



Cashflows Fast Onboarding

A guide for Partners

Version 1.3 – May 2023

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About this guide

Welcome to the Cashflows Fast Onboarding guide for partners. This guide describes what Cashflows Fast Onboarding is, how it works and how it can help you.

For more information

The Cashflows Help Centre

Our [Cashflows Help Centre](#) has all our published guides plus answers to questions about Cashflows products. If you can't find the answer to your question, you can request a new article via your relationship manager or contact the following support teams.

Support

If your account is live with us and you need help:

Email: applications@cashflows.com

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Introduction

To get your merchants up and running with a Cashflows account and taking payment as quickly as possible, we have an online portal called Cashflows Fast Onboarding. It's where you manage your merchant applications with us.

When you sign in you can:

- View all your merchant applications in one place, including the real-time status. For information, see [Viewing applications](#).
- Start a new application for one of your merchants. For information, see [How to apply for an account](#).
- Respond to requests for more information one of your merchant applications from us.

How can using Cashflows Fast Onboarding help you?

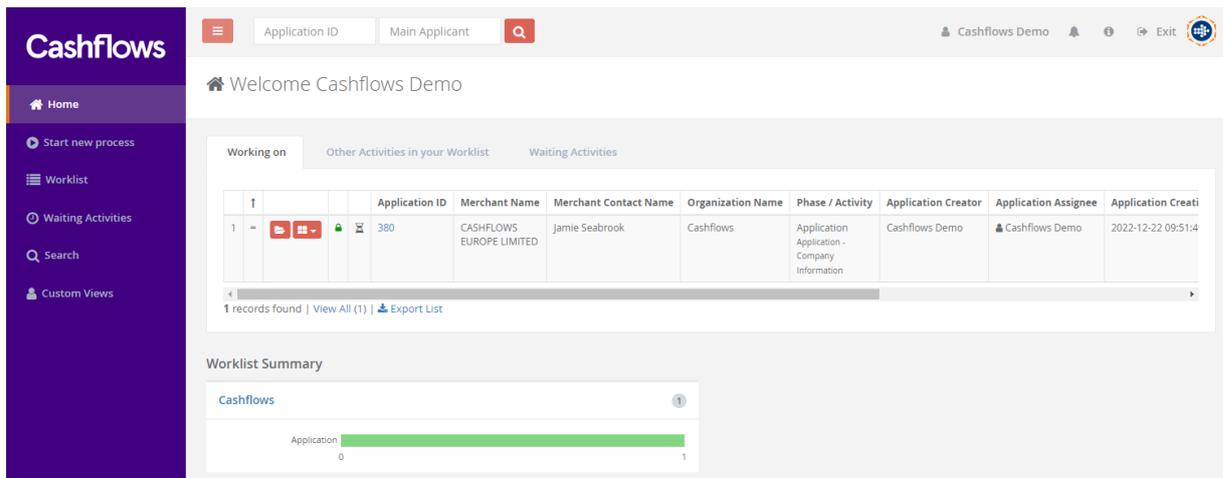
- See your merchant applications in one place.
- Have merchant information pre-filled for you from third party data.
- Manage all merchant documents for an application in one place.
- Receive application decisions faster.

How to use Cashflows Fast Onboarding

When you sign into Cashflows Fast Onboarding, you can:

- See summary information about your applications:
 - Working on – you'll see a list of open applications that are currently assigned to you.
 - Other Activities in your Worklist – you'll see a list of unassigned or unlocked applications that you can work on.
 - Waiting Activities – you'll see a list of applications that you've worked on, that are awaiting action from someone else. For example, when you've submitted an application and the merchant is yet to sign the contract.
- Quickly search for an application. For information, see [Quick search](#).

Here's an example that shows what you see when you sign in to Cashflows Fast Onboarding. The first page displayed is the **Home** page.



The default menu that you see when you sign in as a partner, has options that:

- Enable you to start new applications. For information, see [How to apply for an account.](#)
- Allow you to view and search for your applications and your organisations applications. For information, see [Viewing applications.](#)
- Enable you to securely sign out from Cashflows Fast Onboarding. For information, see [How to sign out.](#)



Getting started

This section explains how to start using Cashflows Fast Onboarding.

What you need

To use Cashflows Fast Onboarding you need:

- An internet connection.
- A browser (we recommend Google Chrome).
- A Cashflows Fast Onboarding account with **partner** access permissions.

Note: When you become a partner with us, we create accounts for your users.

What you need to do

To start using Cashflows Fast Onboarding:

1. Sign in to Cashflows Fast Onboarding with your partner account details. For information, see [How to sign in.](#)
2. Set your password. For information, see [How to set your password.](#)

How to sign in

1. Go to <https://fastonboarding.cashflows.com/cf-gateway/cf.html#/login>.
2. Enter your username.
3. Enter your password.

Note: Passwords are case sensitive.

4. Select **Sign in**.

Tip: Do not have more than one browser tab of the portal open at any one time.

Warning: If you forget your password and try unsuccessfully to sign in too many times, your account becomes locked. **You cannot unlock your own account.** To reset your password, see [How to change your password.](#)

How to set your Cashflows Fast Onboarding password

1. The first time you sign into your partner account, you'll be prompted to reset your password.
2. You need to provide your existing password and enter a new password.

How to change your password

1. Email: applications@cashflows.com.
2. In the email, provide the username you use to sign in.

How to sign out

It's good security practice to sign out from Cashflows Fast Onboarding instead of only closing the browser.

1. Select **Exit** in the top right of the page.

How to quickly search for an application

You can quickly search for an application from the Home page by the Application ID or Merchant Name in the top left of the page.

1. Enter either the **Application ID** or **Main Applicant (merchant name)**.
2. Select **Search**.

How to unlock an application that is assigned to one of your users

In the scenario where someone who has started an application is out of office and someone else needs to continue working on the application, you can contact our Customer Success team to get it unlocked and re-assigned.

1. Email: applications@cashflows.com.
2. In the email, provide the **Application ID** and the user or users who need to be able to access the application.



How to apply for an account



Starting an application

Mandatory fields are highlighted in yellow. At any point, you can [upload merchant documents](#) by selecting the  icon in the top right of the page.

Your application is saved as you move between pages, and you can save your work at any time by selecting the  icon in the top right of the page.

On all pages, there is the option to **Cancel**. If you select **Cancel**, this will close your application and return you to the Home page. All applications that are cancelled can't be recovered and must be started again.

Note: Phone numbers need to be entered following the [international calling codes standard](#). E.g., for UK phone numbers, they should start with "+44" and be between 10-15 digits.

Tip: You can save an application, close the application, or close your browser, and come back to complete it another time. For information, see [Resuming a saved application](#).

To start a new application:

1. Select **Start New Application**.
2. Select **Start** on the **Cashflows** process.
3. Select **Start**.

Find or add company information and accounts

Cashflows Fast Onboarding is linked to the Companies House database. If a business is registered, it's quick and easy to find the details and fill them in automatically. This saves you having to spend time entering details manually.

If the business is a sole trader;

1. Type the sole trader's name into the **Company Name** field.
2. Select **Add**.
3. Enter the rest of the mandatory fields.

Otherwise:

1. In the Company Name field, start typing the name of the merchant. When you've entered three characters, a list of merchants is displayed. The list changes as you continue to type.

Tip: If you paste a value into the **Company Name** field, the dynamic search won't be run, and we won't be able to fill in the details for you.

Tip: To select a merchant from the dynamic search, you must select the merchant name with your mouse rather than using the **Enter** key on your keyboard.

The screenshot shows a form with several fields. The 'Company Name' field has a dropdown menu open, displaying a list of search results: 'CASHFLOWSTUDIOS LIMITED', 'CASHFLOWS EUROPE LIMITED', 'CASHFLOWS2U SHARON TIDBALL LIMITED', 'FUTURE CASHFLOWS LIMITED', and 'PREDICT CASHFLOWS LIMITED'. Other fields include 'Company Registration Number', 'Company Type', 'Company Status', 'Address Line 1', 'Address Line 2', 'City', and 'Post Code'.

2. When you've found the merchant in the list, selecting them completes the following fields automatically:

- a. Company Name
- b. Company Status
- c. Company Registration Number (if applicable)
- d. Address Line 1
- e. Address Line 2 (if applicable)
- f. City
- g. Post Code
- h. Country

The screenshot shows the same form as before, but now the fields are populated: 'Company Name' is 'CASHFLOWS EUROPE LIMITED', 'Company Registration Number' is '05428358', 'Company Status' is 'Active', 'Address Line 1' is 'Cpc1 Capital Park Fulbourn', 'City' is 'Cambridge', and 'Country' is 'United Kingdom'.

3. Once the fields are automatically filled, you need to select the **Company Type**.
4. Before moving to the Company Contact Information section, select the merchant category code and description from the list.

The screenshot shows a dropdown menu titled 'MCC Code and Description'. The search term 'financi' is entered. The list of results includes: '6012 Financial Institutions', '7392 Business Consulting (Financial)', '6012 Financial Services - Mortgage Repayments', '4829 Financial Services - Money Orders / FX Brokers', '7277 Counselling - Financial, Marriage and Personal', '6012 Financial Institutions - Merchandise and Services', '6012 Lending and other Financial Services: Loans: Payday', and '6051 Financial Institutions - Debt Management and Debt Collection Services'.

Tip: The list is searchable, and the possible combinations will be narrowed down as you start typing. For more information on our MCC codes and descriptions, see our Sector Appetite Guide in your Partner Toolkit.

5. Enter the primary contact of the merchant for this application.

Note: This information is used for sending the quotation email (if applicable) and for requesting documents from the merchant (if applicable).

6. Select the merchant's:

- a. Gateway Provider (if applicable)

Note: If the merchant is going to use the Cashflows Gateway, you must ensure that you select and enter the Gateway pricing in the next screen. If they are not using the Cashflows Gateway, then you do not need to enter any gateway pricing on the next screen.

- b. Shopping Cart Provider (if applicable)

7. State whether they would like Cashflows to provide their card machines. If they'd like to use Cashflows card machines, you need to complete the separate Terminal Order form once the application has been approved.

8. When you're satisfied that all of the required details have been filled in, select **Next**.

Setting the merchants pricing

Important: Please ensure the price to the merchant is higher than your agreed buy rate for the respective fee type or product. We will not validate the price you define against your pricing plan. If you do not know the rates set in your pricing plan, we recommend you sign in to your [Cashflows Go](#) account to view it or contact your relationship manager.

On this screen, you'll be required to capture the pricing you've agreed with the merchant for the Cashflows products.

There are several mandatory pricing groups that need to be selected and values defined:

- Merchant Service Charge – Blended **or** Interchange++.
- Transaction and dispute fees.
- Remittance fees.

To get started:

1. Select a pricing plan from the list. You can either choose one of the default Cashflows plans or your own if you've created any.
2. Select **Load Pricing Plan**.
3. Set your pricing by entering a value in the corresponding cell of the pricing levers.

Important: A maximum of two decimal places is supported. You must not include commas in your pricing values as they are not supported.

Important: Pricing values will only be accepted if a value is entered. If a pricing field is left empty, this will be treated as not selected.

For information on creating your own pricing plans, contact your relationship manager.

Note: By default, we will not send a quotation email to the merchant's application contact you defined on the Company Information and Accounts screen previously. However, if you would like us to, you can select **Send quotation email to merchant** at the top of the screen and we will send them a copy

of the products and pricing you've defined on this screen once you've selected **Next**. Doing this will not delay your ability to proceed with the application submission.

When you're satisfied that all the required details have been filled in, select **Next**.

Validating the merchant's bank details

Company Bank Account Information

Account Holder Name	Sort Code	Account Number	
CASHFLOWS EUROPE LIMITED	██████	██████	✓

Company Bank Account Information

Account Holder Name	Sort Code	Account Number	
CASHFLOWS EUROPE LIMITED	██████	██████	✗

The merchant information populated on the Company Information & Accounts screen will be automatically pre-filled on this screen.

Note: We support automated bank validation for banks that are part of the Commercial Credit Data Sharing (CCDS) scheme, which currently includes all major banks: Danske Bank, Allied Irish Bank, Bank of Ireland, Barclays, Clydesdale, Yorkshire Bank, HSBC, Lloyds, Bank of Scotland, Agricultural Mortgage Corporation, RBS, Lombard, NatWest Bank, Ulster Bank & Santander. If your merchant uses a bank that is not part of the CCDS scheme, you'll need to upload a recent bank statement (within the last three months) to help our underwriting team validate the merchant's bank account. The format of the bank statement must be PDF for our underwriting team to accept it. For information on how to upload this document, see [How to upload documents](#).

To validate the merchant's bank details:

1. Enter the merchant's:
 - a. Account Holder name.
 - b. Sort Code.
 - c. Account number.
2. Select **Search**. When you select **Search**, we validate the information you've provided with our third-party provider.

Note: If the bank account has been successfully matched, a green tick will be displayed on the page. If we can't validate the bank account information provided, a red cross will be displayed on the screen, and you'll need to provide documentation to help our underwriting team validate the merchant's bank account.

3. After the bank search is complete, four additional fields are displayed on the page under the **Company Information**. We will have pre-filled them from our third-party providers data if the company has been found in their records. These fields are:
 - a. Country of incorporation.
 - b. Date of incorporation.
 - c. VAT registered.
 - d. VAT number (visible if **VAT registered** is selected).

Note: If the merchant isn't found in our third-party providers data, you can enter the country of incorporation, date of incorporation, VAT registered and VAT number fields manually.

4. When you're satisfied that all the required details have been filled in, select **Next**.

Adding merchant stakeholders

If we can find the merchant via our third-party provider, several stakeholder record fields will be pre-filled for you.

If a merchant's stakeholder is identified as being both a shareholder and a company director, you'll see them represented as two individual records. In this scenario, you should merge the two records together by selecting **Company Director** on the shareholder record and then remove the duplicate.

Only stakeholders with a 10% or more shareholder ownership will be automatically pre-filled from our third-party data providers records.

Each stakeholder record has an optional **Authorized Signatory** tick box, this tick box is for you to mark which stakeholders are required to sign the merchant contract within their company. For this reason, you must select a minimum of one stakeholder as an **Authorized Signatory**. For information, see [How merchants sign the contract](#).

At least one of the stakeholders must be marked as a **Company Director**.

If you are unable to provide us with stakeholder information that doesn't reach a minimum of 80% of the merchant's ownership structure, we may require further documents from you to assess the ownership structure.

To enter the stakeholder information:

1. Select an existing stakeholder record if you need to edit a pre-filled stakeholders record or select **Add Stakeholder**.
2. Enter the mandatory fields:
 - a. First name.
 - b. Last name.
 - c. Date of birth.
 - i. Enter the DOB value by typing it into the field following the format stated above.
 - ii. or
 - iii. Select the DOB field, highlight the year and type it in, select the month from the dropdown and finally select the day.

Note: The date format is DD/MM/YYYY.

 - d. Country of birth.
 - e. Nationality.
 - f. Country of residence.
 - g. Email address.

- h. Phone number.
- i. House name and/or number.
- j. Street.

Note: If we are able to pre-populate the address information for you, you'll notice that the house name and/or number is populated in the **Street** field. You need to move this to the separate **House Name and/or Number**.

- k. Town.
- l. Country.
- m. Postcode.

3. If they are a shareholder, select **Shareholder** and enter the **Ownership %**.
4. If they are a company director, select **Company Director**.
5. If they are a primary contact, select **Primary Contact**.
6. If they are an authorised signatory, select **Authorized Signatory**.
7. If they are an individual who will control the merchant account with Cashflows, select **Person with Significant Control**
8. When you're satisfied that all the required details have been filled in, select **Next**.

Adding trading history information

As part of our decision process, we require information about your merchant's trading history. This information helps us to make better informed decisions about applications. For example, the types of sale they make, monthly card sales, average transaction value and average delivery days.

Trading Name CASHFLOWS EUROPE LIMITED	Main type of Sales ▼		
Monthly Card Sales (in GBP) 1,234	Average Transaction Value (in GBP) 1,234.56	Average Delivery Days 1,234	Settlement Day ▼
Trading Regions			
United Kingdom <input type="checkbox"/>	Europe <input type="checkbox"/>	Rest of World <input type="checkbox"/>	
Brief description of the business [Empty text area]			

To enter the trading information:

1. Enter the merchant's **Trading Name**.

Note: If they trade under the same name as the **Company Name**, you should fill in the Trading Name to match the Company Name. In the next screen, you will be able to set a Trading Name per store, for the cases where it differs per store.

2. Enter the mandatory fields:
 - a. Main type of sales.

- b. Monthly card sales (in GBP).
- c. Average transaction value (in GBP).
- d. Average delivery days.
- e. Settlement day.
- f. Trading regions.

Note: Multiple trading regions can be selected if applicable.

- g. Brief description of business.

Note: Settlement Day allows you to specify which settlement frequency the merchant would like from our offering. If the merchant wants T+0, this is known as our [Anytime Settlement feature](#) which is subject to an additional set of due diligence checks, pricing and risk assessments as per point [3.2 in our T&Cs](#). For information, please contact your relationship manager.

3. When you're satisfied that all the required details have been filled in, select **Next**.

Adding merchant store information

Important: You need to capture each store the merchant has that they want to trade through Cashflows.

To fill in the store information:

1. Select **Add Store**.
2. Enter the store's **Trading Name**.

Note: This can be different to the Company Name and Trading Name previously set if the Merchant trades under a different name for this store.

3. Review the Merchant Category Code (MCC) and description. You can select a different value if the MCC and description for the store is different to the merchant's company level definition.
4. Enter the website and customer service information:
 - a. Website link.
 - b. Support website link (if applicable).
 - c. Customer service email.
 - d. Customer service phone.
5. Enter the store address information:
 - a. Address.
 - b. Town.
 - c. Country.
 - d. Postcode.

6. Select the **Currencies** that the store will trade in. You can add another currency by selecting the **Add Another** which will make an additional currency field available on the screen.
7. Set the % breakdown of card takings by acceptance type for the store.

Note: The values provided must total 100%.

Note: This information is required to enable us to setup the Merchant IDs (MID) correctly in our system once they are approved.

8. When you're satisfied that all the required details have been filled in, select **Next**.

How to submit your application

Before you submit the application, you're able to do a final review of the information you've entered, edit any information, and upload any supporting documents required.

To change the information you've entered:

1. Select **EDIT** under the appropriate header
2. Change the values

To upload documents before submitting the application, see [How to upload documents](#).

To request documents from the merchant before submitting the application, see [How to request documents from the merchant](#).

To submit your application:

1. When you're satisfied that all the required details have been filled in, select **Submit**.

Important: Before the application moves to the underwriting phase, the merchant's stakeholders you have marked as authorized signatures must all sign the merchant contract that has been sent to them via email using our e-signature provider. Should an authorized signatory decline the contract, the application will be marked as **Contract Void** and **Closed**.

Note: Once you've submitted the application, you'll be returned to the portal home page where you can monitor your application's status or carry out other actions in the portal. At any point you can return to the application and upload supporting documents if the application isn't in the **Closed** phase.

How to resume a saved application

If you saved an application before submitting it, you can resume the application at any point.

To do this:

1. Find your application on the home page or by searching for it.
2. Select the  icon.
3. Continue entering the application information.

Important: If after 90 days from creating the application, it isn't submitted, the application will be closed, and a new application must be started.

How merchants sign the contract

Once an application has been submitted, we distribute the contract via DocuSign for signature by the merchant's authorized signatories that you captured in **Stakeholder Information**. The contract must be signed by all authorised signatories before application is moved to the underwriting stage.

Important: If after 90 days the contract isn't signed, the application will be closed, and a new application must be started.

Should an authorised signatory decline the contract, the application will be marked as **Contract Void** and **Closed**.



Receiving email notifications

You'll receive email notifications from us at specific points in the application journey through Fast Onboarding. Each email will summarise the applications status and prompt you to visit the portal to see more information or carry out specific actions. All emails are sent to the individual application creator.

Notification Name	Notification Reason	Additional Information
Credit Approved	<p>We have assessed the application and can confirm that credit has been approved. This is the first step toward being accepted.</p> <p>There are still some compliance checks required to complete the underwriting process, so please be aware that full approval will only be granted once we have completed these and are happy with the result.</p> <p>We may require further information from you to do this, which we will contact you about if that is the case.</p>	
More Information Required	<p>We have reviewed your application and have found there is outstanding information or documentation which we require. Please visit the application portal to provide the additional information so we can complete your application.</p>	<p>Reminders are sent at the following frequency if the request for information isn't actioned:</p> <ul style="list-style-type: none"> 3 days 7 days 14 days 30 days 60 days
Application Approved	<p>The application has been approved. The merchant's account will now be activated. Additional key information will be sent to you, covering their account details, terms, and how to access their online account.</p>	
Application Declined	<p>We have assessed the application for your merchant and regrettably, we're unable to offer them our services at this time. You can find out the specific reason for this in the application portal.</p>	
Application has expired	<p>Your application has unfortunately expired.</p>	



Understanding the progress of your applications

Receiving a decision

Following the successful signing of the merchant contract, we run each merchant application through our decision engine to validate the application information provided and gathered from our third-party providers against a set of rules that cover both credit and compliance risk.

The possible application results are:

- Approved. For information, see [Approved](#).
- Declined. For information, see [Declined](#).
- More information required. For information, see [More information required](#).

Approved

When the merchant application is approved, you'll see the application phase change to **Closed** and the activity set to **Approved**. As part of the approval decision, a risk score and rating are set in our system to configure the merchant for periodic monitoring.

Important: At this point, we initiate the account setup within our system, and you will receive communication from us once we've successfully activated the merchant's account.

Declined

When the merchant application is declined, you'll see the application phase change to **Closed** and the activity set to **Declined**. Where we can, we will share the reason why it has been declined as part of notes against the application, so that you can understand why we've declined it.

More information required

If we need more information from you to proceed further with the merchant's application:

- We assign the application back to you which will make it appear in your **Other Activities in your worklist** list. Once you open it, it will move to your **Working on** list.
- The application is updated with the activity **Additional Information Requested**
- A list of documents required will be available to you when you open the application.

Before we can proceed further with your application, we require that you attach the documents and send the application back to us.

For information, see [Managing the documents to support an application](#).

Important: If after 90 days the documents haven't been provided, the application will be closed, and a new application must be started.

This result is one which an application can go through multiple times before a final decision of **Approved** or **Declined** is made.

How to track the status of your applications

You can track your merchant applications and depending on your permissions, track all applications submitted by your organisation.

You can view your applications and your organisations applications in a variety of ways. For information, see [Viewing applications](#).

The status of each application is reported by the combination of **Phase** and **Activity**.

Phase	Activity	Description
Quotation	<ul style="list-style-type: none"> Quotation – Company Information & Accounts Quotation - Pricing 	An application has been started and is at the Company Information and Accounts or the Pricing stage whereby a quotation can be sent to the merchant from our system.
Application	<ul style="list-style-type: none"> Application – Company Information Application – Stakeholder Information Application – Trading Information Application – Store Information Application – Application Summary 	The full application information is being populated across the Company Information, Stakeholder Information, Trading Information and Store Information stages.
Application	<ul style="list-style-type: none"> Awaiting Documents 	The application creator has requested documents from the merchant and is waiting to receive the requested documents back.
Application	<ul style="list-style-type: none"> Awaiting Contract Signature 	The application has been submitted and is awaiting the merchant’s authorized signatories to e-sign the contract.
Underwriting	<ul style="list-style-type: none"> Application Submitted 	The application has been submitted and the merchant’s authorized signatories have completed their e-signatures for the contract.
Underwriting	<ul style="list-style-type: none"> Additional Information Requested 	The Underwriter has reviewed the submitted application and has requested the application requestor provide additional documents to support the merchant’s application.
Underwriting	<ul style="list-style-type: none"> Awaiting Documents 	The application creator has requested documents from the merchant and is waiting to receive the requested documents back.
Closed	<ul style="list-style-type: none"> Approved 	The application has been closed following the merchant being approved. The activation of the merchant will now be carried out.
Closed	<ul style="list-style-type: none"> Declined 	The application has been closed following the merchant being declined.
Closed	<ul style="list-style-type: none"> Cancelled 	The application creator has cancelled the application.

Phase	Activity	Description
Closed	<ul style="list-style-type: none">Application Timeout – Contract	The application has been closed following the merchant not signing the contract within the given period.
Closed	<ul style="list-style-type: none">Application Timeout - Documents	The application has been closed following the merchant or application creator not providing the requested documents within the given period.
Closed	<ul style="list-style-type: none">Contract Void	One of more of the merchant's authorized signatories has declined to sign the contract or we have been unable to deliver the contract to the provided email addresses.



Managing the documents to support an application

When applying for an account, you might need to provide us with additional documents that contain important information about the merchant or their stakeholders.

We group these additional documents into two categories:

- Company – documents relating to the company that validate the information you've provided.
- Stakeholder – documents relating to the individuals you've set as either directors or shareholders of the merchant that validate the information you've provided.

When requesting documents from the merchant or uploading documents in the portal, you'll be presented with a list of document types to choose from. These document types are the common types that we require when additional documents are needed. If you can't find the document type you require, you should select **Other** and write the document you need.

In this section you can find out more information about:

- How to upload documents. For information, see [Uploading documents](#).
- How to handle requests for documents from us. For information, see [Receiving requests for documents from us](#).
- How to ask your merchant contact to send additional documents. For information, see [Requesting documents from the merchant](#).
- How to track which documents have been uploaded. For information, see [Managing documents uploaded](#).
- How to return your application back to the Underwriter following a request for additional information. For information, see [Returning an application to the Underwriter](#).

How to upload documents

Documents can be uploaded at any time before you've submitted the application via each application screen.

Application: 380

Process: Cashflows | Activity: Application - Application Summary | Phase: Application



To do this:

1. Select the icon in the top right of the screen you are on.
2. Select the **Application ID**.
3. Select **New File**.
4. Select **Choose file**.
 - a. Find the file you want to upload.
 - b. Select **Open**.
5. Enter a name for the document in the **Document Name** field.
6. Select the **Document Category** that best represents the document you are uploading.
7. Add supporting information in the **Note** field.

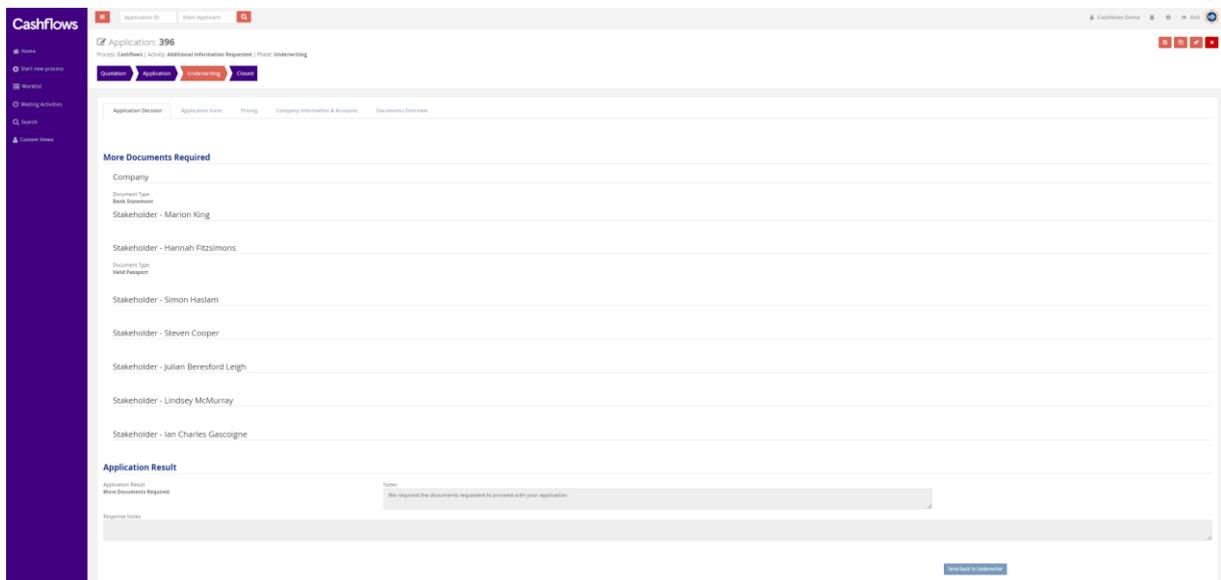
8. Select **Add**.
9. Repeat steps 3-8 as many times as you require.
10. Select **Close**.

How to handle receiving requests for additional documents from us

After you've successfully submitted an application, our team might ask you for additional documents to enable them to make a final decision.

In this scenario:

1. The application will be assigned back to you and in your **Other Activities in your Worklist** list.
2. To view the requested documents:
 - a. Select the  icon. This moves the application into your **Working on** list.
 - b. Under the **Application Decision** tab, the document types required for the Company and/or Stakeholders are listed under the appropriate headings.
3. To upload the documents required, you can either gather them from the merchant using your own tools or processes and [upload them yourself](#) or [request that the merchant upload them via Cashflows Fast Onboarding](#).
4. Once you or the merchant have uploaded the documents required, you need to [send the application back to the Underwriter](#).



How to request documents from the merchant

Important: If you choose to request documents from the merchant through the available Cashflows Fast Onboarding document management feature, this will lock the application until the merchant has submitted the documents back to you. Using this functionality is optional and if you'd prefer to request the documents via your own tool or process, you can do this and simply upload the documents. For information, see [How to upload documents](#) and [Returning an application to the underwriter](#).

There are two scenarios when you might want to request documents from the merchant via the Cashflows Fast Onboarding. These scenarios are:

- When you've populated the application information and are on the application summary screen ahead of submitting the application but know that you need to upload supporting documents which the merchant needs to provide
- When you've submitted the application, reviewed by an Underwriter and it has been sent back to you for supporting documents.

In both cases, you should ensure you have the application open and on the application summary screen, then select the **Documents Overview** tab.

In both scenarios, you will be presented with the following screen.

The screenshot shows the 'Documents Overview' tab selected. At the top, there are navigation tabs: 'Application Form', 'Pricing', 'Company Information & Accounts', and 'Documents Overview'. Below this is a 'Request Documents' button. The main heading is 'Documents Requested from Merchant'. Underneath, there is a 'Company' section followed by a list of stakeholders: 'Stakeholder - JASON TONGUE', 'Stakeholder - DANIEL MELLORS', 'Stakeholder - CRAIG SPRAY', and 'Stakeholder - MICHAEL BRAMLEY'. Below the stakeholders are sections for 'Notes' and 'Supporting Information', both of which are currently empty.

To request documents from the merchant, you need to:

1. Select **Request Documents**

Note: The documents required are grouped by company and individual stakeholders. A free text notes section is available for you to be able to provide written instructions if required.

The screenshot shows the 'Request Documents' screen. At the top, there is a 'Request Documents' button. Below it is the heading 'Documents Required'. The screen is organized into sections for 'Company' and four individual stakeholders: 'Stakeholder - JASON TONGUE', 'Stakeholder - DANIEL MELLORS', 'Stakeholder - CRAIG SPRAY', and 'Stakeholder - MICHAEL BRAMLEY'. Each stakeholder section contains a 'Document Type' dropdown menu, an 'Add Requirement' button, and a 'Remove Requirement' button. At the bottom of the screen, there are sections for 'Notes' and 'Supporting Information'. The 'Notes' section contains the text 'Please provide the requested documents'.

Back

Request Documents

2. Select the Company and/or Stakeholders you want to request documents for and select the document type for each. You can ask for multiple documents for the company or unique stakeholders.
3. Enter accompanying notes (optional).
4. Select **Request Documents** to send the request to the merchant.

Note: Whilst the application is awaiting the merchant to upload the documents requested, the application will be moved from your **Working on** list to your **Waiting Activities** list.

The merchant is sent an automated email via the online portal asking them to provide additional documents to support their application.

Following receiving the email, they will need to:

1. Select the link in the email they've received which will open a webpage.
2. Read the documents requested and notes you've included.
3. Upload the documents requested via the **Upload Documents**.
4. Send the documents back to you by selecting the **Submit Documents**.

Note: When the merchant is uploading their documents for the company and stakeholders as you've requested, there isn't a form of visual confirmation on the browser that the documents have been attached nor are the documents listed/removable. The documents however have been attached and upon selecting **Submit Documents**, they are attached the application in the portal.

Note: Once the merchant has submitted the documents for the application, your application will be moved from your **Waiting Activities** list to your **Other Activities in your Worklist** list. From here, you can select **Open Activities** to resume working on the application which will move it back into your **Working on** list.

Request Documents

Documents Required

Company

Document Type
Certificate of Incorporation Remove Requirement

Document Type
VAT Registration document Remove Requirement

Add Requirement

Stakeholder - JASON TONGUE

Document Type
Valid Passport Remove Requirement

Add Requirement

Stakeholder - DANIEL MELLORS

Document Type Remove Requirement

Add Requirement

Stakeholder - CRAIG SPRAY

Add Requirement

Stakeholder - MICHAEL BRAMLEY

Add Requirement

Notes
Please provide the documents requested

Supporting information

back Request Documents

How to recall the application back from the merchant after you've requested documents from them

If you've used Fast Onboarding to request documents from the merchant but they've provided them to you via a different method, you can recall the application back to yourself without the merchant needing to do anything further.

You can do this by:

1. Find the application using the search functionality.
2. Select **Unfreeze Activity** .
3. Select **YES** when asked if you want to advance this application manually

Now that the application has been recalled, you can continue progressing it.

How to manage the documents uploaded by the merchant

When you've requested documents from the merchant, you can view the returned documents by:

1. Opening the application by selecting **Open Activity** .
2. Select **Documents**  in the top right.
3. Select the application ID on the left-hand side.
4. View the summary of the listed documents.
5. Select **Options** .
6. Select **Download**.

Returning an application to the underwriter

If you've received a request to provide additional documents, after you've uploaded the documents either yourself or by requesting the documents from the merchant, you'll need to return the application to the Underwriter.

To do this:

1. Opening the application by selecting the  icon.
2. Navigate to the **Application Decision** tab.
3. Select **Send back to Underwriter**.

Important: If after 90 days the application hasn't been returned to the underwriter, the application will be closed, and a new application must be started.

The screenshot displays the Cashflows application interface. On the left is a dark purple sidebar with navigation options: Home, Start new process, Review, Working Activities, Search, and Custom Views. The main content area is titled 'Application: 296' and shows a progress bar with stages: Quote, Application, Onboarding, and Final. The 'Onboarding' stage is active. Below the progress bar are tabs for 'Application Decision', 'Application Form', 'Pricing', 'Company Information & Accounts', and 'Documents Overview'. The 'Documents Overview' tab is selected, showing a list of 'More Documents Required' for a 'Company'. The list includes: Bank Statements, Stakeholder - Marion King, Stakeholder - Hannah Fitzsimons, Stakeholder - Simon Haslam, Stakeholder - Steven Cooper, Stakeholder - Julian Beresford Leigh, Stakeholder - Lindsey McMurray, and Stakeholder - Ian Charles Gascoigne. Below this list is an 'Application Result' section with a 'Notes' field containing the message: 'We require the documents requested to proceed with your application.' A 'Send back to customer' button is located at the bottom right of the application result section.



Viewing applications

There are several ways to search for applications in Cashflows Fast Onboarding.

- View a detailed list of applications you are actively working on. For information, see [How to view applications you are working on.](#)
- View a detailed list of applications that are awaiting actions from someone else. For information, see [How to view applications that are awaiting actions from someone else.](#)
- Run a filtered search for applications. For information, see [How to run a filtered search.](#)
- Create and save custom views. For information, see [How to create a custom view.](#)
- View individual applications detailed information. For information, see [How to view an application detailed information.](#)

How to view applications you are working on

1. Select **Worklist**.
2. View your applications in the results table.

Tip: By default, 10 records are displayed with the latest application at the top. You can change the number of records per page by selecting another value from the dropdown.

How to view applications that are awaiting actions from someone else

You can view the applications that you've worked on but are currently assigned to someone else for them to progress the application. For example, your applications that have been submitted and are in the underwriting phase pending a decision will be visible here.

1. Select **Waiting Activities**.
2. View your applications in the results table.

Tip: By default, 10 records are displayed with the latest application at the top. You can change the number of records per page by selecting another value from the dropdown.

How to run a filtered search

Search allows you to filter your organisations applications by setting criteria to narrow your down the results.

To search your organisations applications, you need to:

1. Select **Search** on the left-hand side.
2. Select **Cashflows** as the **Business Process**.
3. Select your search criteria or you can leave them empty and do a default search.

Tip: Selecting the Business Process as Cashflows will enable additional filter options such as Phase and Current Activity.

- a. **Application ID** – allows you to filter the applications by the value(s) you provide. This will carry out a partial match search. For example, '4' will return all applications that have an ID with 4 as one of the numbers.
- b. **Merchant Name** – allows you to filter the applications by the value(s) you provide. This will carry out a partial match search. For example, 'p' will return all applications where the Merchant Name contains the letter 'p'.
- c. **Application Creation Date** – allows you to filter the applications by a date range for when they were created.

Tip: You can choose from several standard periods by selecting the down arrow next to the from date.

- d. **Application Owner: User** – allows you to filter the applications to a single application creator.
- e. **Application Owner: Organization** - allows you to filter the applications to a single organisation.
- f. **Phase & Current Activity** – returns your applications that currently fall into the defined Phase and Current Activity.

4. Select **Search**.

Tip: If you select **Save**, this will create your search criteria as a custom view which will be manageable from the custom views section. For information, see [Managing custom views](#).

5. View the Search results. You can manage the results list in the following ways:

- a. Select the number of applications per page. Enter the desired number in the Display XX record per page field.
- b. Select the display order. Choose from the following fields and then select ascending or descending order.

How to view the detail of an application without the application being assigned to you

You can view the details of your applications regardless of it's current status at any time.

To do this:

1. Firstly, find your application in any of the pre-defined views or by using the search or custom view functionality described in this section
2. Select the **Open Activity**  icon
3. Select **Process Details**
4. Allow the screen to load the information
5. Navigate between the tabs to see the application details

Managing custom views

Custom Views allows you to create and save your own application searches and filters that you can use later to retrieve results quickly.

Custom views can be created for four different groupings. These are:

- **Search, Online** – All applications that are currently being worked on or if they are closed, were closed within the last 6 months.

- **Search, Archive** – All applications that were closed over 6 months ago can be found in the archive grouping. Archived applications can still be viewed but only the summary information will be available to users.
- **Worklist** – Only applications you are actively working on.
- **Waiting Activities** - Only applications that you've worked on but are currently assigned to someone else for them to progress the application.

How to create a custom view

1. Select **Custom Views** on the left-hand side.
2. Select **Add** next to **Search, Online**.
3. Enter a name for your custom view.
4. Select **Cashflows** as the **Business Process**.
5. Select your search criteria or you can leave them empty.

Tip: Selecting the Business Process as Cashflows will enable additional filter options such as Phase and Current Activity.

- a. **Application ID** – allows you to filter the applications by the value(s) you provide. This will carry out a partial match search. For example, '4' will return all applications that have an ID with 4 as one of the numbers.
- b. **Merchant Name** – allows you to filter the applications by the value(s) you provide. This will carry out a partial match search. For example, 'p' will return all applications where the Merchant Name contains the letter 'p'.
- c. **Application Creation Date** – allows you to filter the applications by a date range for when they were created.

Tip: You can choose from several standard periods by selecting the down arrow next to the from date.

- d. **Application Owner: User** – allows you to filter the applications to a single application creator.
 - e. **Application Owner: Organisation** - allows you to filter the applications to a single organisation.
 - f. **Phase & Current Activity** – returns your applications that currently fall into the defined Phase and Current Activity.
6. Select **Test** to validate your filter criteria returns the results you want.
 7. Select **Save**.

Custom view: Search, Online

Custom view name

Main Filters

Business Process: Cashflows | Phase: - | Current Activity: -

Application Start Date: Month | Application ID: | Main Applicant: |

Secondary Filter

First Sorting Criteria: Start Date | Asc | Desc | Second Sorting Criteria: Priority | Asc | Desc | Maximum result per page: 10

Process Status: - | Count in the other database

Merchant Contact Name: | Organization Name: | Application Creator: |

Application Expiry Date: | Application Completion Date: From to

Application Owner

User: | Organization: |

How to view one of your custom view's results

1. Select **Custom Views** on the left-hand side.
2. Select the custom view.

How to edit one of your custom views

1. Select **Custom Views** on the left-hand side.
2. Select **Modify** for the custom view next to the one you want to change.
3. Modify the search criteria.
4. Select **Test** to validate your filter criteria returns the results you want.
5. Select **Save**.

How to delete one of your custom views

1. Select **Custom Views** on the left-hand side.
2. Select **Delete** for the custom view next to the one you want to delete.

How to view an application's detailed information

Following finding the application, you can view the applications detailed information without having to be the application owner or having it locked to you.

To do this:

1. Select **Options** .
2. Select **Process Details**.



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