

Asset Backer

How to guide



Introduction

We designed and built Asset Backer together with our brokers.

Asset Backer allows you to **prepare and calculate quotes, submit new proposals, track and update existing proposals** and **generate and e-sign finance documents**.

We hope you find it easy to use, but if you're not quite sure what to do, this guide is here to help.

Home page	page 3
New quote	page 5
Saved quotes	page 9
New proposal	page 10
Manage proposals	page 18
Generate documents	page 22
E-sign	page 23
Documentation	page 32
FAQs	page 33
Status guide	page 35

Home page

The home page gives you a personalised dashboard and quick links to navigate Asset Backer.

The screenshot shows the Aldermore Asset Backer home page. On the left is a navigation sidebar with sections: Home, New (Quote, Proposal), Manage (Saved quotes, Track proposal), and Support (How to, Documents, Cookie policy, Logout, Cookie settings). The main content area includes a welcome message for Robert, a 'This month at a glance' section with three cards: 10 proposals need attention, £730,000 total value of deals, and 5 submitted proposals. Below this is a 'Recent proposals' table with filters for Broker, Status, Filter by, and View.

Status	Proposal	Broker	Product type	Price	Date submitted	
Submitted	TC015 B123971	test@aldermore.co.uk	Hire purchase Variable Rate - Balance Payments	£300,000.00	01/12/2021	Please choose

A navigation bar is on the left side of all screens to help you easily access areas of the portal.

The navigation menu is split into two areas:

- **New** where you can create new quotes or proposals.
- **Manage** where you access quotes or proposals already created.

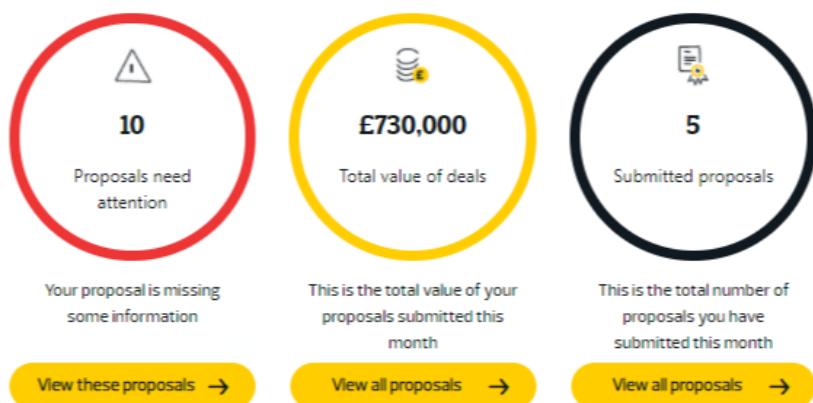
The navigation bar has links to our latest documentation and logout of Asset Backer when you're finished.



Home page

The welcome area lets you know that you are logged into the right account and you can quickly return to the last proposal you worked on.

This month at a glance



The dashboard gives you an overview of all the proposals you've submitted, breaking them down into:

- **Proposals that need attention** are proposals that are missing some information with the status "More Info Required".
- **Total Value Of Deals** is the accumulated amount of "Total Sales Prices" submitted (not including VAT).
- **Submitted Proposals** is how many proposals you've submitted this month.

Recent proposals Broker [Select all](#) Filter by [Status - All](#) View [Last 30 days](#)

Status	Proposal	Broker	Product type	Price	Date submitted	
Submitted	TC015 B123971	test@aldermore.co.uk	Hire purchase Variable Rate - Balance Payments	£300,000.00	01/12/2021	Please choose

All proposals you've recently submitted on Asset Backer are shown on the home page.

Calculating a quote for hire purchase

You can calculate a quote by clicking **Quote** under **New** on the left sidebar from any page. This tool can generate a quote for a hire purchase, lease or loan.

Once you've put in the product type and total sales price you'll receive a standard quote. This can be customised by changing the deposit, payment profile and commission.

The screenshot shows the Aldermore Asset Backer quote calculator interface. The interface is divided into several sections:

- Header:** Includes the quote name (1), broker information, and tabs for Hire purchase (3), Lease, and Loan.
- Product Selector:** Allows selection of asset type (Hard, Soft, New vehicle, Used vehicle, Classic car) (4) and purpose (Personal, Business).
- Total Sale Price:** A large input field showing £50,000.00 (2).
- Deposit:** An input field showing £8,000.00 (5).
- Payment Profile:** Includes fields for monthly payments (£846.39) (6), number of payments (60), and balloon amount (£0.00).
- Margin:** Shows a margin of 3.00% (7) and a cost of funds of 3.75%.
- Payment Rate:** Shows a payment rate of 7.74% (8) with options for Customer rate or Flat rate.
- Commission:** An input field showing £1,000.00 (9) and a value of commission of £1,000.00.
- Overall Payments:** A table showing the net present value (£3,240.52) (10) and other payment details.
- Fees and Charges:** A list of fees including document fee (£200.00) (11), option fee (£100.00) (12), fee share (£0.00) (13), and gross charges (£8,783.40) (14).
- Options:** Includes fields for subsidy value (£0.00) (15), trade-in (£0.00) (16), VAT deferral (No VAT deferral) (17), and VAT paid upfront (£10,000.00) (18).
- Rates and Payments:** Shows Aldermore rate (6.75%) (19) and APR (8.32%).

At the bottom, there are buttons for Reset, Download Quote, Save Quote, and Proceed to proposal.

1. Enter a **Quote Name** so that you can find it later. This can include special characters like "-" or "&".

2. The **Total Sales Price** is for the total sales price excluding VAT. If your quote is for a New Car, VAT is included in the total sales price and there are Fund VAT options available.

3. In the **Product Selector** tab, you can change the product of the quote from a hire purchase, lease or loan.

4. The **Asset Details** option allows you to select the Type of asset and purpose of the asset. All regulated deals should be selected as Personal.



Calculating a quote for hire purchase

5. Changing the **Deposit** field will affect these fields:

- a. Payment Profile – Payment Amount
- b. Total Initial Payment
- c. Advance
- d. Gross Charges
- e. Net Present Value

6. The **Payment Profile** allows you to decide what the customer will pay and how frequently. You can also add seasonal payments.

7. The **Margin** field is defaulted to 4%. It can be manually overridden as long as it meets our pricing policy for the type of asset. You will need to get approval from your business development manager if a lower margin is needed.

8. You can change the **Payment Rate** based on the Customer Rate or Flat Rate.

9. The **Commission** field is how much you will earn based on the value or percentage of the deal. You can change the commission but should not normally be more than 10%.

10. **Overall Payments** give you a summary of the quote. This includes the net present value, payment frequency and payment amount.

11. The **Document fee** is based on the product selected. We can change this at any time. You can change this if you have approval from your business development manager.

12. The **Option fee** will be populated based on the business type and whether it is fixed or variable rate.

13. The **Fee share** value is applicable if you want to apply a higher fee but share a portion e.g. £300 fee, £200 to Aldermore, £100 to broker.

14. The **Gross charges** tells you the total charges including margin and other costs.

15. The **Subsidy** value is the agreed amount that will be subsidised by a third party such as the supplier.

16. The **Trade In** value of an asset affects the total advance paid. This value is kept separate to the deposit but affects the payment profile.

17. **VAT deferral** allows you to select if VAT will be deferred. This affects the total initial payments.

18. **VAT paid upfront** tells you how much VAT will be paid upfront or in the future.

19. The **Aldermore rate** tells you the total rate we receive.

20. You can use the **Reset** to reset all values on the page to their default values.

21. **Download Quote** allows you to download a PDF of the quote to send or print.

22. **Save Quote** allows you to come back and review the quote at a later date.

23. **Proceed To proposal** allows you to create a proposal based on the quote. Some fields in the proposal will be filled automatically from the quote details. The quote PDF will be attached automatically to the proposal.

Calculating a quote for a lease

You can calculate a lease through the **Product Selector** tab in the top right hand corner. The calculations for a lease will vary and VAT fields are hidden as they aren't applicable to a lease.

The screenshot shows the Aldermore Asset Backer quote calculation interface. The interface is divided into several sections, each with numbered callouts (1-20) indicating key features and fields:

- 1:** Quote Name: TestLease
- 2:** Total Sale Price excl. VAT*: £50,000.00
- 3:** Product Selector: Lease (selected)
- 4:** Asset Details: Type of asset? (Hard/Soft), Purpose? (Personal/Business)
- 5:** Deposit: £5,000.00
- 6:** Payment Profile: £625.51
- 7:** Margin: 3.00%
- 8:** Payment Rate: 7.52%
- 9:** Commission: £1,000.00
- 10:** Overall Payments: £4,154.75
- 11:** Fees and Charges: Document fee: £200.00
- 12:** Fee share: £0.00
- 13:** Gross charges: £1,024.48
- 14:** Options: Subsidy value: £0.00
- 15:** Rates and Payments: Aldermore rate: 6.75%, APR: 7.96%
- 16:** Value of commission: £1,000.00
- 17:** Cost of funds: 3.75%
- 18:** Add seasonal payments
- 19:** Proceed to proposal button
- 20:** Trade in: £0.00

1. You can use the **Quote Name** to select a name for the quote. You can use this to remind you which deal the quote is for and help find the quote later.

2. The **Total Sales Price** is for the total sales price excluding VAT. If your quote is for a New Car, VAT is included in the total sales price and there are Fund VAT options available.

3. In the **Product Selector** tab you can change the product of the quote from a hire purchase, lease or loan.

4. The **Asset Details** tab allows you to select the Type of Asset and Purpose of the asset. All regulated deals should be selected as Personal.



Calculating a quote for a lease

5. Changing the **Deposit** field will affect these fields:

- a. Payment Profile – Payment Amount
- b. Total Initial Payment
- c. Advance
- d. Gross Charges
- e. Net Present Value

6. The **Payment Profile** allows you to decide what the customer will pay and how frequently. You can also add seasonal payments.

7. The **Margin** field is defaulted to 4%. It can be manually overridden as long as it meets our pricing policy for the type of asset. You will need to get approval from your business development manager if a lower margin is needed.

8. You can change the **Payment Rate** based on the Customer Rate or Flat Rate.

9. The **Commission** field is how much you will earn based on the value or percentage of the deal. The commission may be amended to meet commission or rental requirements. Note: commission should not ordinarily be higher than 10%.

10. **Overall Payments** give you a summary of the quote. This includes the net present value, payment frequency and payment amount.

11. The **Document fee** is based on the product selected. We can change this at any time. You can change this if you have approval from your business development manager.

12. The **Fee share** value is applicable if you want to apply a higher fee but share a portion e.g. £300 fee, £200 to Aldermore, £100 to broker.

13. The **Gross charges** tells you the total charges including margin and other costs.

14. The **Subsidy** value is the agreed amount that will be subsidised by a third party such as the supplier.

15. The **Aldermore rate** tells you the total rate we receive.

16. You can use the **Reset** to reset all values on the page to their default values.

17. **Download Quote** allows you to download a PDF of the quote to send or print.

18. **Save Quote** allows you to come back and review the quote at a later date.

19. **Proceed To proposal** allows you to create a proposal based on the quote.

Some fields in the proposal will be filled automatically from the quote details. The quote PDF will be attached automatically to the proposal.

20. The **Trade in** value will affect the total advance paid. This is kept separate to the deposit but will affect the payment profile.

Saved quotes

You can find a quote you have saved by selecting **Saved Quotes** on the left hand navigation bar. Here you can view, edit or progress your saved quote into a new proposal.

1

2 Broker Select all View All Quotes

Broker	Name	Type	Value	Saved on		
test@aldermore.co.uk	Rob	Hire purchase	£50,000.00	26/11/2021	> View/edit	> Delete
test@aldermore.co.uk	test	Hire purchase	£100,000.00	25/11/2021	> View/edit	> Delete
test@aldermore.co.uk	TestBalloon	Hire purchase	£33,593.03	25/11/2021	> View/edit	> Delete
test@aldermore.co.uk	Quote-B081466-NEW	Hire purchase	£40,000.00	25/11/2021	> View/edit	> Delete
test@aldermore.co.uk	Quote-B081466	Hire purchase	£40,000.00	25/11/2021	> View/edit	> Delete
test@aldermore.co.uk	12345-NEW	Hire purchase	£50,000.00	25/11/2021	> View/edit	> Delete
test@aldermore.co.uk	Test	Hire purchase	£35,000.00	24/11/2021	> View/edit	> Delete
test@aldermore.co.uk	12345-NEW	Hire purchase	£50,000.00	17/11/2021	> View/edit	> Delete
test@aldermore.co.uk	Test quote - 17Nov Manju	Hire purchase	£60,000.00	17/11/2021	> View/edit	> Delete
test@aldermore.co.uk	12345	Hire purchase	£50,000.00	17/11/2021	> View/edit	> Delete
test@aldermore.co.uk	AssetTypeTest	Hire purchase	£55,000.00	16/11/2021	> View/edit	> Delete
test@aldermore.co.uk	Quote-B081258	Hire purchase	£831,120.00	16/11/2021	> View/edit	> Delete

Previous 1 of 185 Next

1. This shows you a list of saved quotes that you are able to view, edit or submit.

2. You can filter by submission time to find newer or older deals.

The maximum amount of quotes per page is 12. If you have more than 12 quotes then more pages will appear for you to access.



Submit proposal

First go to **New** then **Proposal** on the left sidebar. Here, you can start creating a new proposal or use a saved quote.

1. Select if you want to **Create a new proposal** or **Create proposal from saved quote**.

2. Select the contract type, either hire purchase, lease or loan. Each contract type have their own specific fields and this can't be changed later.

3. Click **Next** to move to progress your proposal.

Quick tips

When you click 'Proceed to proposal' from your quote, you will come through to this page and 'Create new proposal' will be selected for you.

You should only select 'Create proposal from saved quote' if you come to this page directly from the left sidebar.

You can create a proposal without completing a quote but you'll need to enter valid financial details into a quote afterwards if you want to generate e-documents.

Customer details

Here you can start creating a new proposal or use a saved quote to automatically populate part of the proposal.

1. The proposal navigation bar along the top shows where you are in the proposal journey. You can navigate through the journey and edit the proposal name.

2. Select the customer's **Company Type**.

The company type will define what details you need to input.

For limited companies, the Companies House look up will populate the business name, company registration number and address for you.

Some company types will need you to enter partners for the company (if there are more than eight partners, you will need to enter at least four).

You may need to provide how long the customer has lived at an address. If it's less than three years you will need to fill out 3 years worth of address history.

3. You can click **Next** when you have completed all the essential customer details.

Asset details

The **Asset Details** page allows you to enter details for one type of asset. This page will only appear on hire purchase and lease contracts. Please note cars are only available on hire purchase contracts.

1. **Condition of Asset** allows you to select the age of the asset. If the value is "Used" a new field will appear asking when the asset was made. If you selected "New Vehicle" in your quote, you won't be able to edit this field and "New" will be selected for you.

The first Industry selected will determine the Industry for any other assets added to the proposal. This means that all assets on this proposal must be in the same industry or sector. You can change this by updating the first asset and this will automatically update any other assets on the proposal.

2. **Industry / Sector** allows you to choose from a list of values.



Asset details

3. **Asset Type** allows you to choose the asset type. The first asset will determine the type of any other assets added to the proposal. The asset type list is dynamic based on what you selected for the Industry / Sector.

4. **Manufacturer Name** has a default list of values. If the manufacturer isn't listed, you can select Other and type the name in.

5. Enter the **Model** to help us identify the model of the asset e.g. if this is a car model for Bentley, this could be "Bentayga".

6. Enter the **Supplier Name** of the manufacturer.

7. **Quantity** is how many of that asset the customer is purchasing. If anything is different, like the manufacturer, this should be added as a separate asset. Adding more assets is covered on the next page.

8. **Unit cost** is the cost of each asset. The total cost of the asset can be calculated by Unit Cost x Quantity.

9. **VAT** is automatically calculated as 20%. You can change this if it's different.

10. **Balloon / Residual Value** should be entered if it is required. This should be the total balloon value for all assets. For example, if you wanted to have a balloon value of £500 for each unit and input a quantity of 10 then the balloon or residual value should be £5000.

11. Clicking **Back** will save the data on that page so if you go to the page later it will already be populated.

12. **Confirm Asset** will add the details of this asset to the proposal.



Multiple assets

You can submit a proposal with multiple assets, but there are conditions on the industry and category type.

We can only accept multiple asset proposals with assets of the same category type e.g. computer server and laptops (IT) or cars.

Proposals for multiple asset types need to be submitted separately.

Aldermore
Asset Backer

Proposal name: TestProposal Saved at: 01/12/2021 14:34 Reference No: B081531

1 Customer details 2 Asset details 3 Finance details 4 Summary 5 Confirmation

1 **Assets overview**

Quantity	Manufacturer	Equipment	Asset Cost	
1	Bentley	Cars	£135,000.00	View/edit 2
Total asset cost			£135,000.00	

3 Add another asset **4** Back **Next** →

1. The Asset Overview table shows the assets currently on the proposal.

2 You can view or edit an asset on the proposal. If you want to change the **Industry / Category**, this needs to be done on the first asset.

3. You can **Add another asset** onto the proposal.

4. Clicking the **Next** button will complete the asset part of the proposal and move you on to the finance details section.



Finance details

The **Finance details** allow you to enter the financials of the proposal. This page will already be partly populated based on the asset information input and financials in the quote.

If you've entered your proposal without completing a quote, please populate the editable white fields.

1. The **Total Sales Price** is calculated automatically based on the assets entered.

2. **VAT** is calculated automatically based on the assets entered.

3. The **Deposit** should include any trade in or part exchange values.

4. Enter a **VAT deferral** if needed.

5. **Initial Payment** is calculated by the deposit plus VAT.

6. The **Advance** will be the sales price minus any deposit or part exchange.

7. The **Payment frequency** is how often the payments will be made.

8. The **Payment amount** is how much will be paid.

9. The maximum value of the **Total number of payments** is based on the payment frequency.

10. **Initial Payments** are when the initial payment will be made.

11. The **Balloon** value is based on the total balloon value input in the asset details.

12. You can add any additional information in the **Notes**. If the contract type is a sub product, e.g. hire purchase buyback, then please tell us here.

Click **Next** to view a summary and submit the proposal to us.



Summary

The **Summary** details page allows you to check all the details you've entered. You can edit the details by navigating back to the original page using the top navigation bar or the **Amend** button on the bottom of each page.

When you've finished reviewing the details, click **Next** to submit the proposal. After this you'll only be able to change the proposal at limited times during the credit decision process.

Aldermore
Asset Backer

Proposal name: TestProposal Saved at: 01/12/2021 14:37 Reference No: B081531

1 Customer details 2 Asset details 3 Finance details 4 Summary 5 Confirmation

Summary

Customer details

Company type
Limited Company

Company name
ALDERMORE BANK PLC

Company number
00947662

Building number

Building name
APEX PLAZA

Street
FORBURY ROAD

Town/City
READING

Country

Company postcode
RG1 1AX

Customer met face to face?
Yes

> Amend details

Asset details

Finance type
Hire purchase

Product type
Standard HP

Condition of asset
NEW

Industry/Sector
Cars

Asset type
Cars

Navigation: Home, Quote, Proposal, Manage (Saved quotes, Track proposal), Support (How to, Documents, Cookie policy, Logout), Cookie settings



Confirmation

The page confirms the proposal has been submitted to us as well as the unique proposal reference number. You can view the proposal from the view / track proposal page.

1 Customer details 2 Asset details 3 Finance details 4 Summary 5 Confirmation

✓ Your proposal has been submitted

Your proposal name is **Untitled-Proposal** 1

Your reference number is **B014838**

Download → 2

⬆️ Need to upload documents?

Upload supporting proposal documents here: 3

Next →

What happens next? 4

Our asset finance team will be in touch shortly to update you on progress.

> Literature and downloads 5

> Return to home

1. Your proposal has been successfully submitted and this text gives you the Proposal Name and the proposal reference.

2. **Download** gives you a proposal summary as a PDF.

3. If you need to send us supporting information with the proposal, click **Next**.

4. We'll be back in touch with a decision but you can click **Documents** to access our documentation. You can also track the status of your proposal by going to **Manage** then **Proposal**.

5. **Return to Home** takes you back to the Asset Backer home page.



View / track proposal

You can view your existing proposals and track their progress by clicking **View / Track Proposal** in the left hand navigation bar. Any proposals sent in by email will also show here.

Aldermore
Asset Backer

Home
New
Quote
Proposal
Manage
Saved quotes
Track proposal
Support
How to
Documents
Cookie policy
Logout

View/Track proposals

What are you looking for?

Clear results

Broker: Tamara Hoffma | Filter by: Status - All | View: All Proposals

Status	Proposal	Broker	Product type	Price	Date submitted	Actions
Submitted	test B081497	test@aldermore.co.uk	Hire purchase Standard HP	£83,383.00	25/11/2021	Please choose
Accepted	Regulated 60260 Test B080010	test@aldermore.co.uk	Hire purchase Standard HP	£70,000.00	12/08/2021	Please choose
Submitted	Reg 60,260 Test F234023	test@aldermore.co.uk	Hire purchase Standard HP	£70,000.00	10/08/2021	Please choose
Submitted	Reg 60,260 Test F234022	test@aldermore.co.uk	Hire purchase Standard HP	£70,000.00	10/08/2021	Please choose

1. Filter proposals based on their current status.

2. Filter proposals based on when they were last modified.

3. An overview of the proposal details.

4. Each proposal has a **status** based on where it's at in the journey. Statuses include:

- Submitted
- With Credit
- Accepted
- Conditionally Accepted
- More Info Required
- Declined
- Under Review
- KYC Review
- KYC Not Met
- KYC Complete
- Documents Issued
- Documents Under Review
- Documents Incomplete
- Partial Documents Received
- Documents Received
- Payout Complete
- Cancelled
- Archived
- Expired

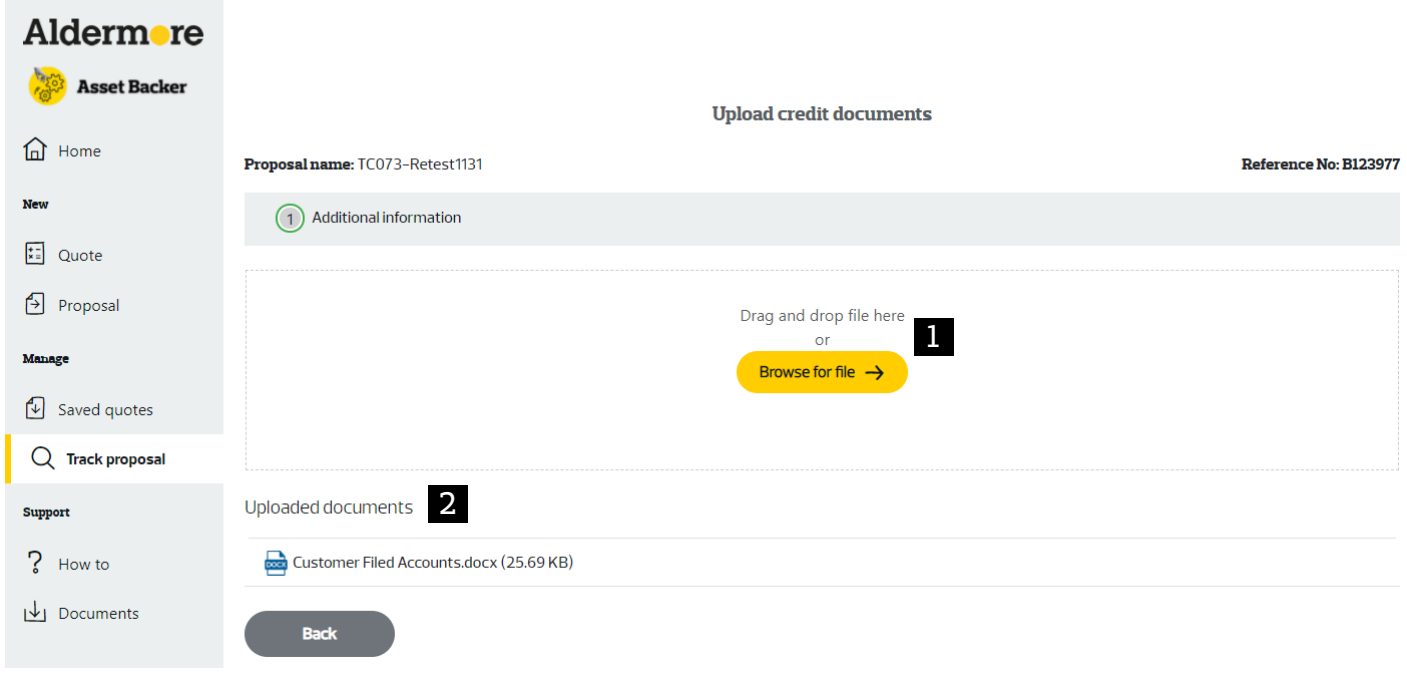
We'll let you know if we need you to do anything at these stages.

If you're not sure what these status means, [check out our quick guide](#).

5. The Actions dropdown list allows you to:

- View the proposal details
- Upload additional documents to a proposal
- Edit the proposal if we aren't currently reviewing it
- Download a summary of the proposal

Upload documents



1. Click **Upload Document** to attach documents to the proposal.

These documents are scanned by our anti-virus software once submitted. If we detect a potential virus, it will not upload the document and you won't receive a notification to say this has happened. If this happens we'll let you know if we need additional information with the proposal and this can be re-uploaded or sent in by email.

2. Once you've uploaded a file, an icon for the type of the file and name will appear.

- The limitations of uploaded documents are:
- File type must be a pdf, doc, docx, xls, xlsx, rtf, txt, jpg, jpeg
 - 10MB max file size. If it's above 10MB, you can send to us at **proposals@aldermore.co.uk**, quoting the proposal reference in your email.
 - Files must have a different name. If two files have the same name, the most recent file will be deleted.



Edit proposal

You can edit a proposal by clicking **Edit proposal** from the View / Track Proposal page. You will be taken to the quote to review and by clicking **Next** you can edit your proposal.

Only some proposals can be edited based on their status and only some fields can be changed. If you're not sure what these status means, [check out our quick guide](#).

The reason we can't edit a field is that the level of change to the proposal is so great that we need you to create a new proposal.

ASSET DETAILS

Finance Type

Hire purchase

Product Type

Standard HP

Condition of asset

New

Industry/Sector

Agriculture

Asset type

Anaerobic Digestion

Manufacturer name

AGCO

Model

5000 

Supplier name

Test Ltd 



Download summary

You can download a summary document by clicking **Download Summary** on the View / Track Proposal page. If the download doesn't start, try disabling any pop up blockers.

Your Proposal summary

Untitled-Proposal
Submitted: 06-12-2021

Customer details

Name	ALDERMORE BANK PLC
Number	00947662
Type	Limited company
Trading name	
Customer met face to face?	Yes

Company address

Building name	1ST FLOOR, BLOCK B
Street	WESTERN HOUSE LYNCH WOOD
Town	PETERBOROUGH
Postcode	PE2 6FZ

Asset details

Manufacturer	AGCO
Model	5000

Qty	Condition	Year	Unit cost	Balloon
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Generate documents

You can generate contract documents for either manual signature or e-signature. The generated documents automatically populate information from the proposal on to the contract documents. Documents can only be generated if the proposal's status is Accepted.

Selecting the proposal for document generation

The screenshot shows the 'View/Track proposals' interface. The table contains the following data:

Proposal	Broker	Product type	Price	Date submitted
Accepted NLC Test B081464	test@aldermore.co.uk	Hire purchase Standard HP	£35,000.00	16/11/2021

1. Go to the proposal you want to generate documents for.
2. Select **Generate Documents** from the drop down.

You'll then see a summary of the proposal. Check all this information is correct as it will be used to populate your e-documents.

Documents page

The screenshot shows the 'Documents page' for proposal 'VATPriceTest' (Reference No: B080192). The page is divided into three steps: 1. Summary, 2. Document landing page, and 3. Confirmation page. The 'Send Email' section includes a dropdown for 'Broker / Broker Admin' with the value 'Robert Linfoot (Robert.Linfoot@aldermore.co.uk)*'. The 'Generate Document' section includes a 'Mandatory document' dropdown set to 'Please Choose' and an 'Optional Documents' button.

To generate your documents, first select the mandatory contract document you need. The options based on the contract type selected at the quotation stage.

For example if the contract type selected was Hire Purchase, then can choose; hire purchase – regulated fixed rate, hire purchase regulated – advance over £60,260 only, hire purchase – unregulated fixed rate and hire purchase – unregulated variable rate.

E-sign

You can speed up the pay out process by completing the documentation using e-signature. Instead of downloading, printing and getting a wet signature, signatories receive electronic contract documents to sign online. Plus we receive the final version once its completed so you don't need to send the documents to us. If you'd like to complete your documents with a wet ink signature, the process is largely the same and we'll show you when the process for a manual signature ends.

Please note hire purchase agreements over £60,260 cannot be e-signed, as they need to be signed up on trade premises.

Additional documents

1. You can tick to include any additional Additional Documents in the generated document. We may ask for extra documents as part of our credit decision process. For example a Directors Personal Guarantee. You will only see documents that are applicable to the contract type.

2. When you're happy with the selection click **Confirm** to generate the selected documents.

3. **Cancel** will remove any selected optional documents.

If you want to complete an electronic signature, select **E-sign**. For wet ink signatures, select **Manual sign**. This will send you an email with a link to the document pack.

1

2

3

Signer details and required signers

To send the document to the signatories, add their details and select if they are required to sign.

Some will be auto populated from the details you entered when creating the proposal but you may need to add more depending on what documents you are using.

For example, if only the 'hire purchase – regulated fixed rate' document has been selected with no further additional documents, then only the customer needs to sign. If any directors, need to approve the document (this means they don't need to sign), they should be added and marked as 'Required?' = 'Yes'. If you add a director but mark as 'Required?' = 'No', they won't receive a copy of the e-document.

If you have selected a 'Director Personal Guarantee' as an additional document then the customer and/or director will also need to sign. In this case, check the 'Guarantor' box beside the person(s) that are required to sign the Director Personal Guarantee.

	First Name	Last Name	Email	Mobile phone	Address	Position	Required
1	Example	Broker	broker@abc.com	07000999999	100 Baker Lane	Broker	<input type="checkbox"/>
2	Example	Customer	customer@abc.com	07000888888		Customer	<input type="checkbox"/> Guarantor
3	Example	Director	director@abc.com	07000777777		Director-Partner	<input type="checkbox"/> Guarantor <input type="checkbox"/> Director



E-sign

1. The **First Name** will be auto populated from the proposal. This needs to be complete if the recipient has to sign.

2. The **Surname** needs to be complete if the recipient has to sign.

3. The **Email** needs to be complete if the recipient has to sign. The contract documents will be sent to this email address.

4. The **Mobile Number** needs to be complete if the recipient has to sign. The mobile number is needed to open and sign the electronic document. It is used in the 'One Time PIN' authentication with more details below.

5. The **Address** is needed for broker and supplier but we'd recommend entering for all signers to make sure the document is complete.

6. The **Position** determines the role for any required signatory.

7. Choose 'Yes' or 'No' if the recipient needs to approve any of the contract documents. The supply should be marked as 'No'.

8. The **Guarantor** indicates which of the recipients is the guarantor.

9. Click **Submit** when you are happy with your selection to send the documents for electronic signing. The required signers will receive an email with a link to the electronic documents.

Quick tip

For manual sign documents you won't enter signatory details.

Signing order

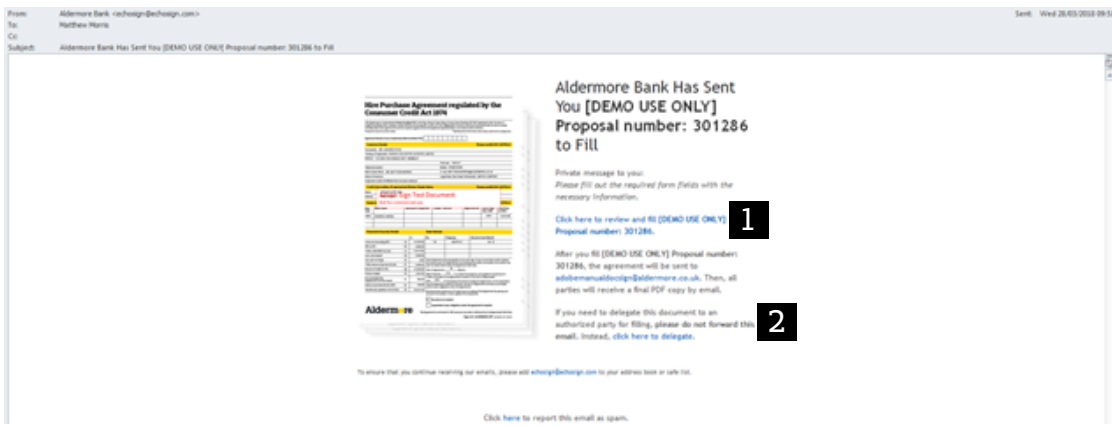
The electronic documents are signed in a specific order, depending on who is required to sign. There is more detail later in the guide on each individual's responsibility but this is the order that recipients are asked to complete their part.

1. As the **Form Filler** you will receive the first email and will need to fill any required fields and check the documents are correct.
2. Then the **Signers** will receive an email inviting them to sign. The customer will always need to sign, but this includes any directors/partners, guarantors or suppliers who need to sign as well based on the signing order specified.
3. You will then receive an email as an **Attacher** before sending on to us.
4. We now receive the signed version of the electronic contract documents. We will then review the documents, arrange for funds to be released and finally apply our signature as normal.
5. Once all signatures have been gathered all parties will receive the final version of the electronic contract documents by email.

E-sign

Receiving the contract document

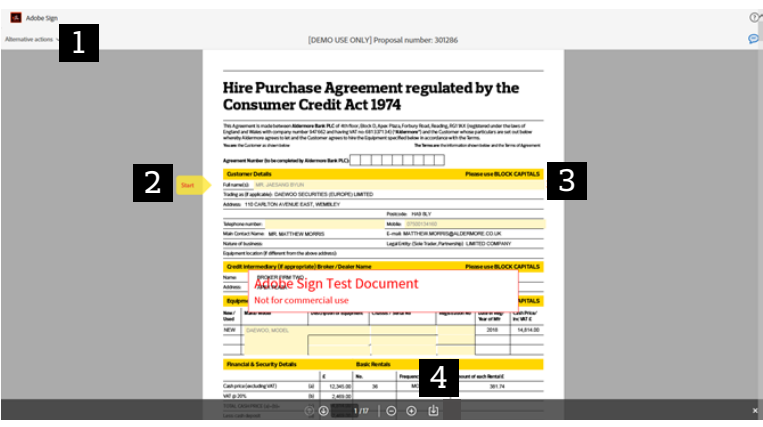
Recipients that need to complete or sign will receive an email containing the following options;



1. Click the **Link to Document** to be taken to an Adobe webpage to view the document. You may need to enter more information on the document so that we have everything we need to organise the pay out.
2. You can **Delegate** the process of filling out the document to another person.

Completing the contract document

When you click the link you will be taken to the Adobe webpage to view and fill information on the document. Please check the document is correct.



1. **Alternative Actions** allows you to delegate the document or clear any information that had been entered.
2. **Prompt** takes you to the next field you can interact with.
3. **Editable Fields** are highlighted yellow. Yellow fields with a red asterisk need to be completed. Some fields will be populated for you and will also be highlighted in yellow. If no changes are required, you can click straight through these.
4. You can **Download Copy** of the document by clicking this button.

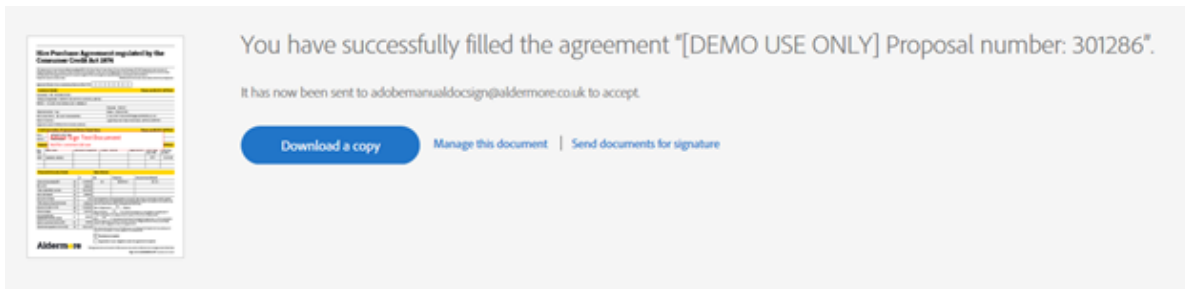


E-sign

After you've completed the document you can **Submit** the document by clicking the pop-up at the bottom of the webpage.

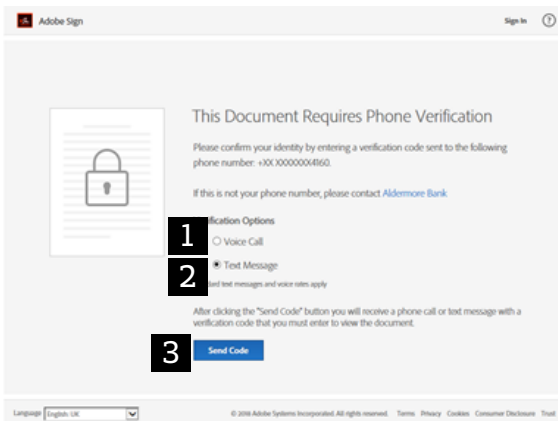


When you click submit the signers will receive an email to sign.



One Time PIN

When the signer has received the email for them to sign, clicked the link and gone to the Adobe webpage, they need to enter a **One Time Pin** before being able to view and sign the contract documents. They can get this code to their mobile by

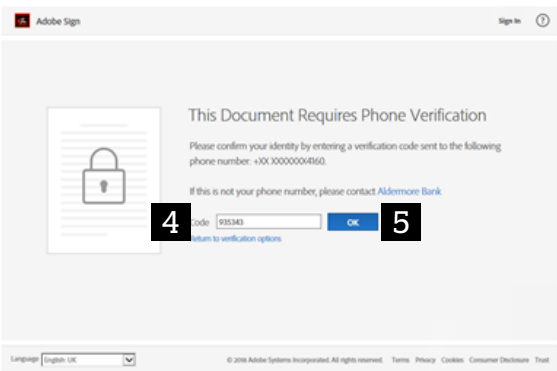


1. **Voice Call**

2. **Text Message**

3. When they've chose their preferred way to get the code, click **Send Code**. This will send the One Time Pin and open up the next screen.

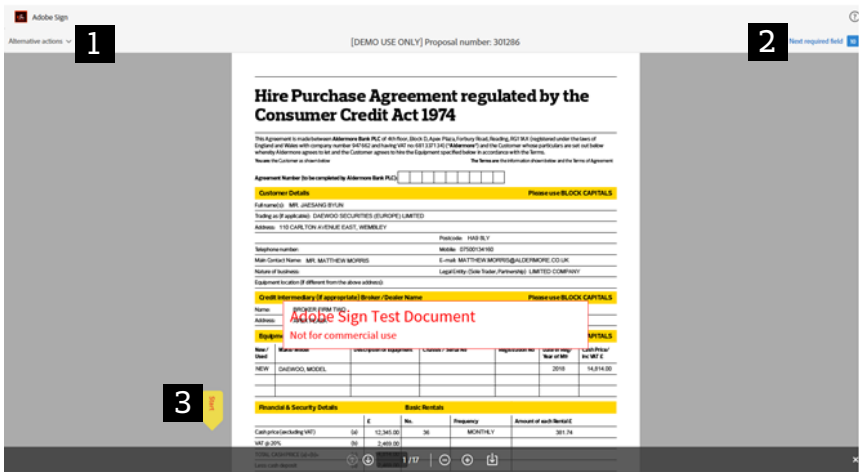
E-sign



- 4. The signer needs to enter the One Time PIN into the **Code** field.
- 5. When the signer enters the code, click **OK**. The code will be verified and if correct will take them to the electronic contract document.

Signing the contract document

After the signer enters their One Time PIN they can view the electronic contract documents they need to sign.

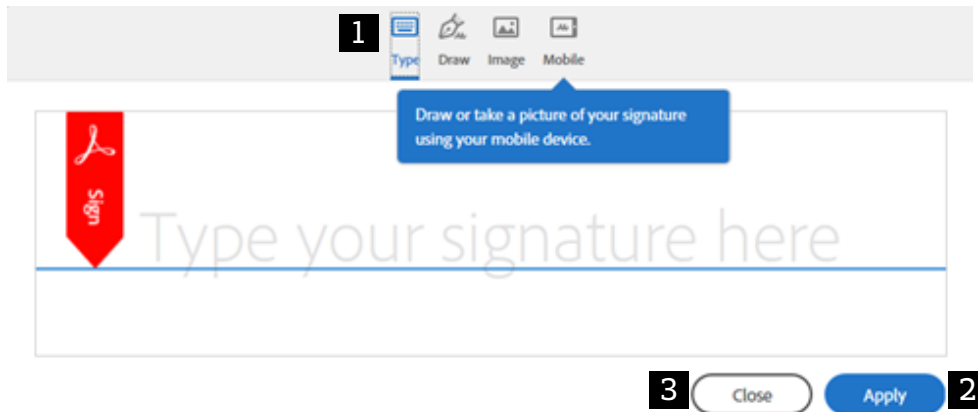


- 1. **Alternative actions** allows the signer to delegate the document or clear any information that had been entered incorrectly.
- 2. **Next required field** takes the signer to the next part in the document they need to complete.
- 3. **Prompt** takes the signer to the next field they need to complete.



E-sign

When the document is ready to sign following box pop up appears.



1. The signer can choose how to apply their signature to the document;
 - **Type** into the box provided.
 - **Draw** their signature.
 - Upload an **Image** of their digital signature.
 - Send the request to their **Mobile** and use the touch screen to draw their signature.
2. **Apply** the signature to the electronic contract documents.
3. The signer can **Close** if they want to review the contract document before signing.

Once all required fields are completed the signer will see a final option to sign the contract document at the bottom of the screen.





E-sign

E-sign – check signatory status

Asset Backer tracks the signatory status for an electronic signature and you are able to see where it is in the process.

To do this you should navigate to your proposal and the Generate documents page. At the bottom of this page, you'll see documents you've generated before for this proposal.

Click the down arrow next to the required generated document, and click **Check Signatory Status**,

Hire Purchase Unregulated – Fixed Rate	2019-04-10	downloaded 2019-04-10 10:59	Please Choose
Hire Purchase Unregulated – Fixed Rate	2019-04-10	downloaded 2019-04-10 11:43	Please Choose Check Signatory Status Download

You will then see the following screen. In this example, the documents are with the broker ready to be sent on to customer or directors for signing. The documents will be sent in the order shown below.

Aldermore

Asset Backer

- Home
- New
 - Quote
 - Proposal
- Manage
 - Saved quotes
 - Track proposal**
- Support
 - How to
 - Documents
 - Cookie policy
 - Logout
 - Cookie settings

Monitor E-Sign status

Proposal name: VATPriceTest **Reference No:** B080192

Document status:

Out For Signature

Email	Signatory Status
Example Broker broker@test.com	Out For Signature
Example Customer cust@test.com	Other
Example Director dir@test.com	Other
Example Broker broker@test.com	Other
ALDERMORE test@aldermore.co.uk	Other

[Back](#)



View

You can enter the **View** page from several places in Asset Backer such as the Home and the View / Track Proposal pages. This page shows all the details of the proposal.

Aldermore

Asset Backer

Home

New

Quote

Proposal

Manage

Saved quotes

Track proposal

Support

How to

Documents

Cookie policy

Logout

Cookie settings

Proposal name: TestProposal **Reference No:** B081531

Customer details

Company type

Limited Company

Company name

ALDERMORE BANK PLC i

Company number

i

Building number

i

Building name

i

Street

APEX PLAZA FORBURY ROAD

Town/City

County

Company postcode

RG11AX

Customer met face to face?

Yes



Documents

You can access this page on the left hand navigation bar. This will take you outside of Asset Backer to our documentation page. Here you can get access our additional documents you may need.

The screenshot shows the Aldermore website interface. At the top, there are navigation tabs for 'Personal', 'Business', and 'Intermediaries', with 'Intermediaries' selected. To the right, there are links for 'About us', 'Contact us', 'Coronavirus', 'Blog', and a 'Log in' button. Below the navigation, the page title is 'Your finance documents' under the 'Intermediaries' section. A breadcrumb trail reads: HOME > INTERMEDIARIES > ASSET FINANCE > BROKER SERVICES > YOUR FINANCE DOCUMENTS. The main content area features a heading 'Your finance documents' with a sub-heading 'Broker top tips' and a 'Discover here' button. Below this, a section titled 'What type of document do you need today?' offers three options: 'Agreements', 'Ancillary', and 'Guarantees'. Each option is accompanied by a representative image and a link to the document type. A 'Logout' button is visible in the left-hand navigation menu.

T&Cs will apply, subject to status and affordability. Any asset used as security may be at risk if you do not repay any debt secured on it.



FAQs

What is Asset Backer?

You can access Asset Backer any device. It allows you to calculate quotes, submit new proposals, track or update existing proposals and generate documents for electronic signature.

Why should I use Asset Backer?

Asset Backer allows you to quickly submit proposals straight into our systems, reducing the time it takes to give you a credit decision. It also has time saving features such as document generation, a quote calculator and also giving you the ability to track the status of your proposal in real time.

How do I get access to Asset Backer?

You can request access to Asset Backer by going to aldermore.co.uk/assetbacker

I have forgotten my password how do I reset the password?

You can use the password reset link to set a new password. Your user name and security questions will enable you to create a new password.

I have been locked out of my account, how do I get access again?

If you incorrectly enter your password 3 times you will be locked out of your account. The account will be locked for 30 minutes before you can try again.

How do I change my Introducer details on Asset Backer?

Please contact your business development manager.

I have feedback about Asset Backer who can I contact?

We'd love to hear what you think about Asset Backer.

Send any comments or suggestions to AssetBacker.Feedback@aldermore.co.uk

Is Data Subject Access (DSA) applicable to Asset Backer?

Asset Backer does not store any data on the customer and so it is not applicable to DSA requests. Asset Backer does save quotes, but the data stored is not 'sensitive personal data'. Any such data is stored in our secure central systems.

How do I add notes?

You can add additional notes to your proposal by using the notes field on the finance detail page when creating a proposal.

System or account issues

If you're having a system or account issue not answered in the FAQ, please contact your business development manager.

Printed or Braille requests

Asset Backer does not support printed and braille requests so please speak to your business development manager for more information.



FAQs

What devices can I use to access Asset Backer?

Asset Backer supports PC, Macs and all mobile/table devices. The supported browsers are Chrome, Internet Explorer and Firefox. Other browsers can be used but they may not be optimised.

I raised a proposal outside Asset Backer can I view this?

All proposals raised outside of Asset Backer can be viewed on the "View/Track Proposal" page. You can generate documents for this proposal by clicking **Generate documents** and completing the quote information.

How do I upload a document and what can I upload?

Once a proposal has been created you can upload a document on the view and track page. You can upload the following files.

- PDF, doc, docx, xls, xlsx, rtf, txt, jpg, jpeg
- 10MB file size (if above 10MB you can send the proposal reference and file to proposals@aldermore.co.uk)
- Files that are uploaded must have a different name. If you upload two files with the same name then the most recent file will be deleted.

How can I view documents that have been uploaded

As soon as you upload a file you will be able to see the file you have uploaded however once you navigate away from the page you will not be able to see the file again. You can contact proposals@aldermore.co.uk to find out what attachments are currently on the proposal (if the file was deleted by our anti-virus software Aldermore will contact you for additional details if required).

Can I edit a document that I have generated on Asset Backer?

If you've spotted an error on the document after initially generating it, you'll need to create a new one as you aren't able to edit the PDF.

Are there any terms and conditions for Asset Backer?

You don't need to agree to any terms and conditions to use Asset Backer. Asset Backer is designed for our authorised brokers.

I have already submitted an application but more information is required what should I do?

If you have submitted an application and the proposal status is 'require additional information' please contact us at proposals@aldermore.co.uk advising us that you provided the additional information. Attachments can be added by email or directly onto the proposal.



Proposal status guide

Common statuses

Status	Description	Edit proposal on status?	Generate documents on status?
Accepted	We've approved your proposal	✓	✓
Declined	We've declined your proposal	✓	✗
KYC complete	We've completed customer due diligence (CDD) checks	✓	✓
More info required	We've emailed you to ask for more information to help our underwriter make a decision on your proposal	✓	✗
Partial documents received	We've received your payout documents and they're in our queue to check	✗	✗
Payout complete	We've completed all payout checks and the deal has been paid	✗	✗
Submitted	We've received the proposal and it's in our underwriter's queue to make a decision	✗	✗

Other statuses

Status	Description	Edit proposal on status?	Generate documents on status?
Awaiting second check	Your payout documents are in our queue for some final checks before it can be paid	✗	✗
Cancelled	Your proposal has been cancelled	✓	✗
Conditionally accepted	We've approved your proposal on the basis that credit conditions can be satisfied. These conditions can be found on your credit decision email	✓	✓
Documents incomplete	We've checked your payout documents and we've emailed you to ask for more information before we can proceed to payout	✗	✗
Documents received	We've received your payout documents and they're in our queue to check	✗	✗
Documents under review	We're checking your payout documents	✗	✗
Expired	Your credit decision has now expired. This is usually after 90 days	✓	✗
KYC not met	We've emailed you to ask for more information to help us complete our CDD checks	✓	✓
KYC review	We're completing CDD checks on your proposal	✓	✓
With credit	We're looking at your proposal to give you a credit decision	✗	✗

Aldermore

aldermore.co.uk/assetbacker

For intermediary use only

T&Cs will apply, subject to status and affordability. Any asset used as security may be at risk if you do not repay any debt secured on it.

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