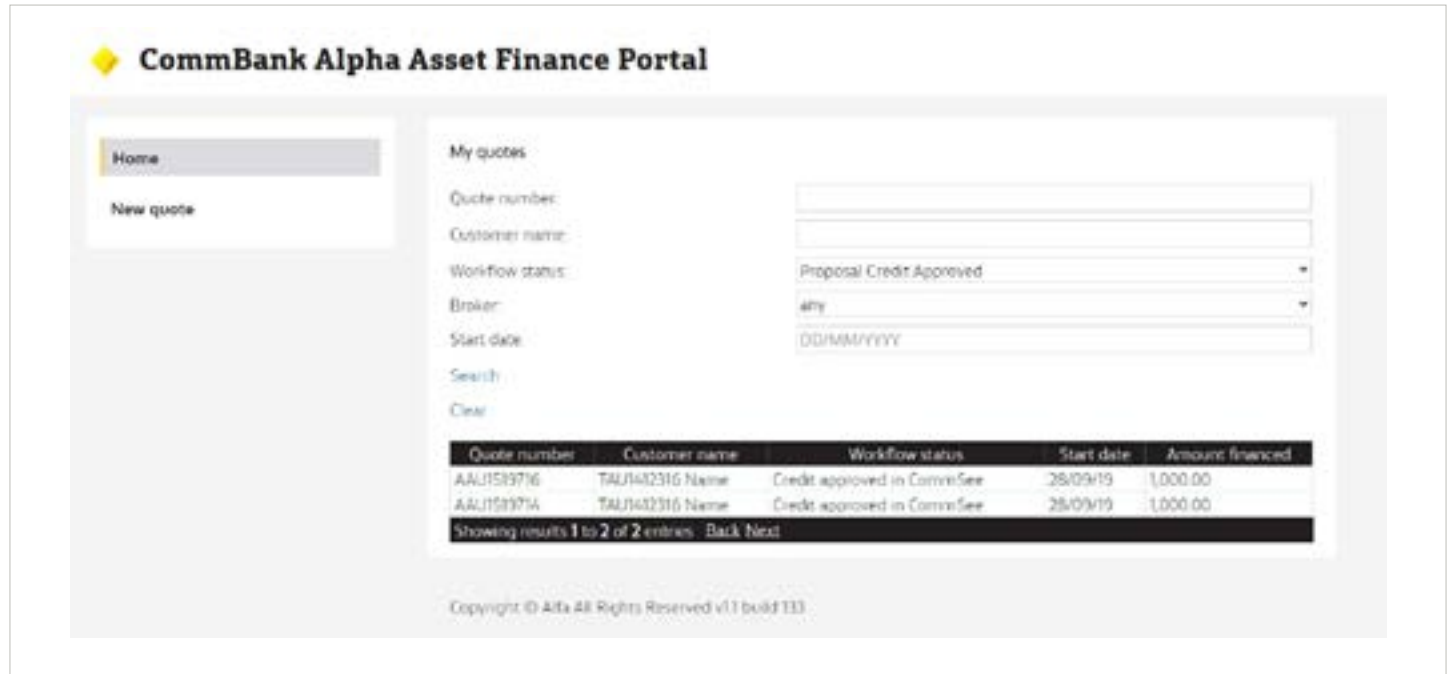


 If you are unable to generate a payout figure please contact our Payouts team brokerpayouts@cba.com.au or your Business Development Executive

Tracking the status of your application

You can track the status of an application by searching the agreement number or application name then referring to the Workflow status.

The originating broker will receive an email notification each time an application Workflow status is updated.



CommBank Alpha Asset Finance Portal

Home
New quote

My quotes

Quote number:

Customer name:

Workflow status: Proposal Credit Approved ▾

Broker: 4th ▾

Start date: DD/MM/YYYY

Search

Clear

Quote number	Customer name	Workflow status	Start date	Amount financed
AAU1519716	TAU1402316 Name	Credit approved in CommSee	28/09/19	1,000.00
AAU1519716	TAU1402316 Name	Credit approved in CommSee	28/09/19	1,000.00

Showing results 1 to 2 of 2 entries [Back](#) [Next](#)

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