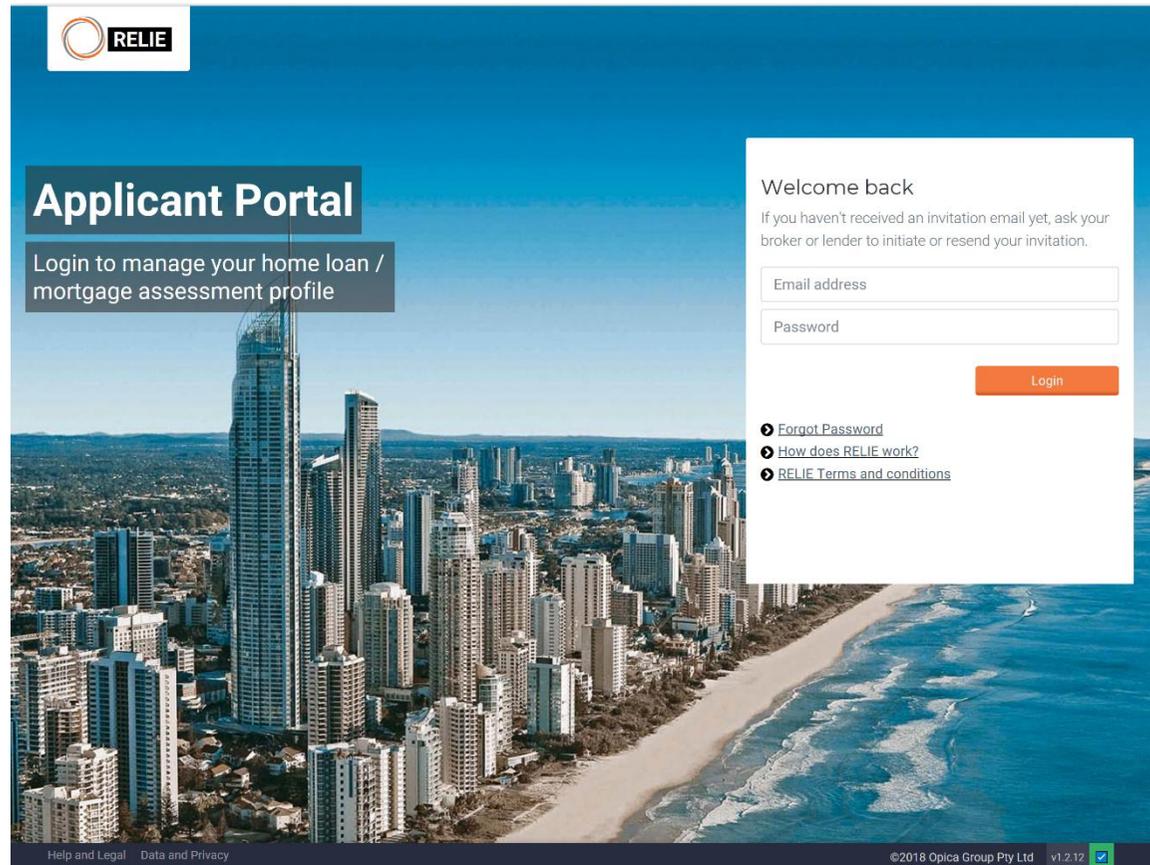


RELIE Responsible Lending Platform

APPLICANT USER MANUAL



This document will show you how to use the RELIE platform and guide you in providing your banking transactions and statements electronically.

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1.0 How do I access RELIE

The URL to access the system is: <https://www.reliecheck.com.au/applicant>

1.1 Access the Link in your email and then create your Password to access RELIE

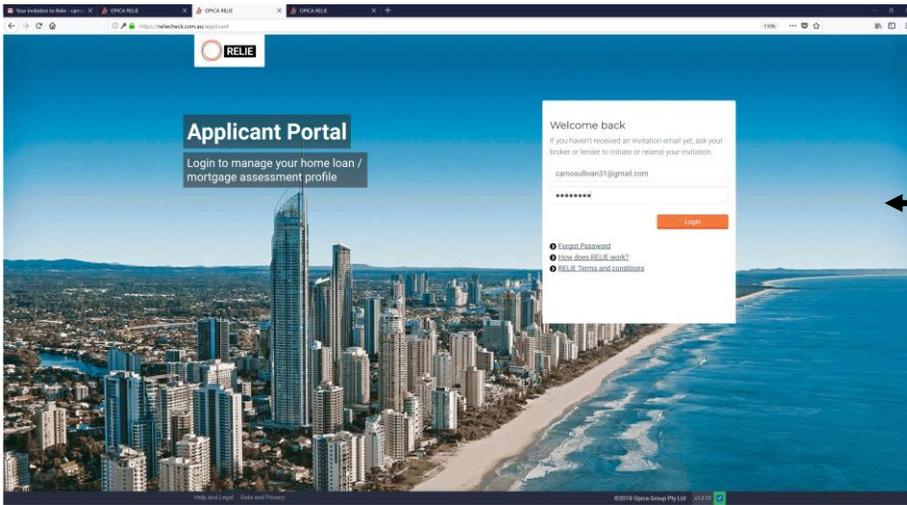
You will get an email inviting you to create the password for your new RELIE account.

When you click the “Create Password” button you will be taken to a website to create the password for your account.

The image displays two parts of the RELIE account setup process. On the left is an email invitation from Opica RELIE to Cameron. The email title is "Your invitation to Relie" and it includes a "Create password" button. On the right is a screenshot of the RELIE website's password creation page. The page has the RELIE logo at the top and a heading "How does Relie work?". Below this are four bullet points explaining the service. The main section is titled "Set your account password" and contains a confirmation message "Your invitation was sent by DemoDomain", a password strength requirement of "8 characters or longer", two input fields for "New password" and "New password again", and a "Set password" button. A black arrow originates from the "Set password" button and points towards the text at the bottom of the page.

Once you have entered your password, you will automatically be redirected to the login page.

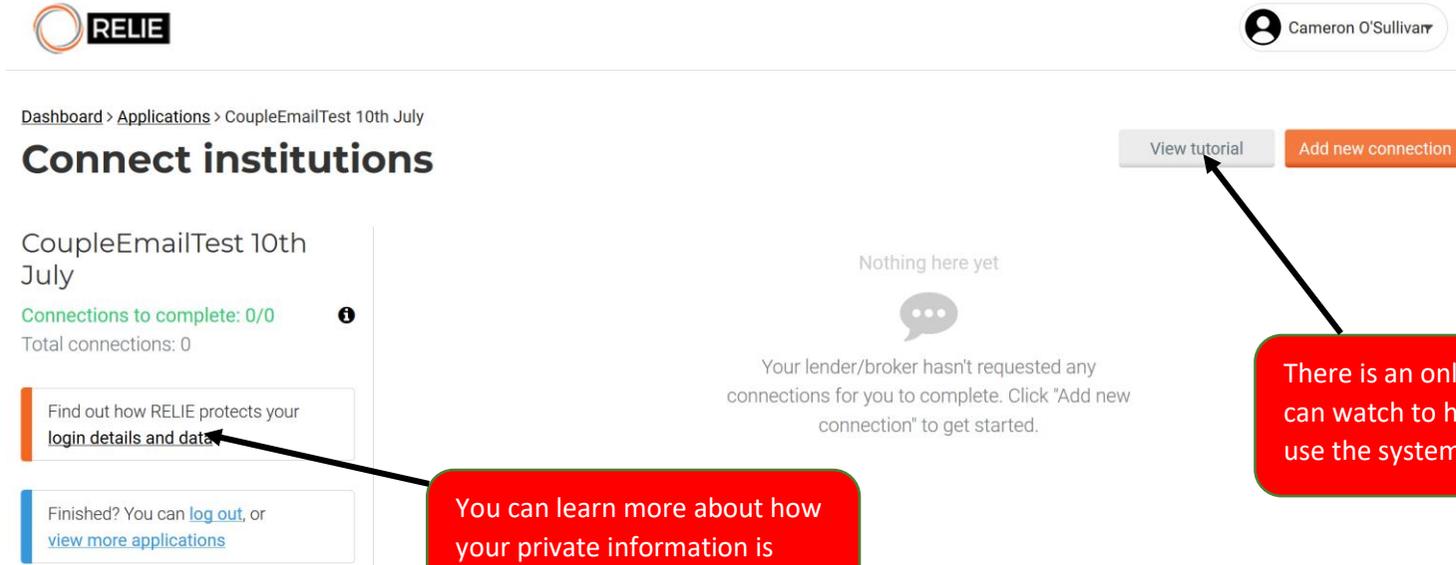
1.2 Log into RELIE



1: Enter Login Details

2: Select "Add new Connection"

Once you log-in, you will be taken to the Connect Institutions screen. If your broker/assessor hasn't pre-filled any institutions, then it will appear like this. If they have pre-filled your institutions, then go to following page.



View tutorial Add new connection

There is an online tutorial you can watch to help learn how to use the system

You can learn more about how your private information is protected

1.3 Adding Connections/Institutions

Dashboard > Applications > CoupleEmailTest 10th July

Connect institutions

View tutorial

Add new connection

3: Repeat for each Institution

CoupleEmailTest 10th July

Connections

4: Logout when finished

Connections to complete: 0/0
Total connections: 0

Find out how RELIE protects your login details and data

Finished? You can [log out](#), or [view more applications](#)

Unsaved new connection *

- Select applicant ?
- Select an institution ?
Bendigo Bank
- Connect with credentials
Bendigo Bank
AccessID (required)
Password (required)
Security token (if needed)
Connect now

Cancel

1: Select the Institution. You can start typing to find the institution you are looking for.

2: Enter your credentials –
The exact fields will vary between institutions

1.4 Adding Connections/Institutions (with pre-filled institutions)

If your broker/assessor has pre-filled your institutions, then the process to add your credentials is a little simpler.

Note: You can still add any other institutions you might have that have not been pre-filled by using the “Add new Connection” button.

The screenshot shows the RELIE user interface. At the top left is the RELIE logo. At the top right is the user profile for Cameron O'Sullivan. Below the logo is the breadcrumb trail: Dashboard > Applications > CamTest 10th July. The main heading is "Connect institutions". To the right of the heading are two buttons: "View tutorial" and "Add new connection". A green callout box points to the "Add new connection" button with the text: "Additional Institutions can still be added here". Below the heading is a summary for "CamTest 10th July": "Connections to complete: 0/2" and "Total connections: 0". There are two informational boxes: one about login details and data, and another about logging out or viewing more applications. The main content area is titled "To be completed" and contains two entries: "ING Direct" and "Bendigo Bank". Each entry has a "Complete" button. A green callout box points to these buttons with the text: "Step 1: Click 'Complete' for each institution". A larger green callout box points to the "To be completed" section with the text: "Pre-Filled Institutions appear here".

Once you select “Complete”, the credentials required appear as inputs in the right hand panel.

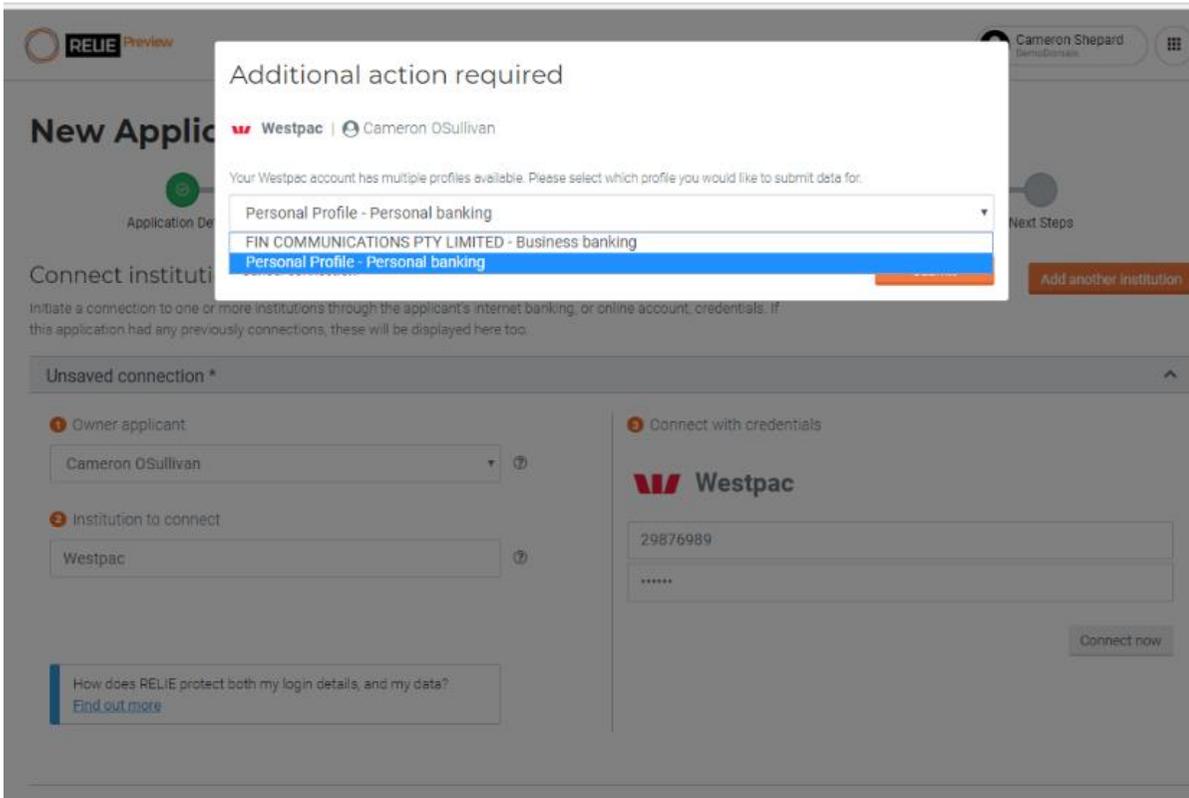
The screenshot shows the RELIE user interface after clicking "Complete" for the ING Direct institution. The breadcrumb trail is: Dashboard > Applications > CamTest 10th July. The main heading is "Connect institutions". To the right of the heading are two buttons: "View tutorial" and "Add new connection". Below the heading is a summary for "CamTest 10th July": "Connections to complete: 0/2" and "Total connections: 0". There are two informational boxes: one about login details and data, and another about logging out or viewing more applications. The main content area is titled "To be completed" and contains one entry: "Bendigo Bank" with a "Complete" button. Below this is a modal window titled "Connections" for "ING Direct". The modal has a "Cancel" button at the bottom left. It contains two steps: "1 Select applicant" with a dropdown menu showing "Mr Cameron O'Sullivan", and "2 Select an institution" with a dropdown menu showing "ING Direct". To the right of these steps is a section titled "Connect with credentials" for "ING Direct" with two input fields: one containing "295523501" and another with masked characters "....". A "Connect now" button is at the bottom right of the modal. A green callout box points to the second input field with the text: "Step 2: Enter your credentials – The exact fields will vary between institutions".

1.5 Answering additional questions that the institution might require as part of a login process

There are several instances where some institutions ask additional questions after supplying the initial log-in credentials. The main reasons for this are as follows:

- a. Needing to choose a profile (ie – Personal vs Business). We know Westpac for one do this.
- b. Additional multi-factor authentication questions such as supplying a security token

In each case, after supplying the initial credentials, an additional pop-up will appear with the additional information required to complete the log-in.



Once all questions have been completed, the log-in will proceed as normal.