

Quick step guide to

CreditMaster2

1. Logging on

Username:	<input type="text"/>
Password:	<input type="password"/>
Forgotten Password?	<input type="button" value="Login"/>

1. Enter your Username and Password
2. Click on the Login button

2. Creating an application

- ▣ Quotations
- ▣ Applications
 - Search Applications
 - List Applications
 - Create Application
- ▣ Help

1. Click on the Application Tab
2. From menu, click on Create Application

3. Creating a quote

Goods :	<input type="text" value="Description"/>
Goods Price (£) :	<input type="text" value="2000.00"/>
Warranty Cover :	<input type="text"/>
WarrantyPrice (£) :	<input type="text" value="0.00"/>
Total Price (£) :	<input type="text" value="2000.00"/>
Supplier Ref :	<input type="text" value="1234"/>
Service Type :	<input type="text" value="Please Select"/>
	<input type="text" value="Please Select"/>
	<input type="text" value="RPM Interest Free"/>

1. Enter a description of the Goods being financed
2. Enter Total Goods Price
3. Enter description of Warranty Cover (if applicable)
4. Enter Warranty Price (if applicable)
5. Total price is automatically calculated
6. Enter your own Supplier Reference
7. Select the Service Type

Service Type :	<input type="text" value="RPM Interest Free"/>
Deposit (£) :	<input type="text" value="0.0"/>
Monthly Rate (%) :	<input type="text" value="0"/>
Term :	<input type="text" value="Please Select"/>
	<input type="button" value="Calculate"/>

1. Enter deposit amount (system may default to 10% – this figure can be overwritten)
2. Enter Monthly Rate for Interest Bearing applications
3. (For Interest Free applications, the system will automatically default to 0%)
4. Using the drop down box, select the term of the Agreement
5. Click on Calculate

4. Quotation result

Goods Description :	Description
Goods Price (£) :	2000.0
Deposit (£) :	0.0
Amount of Loan (£) :	2000.0
Total Amount Payable (£) :	1999.92
12 monthly payment of £166.66 APR 0.0%	
<input type="button" value="Print / Save"/>	<input type="button" value="Create Application"/>

1. To Proceed with the application click on the Create Application button

OR

2. If you wish to save the quotation use the Print/Save button

Data Protection Information

USE OF YOUR INFORMATION

What we will do when you apply:

We will search your record at credit reference and fraud prevention agencies and that of your 'financial associate' if you have one, i.e. a person with whom you have, or have had, joint personal financial arrangements such as joint accounts or have made joint credit applications. It may be your spouse or partner (not a business partner). We may also, in certain limited circumstances, check the record, including credit details, of other members of your family and, if you are a director or partner in a small business, we may also check on your business.

If you tell us that you have a financial associate, we will search, link and record information about you both at credit reference agencies. You must be sure you have your financial associate's agreement to disclose their information.

If you give us false or inaccurate information and we identify fraud, we will record this with fraud prevention agencies. Law enforcement agencies may access and use this information.

We will use a scoring or other automated decision-making system to assess your application and to verify your identity.

I confirm that I have read and understood how Hitachi Capital (UK) PLC will use the information provided by me.

I confirm that I am entitled to provide information about my partner in relation to this finance application.

1. Ask the customer to read the Data Protection Information
2. Ask the customer if they can answer Yes to both questions and check both tick boxes
Note: if the customer is unable to answer Yes to these questions, you cannot continue with the application
3. Click next to proceed

Contact Name :	<input type="text"/>
Retailer Details :	Antwerp Diamond Company (UK) Ltd
Supplier Number :	10040000

Input your name here and confirm the Retailer Details are correct

Personal details

1. Complete the Applicant and Personal details in full
2. Click on the Next button to proceed

Address details

1. Enter time at current address
2. Select whether the house is in the UK
3. If not select whether the address is a British Forces Posted Overseas address
4. Enter House Number and/or Name
5. Enter Postcode
6. Click on Next

Address details (cont'd)

1. Confirm address
2. Click Next

Note: If the Customer has been at their current address for less than three years, their previous address will be required on the next screen. Repeat the process above.

Delivery details

1. Select Yes or No from the drop down menu to indicate whether the Goods are being delivered
 - If Yes, Select Current or Other from drop down menu and click on Next to proceed
 - If No, click on Next to proceed

Note: If Other is selected, an additional address screen will appear. Complete the delivery address details and additional question.

Accommodation details

Personal	Address	Delivery	Accommodation	Employment	General Information	Finance Details
Accommodation Details						
Type of Accommodation : <input type="text" value="Owner"/>						
Do you have a mortgage in your name at the application address? : <input type="text" value="Yes"/>						
Years Mortgage Held : <input type="text"/>						
Cancel			Previous		Next	

1. Select appropriate Type of Accommodation
 - If Owner, indicate if they have a mortgage in their name at their current address and for how long
2. Click on Next to proceed

Employment details

Personal	Address	Delivery	Accommodation	Employment	General Information	Finance Details
Employment Details						
Employment Status : <input type="text" value="Employed"/>						
Contact Number : <input type="text"/> <input type="text"/>						
How long have you been employed? : <input type="text"/> years <input type="text"/> months						
Occupation : <input type="text"/>						
Employer Name : <input type="text"/>						
Branch or Department : <input type="text"/>						
Street : <input type="text"/>						
Town/City : <input type="text"/>						
County : <input type="text"/>						
Cancel			Previous		Next	

1. Select appropriate Employment status
2. If Employed or Self Employed, fully complete business details
 - If Unemployed, Student or House person, full Spouse/Partner details will be requested. If Retired, no further details are required
3. Click on Next to proceed

Note: Be specific about Employment details and include Branch/Department





General information details

Personal	Address	Delivery	Accommodation	Employment	General Information	Finance Details
General Information						
Proof of Residency : <input type="text" value="None"/>						
POR Reference : <input type="text"/>						
Cancel			Previous		Next	

1. Select Proof of Residency (POR)
2. Insert POR Reference
 - If Driving Licence, input the six middle digits of the Driving Licence Number
 - For all other POR, input the Customer/Account/Card number
3. Click on Next to proceed

Note: If the POR is Delivery, the system will automatically pre-fill this field. In POR reference box, input 01

Finance details

Personal	Address	Delivery	Accommodation	Employment	General Information	Finance Details
Card Details						
Debit Card : <input type="checkbox"/>						
Bank Guarantee : <input type="checkbox"/>						
Mastercard : <input type="checkbox"/> 						
Diners : <input type="checkbox"/> 						
American Express : <input type="checkbox"/> 						
Visa : <input type="checkbox"/> 						
Main Card Number : <input type="text"/>						
Bank Details						
Time at Bank : <input type="text"/> years <input type="text"/> months						
Direct Debit Mandate? : <input type="text" value="Yes"/>						
Did you pay your deposit by credit card? : <input type="checkbox"/>						
Sortcode : <input type="text"/> - <input type="text"/> - <input type="text"/>						
Account Number : <input type="text"/>						
Account Holder Name : <input type="text"/>						
Cancel			Previous		Next	

1. Check box against Bank/Credit cards Customer holds
2. Insert 16-digit card number from the card the Customer uses most regularly
3. Complete Bank Details
4. Select Yes if Customer is paying by Direct Debit
5. Check tick box if Customer paid deposit by Credit Card
6. Click on Next to proceed
7. Check with Customer the Bank Details are correct
8. Click on Next to proceed

Application is now complete

Authorisation Code :	1668188490
Applicant Name :	Nigel Jackson
Postcode :	LS11 9AT
Created Date :	09/09/2008 11:21:47
Status :	Accept
Print Agreement	

An authorisation box will appear indicating that the application has been **Accepted, Conditionally Accepted, Referred or Declined**

If **ACCEPTED**, an Authorisation number will be given. Click on Print Agreement. Give the Customer the Pre-Contract Information (1st page) and if they are happy to proceed, pass all three copies of the Agreement to them to sign and date, including the Direct Debit.

If **CONDITIONALLY ACCEPTED**, additional information is required before an authorisation number can be given. The message will appear underneath the application status indicating the information required. Double click the message which will take you to the area of the application where the information is required. Check and update the information to update the application status.

If **REFERRED**, HCCF Underwriters need to assess the application. Check every 10/15 minutes for the Status to change to Updated! Click on Updated! and the Status will change to Accept or Decline.

If **DECLINED**, click on Decline Letter which will print a letter which you pass to the Customer.

For any assistance that you require when using CreditMaster 2 please contact the CreditMaster 2 Help desk on **0870 609 3384**