



# New ApplyOnline tools to help brokers receive a faster 'yes'

Hi,

We're pleased to announce Resimac is streamlining the task of applying for home loans by adding two valuable tools to our ApplyOnline portal provided by NextGen.

#### **Access Seeker**

## Generate comprehensive credit reports

Watch a video about how to use Access Seeker - please click here.

Brokers can quickly generate an Access Seeker comprehensive credit report before submitting an application for assessment. This feature enables brokers to review an applicant's credit history, as well as confirm credit limits and conduct on any existing loan facilities, without leaving a credit enquiry on the applicant's file.

Resimac had a soft launch of Access Seeker late last year. This was well-received and so we have made the tool more widely available.

Access Seeker is particularly useful for serving credit-impaired borrowers, as it prompts a conversation where the borrower can explain any defaults prior to submission. Brokers can make notes in the loan submission to aid credit assessment.

While lenders cannot see the comprehensive credit report, an upcoming update will indicate to Resimac whether liabilities have been verified by an Access Seeker credit report. This will fast-track assessment and deliver faster decisions. The update will also enable brokers to review, compare and reconcile the report against borrower-declared application data.

#### **NextGenID**

### Seamless identity checking

Watch a video about how to use NextGenID – please click here.

Brokers will be able to conduct identity checks more efficiently from Monday 3 April 2023 using NextGenID – this tool is just one click from within the ApplyOnline platform.

All required identification documents are loaded directly into the platform. There is also the benefit of data verification, eliminating any keying errors during the application process.

Note: if a client fails the NextGenID process, brokers will be required to complete the manual identification form (available on this BrokerZone page under 'Other Forms') and provide copies of the relevant identity at the time of application.

If you have any questions, please don't hesitate to reach out to your Resimac BDM or Relationship Manager.



Get in touch



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