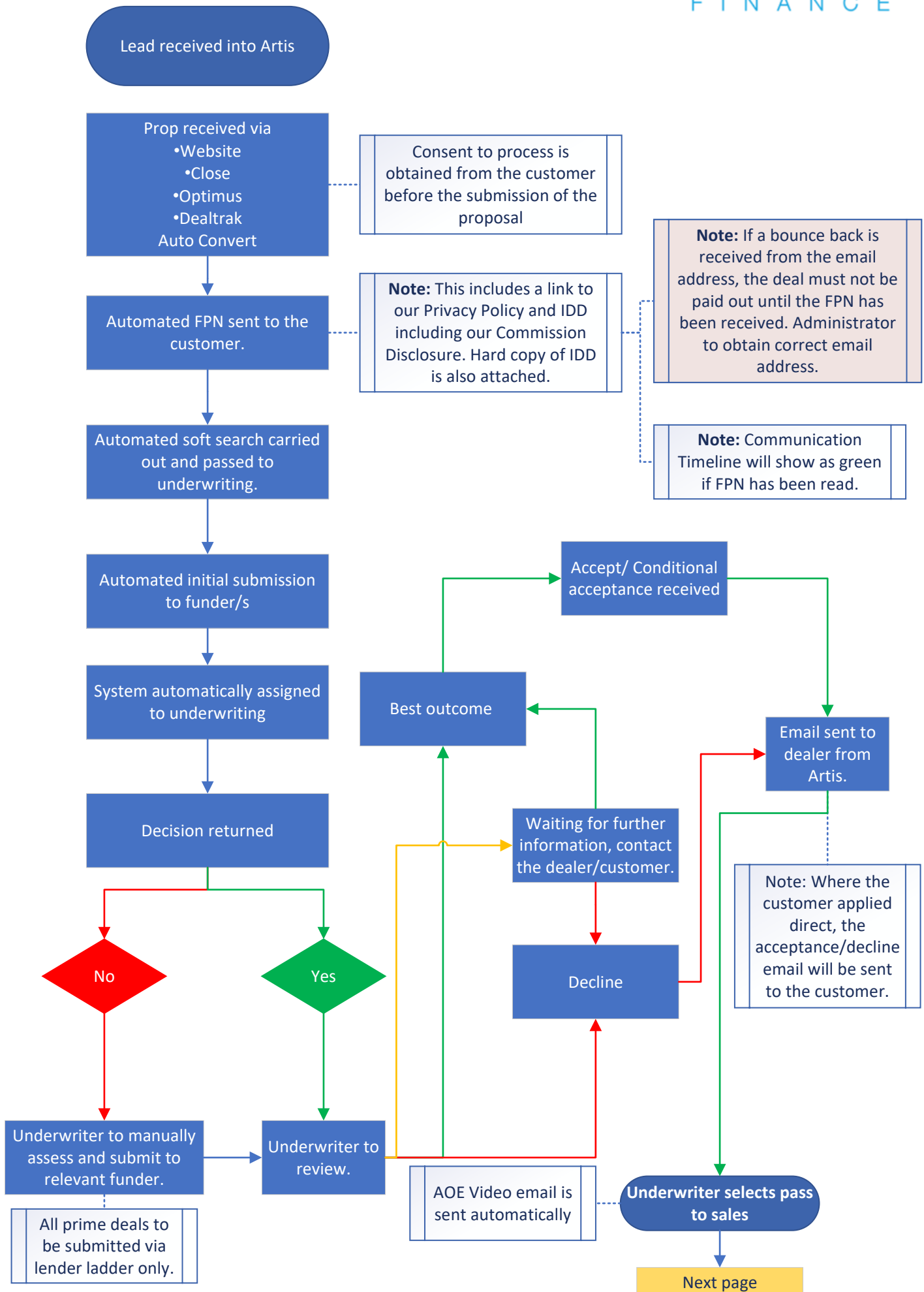


Underwriting

JIGSAW
FINANCE

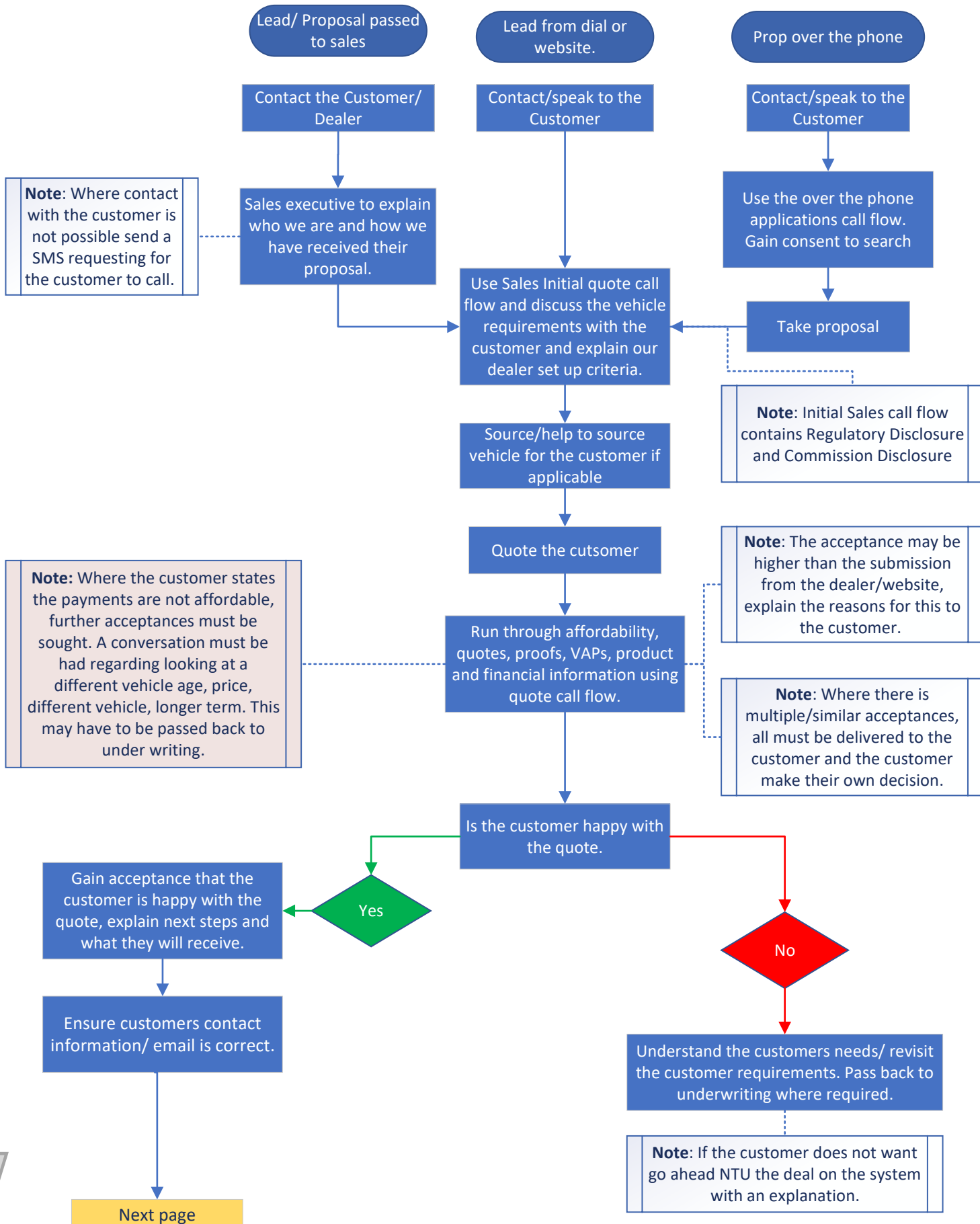
Have any vulnerable characteristics been identified?



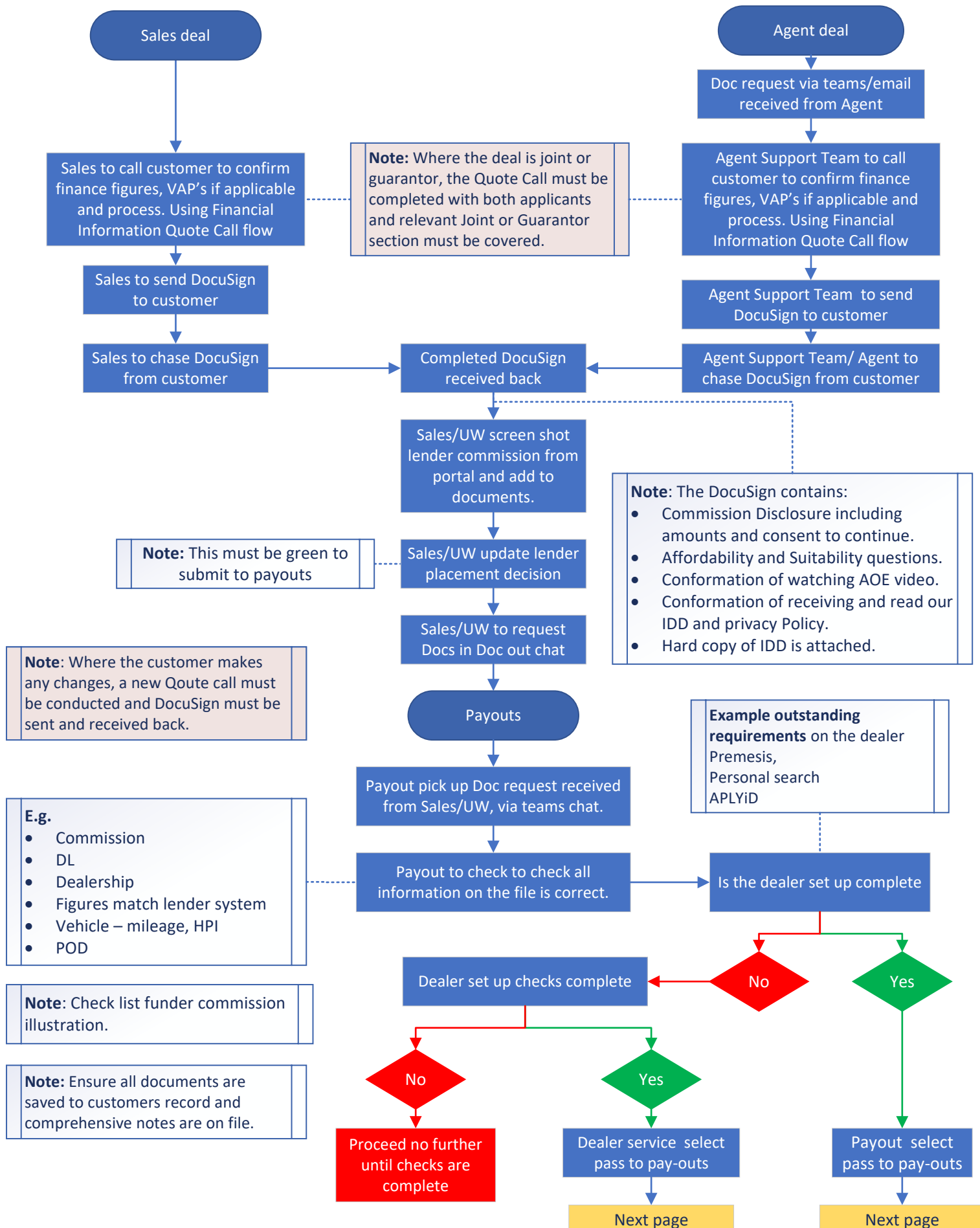
Sales

(For Agent deal this is covered by the Agent)

Have any vulnerable characteristics been identified?



Doc Request



Pay-outs

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FINANCE

Have any vulnerable characteristics been identified?

Proposal passed to Pay-outs

Request Lender Doc's – these will auto send to the customer.

Send APLiD link via text to the customer.

Complete Open banking (if applicable)

Request invoice from dealer.

Check: Customer Proofs, MOT, Documents, HPI, Invoice

Is all information correct and all documentation sign and received back.

Yes

No

Mark as problem Pay-out, acquire/chase information.

Note: If the deal is joint or guarantor, copies of all emails and conversations will need sending to both applicants.

Note: Where the deposits exceeds £15,000 ensure POD has been received. Follow Jigsaw Finance Money Laundering requirements. The deal must not be paid out with out this information.

Note: Where the balance to finance equals or exceeds £15k or there is a APLiD fail open banking must be completed.

Note: Where information is missing or not completed to standard Payouts administrator to speak to dealer/customer to acquire information.

Note: If the customer does not want go ahead NTU the deal on the system with an explanation. If the lender declines the deal, mark as declined.

Note: Where the advance is £25,000+ a security check must be carried out, using the security check call flow and process and referred to a manager for checking.

Complete Security call (if applicable).

Is the deal a self invoice deal?

Yes

No

Create accounts pack Save to Artis

Submit to lender.

Receive confirmation from lender the deal has been paid out.

Once a self invoice deal is paid out, Artis should be marked with OK to send funds too.

Yes

Is the dealer High Risk?

No

Text Customer 'High Risk Paying on Site' SMS

Email Dealer 'Paid out High Risk Dealer'

On site Selfie Received and Confirmation that customer happy with vehicle

Email paid out confirmation to the Dealer using the paid out template on Artis.

Email the customer the paid out customer template on Artis and send SMS.

Funds are transferred.

Deal paid out