

Mercury

Document Generation and E-Sign Capabilities

User Guide

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Preparing for E-Sign

To generate an electronic payout pack and begin the signing process within OneSpan via Mercury, a proposal needs to have the **Ready for Sign** status. A proposal will have the **Ready for Sign** status once it has passed all automated and manual credit checks, meaning that the required payout pack is ready to be created.

Proposals which have the **Ready for Sign** status can be accessed within the **My Proposals** section of Mercury. To access **My Proposals**, hover over **Proposals** in the navigation bar and select **My Proposals**.

The default view is of the **Submitted** tab. Here you will find a tabular view of all your submitted proposals (or those of your whole dealership dependant on user profile permissions). The search field allows you to search for a submitted proposal using either the Proposal ID or the Customer Name. You can also use the additional filters (visible by clicking the three-sliders icon) to further refine the results.

Alternatively, the **Ready for Sign** tab of the **My Workspace** section on the homepage will provide a list of all of your proposals which have the Ready for Sign status.

Once you have located a submitted proposal you wish to interact with, the vertical ellipsis on that proposal row will give you the options to either open the proposal to **view** the proposal overview page or jump straight into the **Documents** tab of that proposal (which is where you can initiate the electronic payout pack generation and e-signing).

Once **Documents** has been clicked, you will be presented with the **Documents** tab for that proposal. Assuming the proposal has the **Ready for Sign status**, you will see the **Sign Contract Documents** section, with the E-Sign detail to the left.

Sign contract documents

Electronic Signature

To arrange for your customer to electronically sign their finance documentation, you can use this option. To use this feature, the following is required:

- The customer's email and mobile number
- Your own email and mobile number

Please ensure that all the information provided as part of the proposal is accurate and correct as this information cannot be changed on the document once it has been generated.

If any changes are required prior to generating the document, please use the Edit Proposal button on the Summary tab.

Please also be aware that the E-Sign process does not currently support proposals which require at least one witness and/or guarantor.

Start E-Sign

Before initiating the E-Sign process, it is important that all proposal information loaded is accurate and correct. The E-Sign templates have been built in such a way that the majority of the fields which make up the various E-Sign templates are read-only, with the information being pulled and pre-populated from what is provided on Mercury. Therefore, changes need to be made on Mercury itself before progressing and generating the payout pack. This allows most edits made to the proposal in Mercury to be auto checked by our systems, resulting in a proposal which can progress without issue.

Upon clicking **Start E-Sign**, you will be presented with a pop-up dialog window which will ask you to confirm that all the information on the proposal is accurate and includes all the key information required on the generated document. Ticking the field to confirm will allow you to proceed with the generation of the payout pack.

Are you sure?



To ensure a smooth signing and payouts process, please confirm your proposal is fully up to date before generating contract documents. This can include the following information:

- The serial and registration numbers of assets (if applicable)
- Equipment supplier information
- Up to date customer details

You can easily add any of this information by clicking the "Edit Proposal" button below, if this information has already been provided you can proceed to start the e-sign process.

I confirm my proposal has the required details*

Edit Proposal

Proceed to E-Sign

Creating a Payout Pack

Main Contract Document

Clicking the **Start E-Sign** button takes you to the contract selection screen. The first thing to do here is to select the applicable contract document. The dropdown list of available documents is based on the product loaded on the proposal and is filtered accordingly (for example, only Hire Purchase contract documents will be available when loading a Hire Purchase proposal).

Contract documents

Contract *

Please select a document

Upon selection of the applicable contract document, the page form will open showing further detail about the selected contract in the **Contract Description** field as well as a section to add any **Additional Documents** and a section to provide the **Recipient Details**.

Additional Documents

You will first be able to add up to five additional documents to the payout pack by selecting any appropriate documents in the **Additional Documents** section. The Add **Additional Documents** button will add one additional document at a time, up to a maximum of five. Any of the additional documents can be removed from the pack by using the **minus** icon next to the document dropdown you wish to remove.

Additional documents

Additional document 1 *

Please select an additional document



Add additional document

Mandatory Additional Documents

There are circumstances where the selection of an additional document is mandatory, and the system will prompt you when this is the case.

Where a payment profile exceeds five rows of payments, the system will prompt a user to include a Payment Schedule addendum to fully capture this detail.

Where an asset list exceeds two assets, the system will prompt a user to include a Schedule of Goods addendum to fully capture this detail.

Recipient Details

Once the documents which will form the payout pack have been selected, you are then required to fill out the **Recipient Details** section. The email and phone number for each recipient will pull through from their customer/user record however this should be checked to ensure accuracy and amended if required. In cases where this doesn't populate, the information can be provided manually.

You must provide both an email address and mobile number for each recipient to proceed. The email address is where the link to access the generated payout pack will be sent and the phone number provided will be used to pass through an SMS verification gate in order for that recipient to gain access to the generated payout pack.

Recipient details

Please ensure that both the email address and mobile number provided for each recipient are correct before continuing.

Once the signing ceremony has begun, these cannot be changed. A link to the generated documents will be sent to the email provided and an access code will be sent to the mobile number provided. Both are required to allow the recipient to open the generated documents.

Introducer

First name *

Mercury


Last name *

Introducer

Email *

mercury.introducer@example.co.uk

Mobile number *

 +447849123456

Customer

First name *

Mercury


Last name *

Customer

Email *

mercury.customer@example.co.uk

Mobile number *

 +447849987654

Generating the Payout Pack

Once all the information is accurate and correct, the user can click the **Generate Documents** button to initiate the E-Sign process. This will generate a payout pack, which will be a collation of the contract document and any additional documents you have selected, with the information provided during the proposal creation journey being pre-populated in the applicable fields.

Upon successful generation of the payout pack, a green banner will now show on the page to indicate the initiation of the signing ceremony has been successful along with a reference ID and a link to return back to the **Proposal Overview** screen.

Signing Ceremony Started

Your selected documents have been generated and sent to the first recipient.

Your OneSpan reference is **1WOi8bLcX19oCf-hyHbMUYORl4c=**

Please use the navigation bar at the top of the page or return to the **Proposal Overview**.

As the payout pack has now been generated and will shortly be received by the first recipient, the proposal will now have the Documents Sent status.

Introducer Review

The generated payout pack will first be emailed to the introducer for review.

Upon receiving an email from the OneSpan platform, you will be presented with a **Review Document** button embedded in the email. Clicking the **Review Document** button within the email will take the user through to the OneSpan application.



Dear Customer,

We are pleased to confirm that the finance application for the referenced agreement number has been approved.

We have sent the documentation for you to review and sign.

Please take the time to check the agreement and understand the terms and conditions. Once satisfied, sign and complete the appropriate sections on the document.

The agreement will commence once we have received the signed documentation. If there are any queries with the returned documentation, we will be in touch.

Please keep a copy of these completed documents for your records.

If you have any questions in relation to this agreement, or if your circumstances have changed and this product is no longer suitable, please contact us by email on customerservice@novunabusinessfinance.co.uk

To understand how we collect and use your personal data, please check our privacy policy which is kept updated at <https://www.novuna.co.uk/privacy-policy/>

We will only be able to discuss the agreement with the named customer once full Data Protection has been completed.

REVIEW DOCUMENT

Yours faithfully,

Novuna Business Finance

SMS Verification

You will then be presented with the SMS authentication screen which will ask you to enter a six-digit code sent to your mobile phone via SMS. This code will be sent automatically upon accessing the page. When the code has been received, enter it and click **Login**.

Signer login

Enter the SMS passcode that was sent to your mobile phone (xxxxx5088) in order to securely access your transaction.

Passcode

[Need a new SMS passcode?](#)


Login

Reviewing the Payout Pack



Once the SMS verification process has been completed, you will be presented with an overview of the documents which form the payout pack. To begin, click **Get Started**.

As part of this transaction, you will need to perform the following tasks.

Your progress will be automatically saved. You may close this window at any time and come back using the link you have been provided.

 Review Documents

We have documents for you to fill out, sign or acknowledge.

 To Do	Electronic Disclosures and Signatures Consent
 To Do	BF1002 07.22 E-sign - Non Regulated Hire Purchase Agreement V2

Get Started

The first document to review and accept is the **Consent and Disclosure** form. Review the contents and, once happy, select the checkbox at the top of the document, followed then by clicking the **Accept** button. This will take you through to the main contract document.

I have read and agree to the terms of the eSign Disclosure Document.

Accept

Mercury populates almost all of the information from what was provided when initially creating the proposal and so most fields are read-only. This means that it is important to confirm the accuracy of information provided prior to generating the payout pack – if any changes need to be made to the proposal, these need to be done prior to generating the document and so should be made within Mercury itself.

In general, fields which require information which isn't captured on Mercury are open to edit along with the contact details (email, telephone and mobile number) fields as there is a requirement that at least one of these is provided. From a customer's perspective, fields such as those on the Direct Debit Mandate (DDM) are available to edit.

Once you have reviewed the document, have completed any required fields and are happy with the document, you can click **Confirm**.

Upon clicking **Confirm**, the payout pack will then be sent on to the customer.

Customer Signing

On receiving the email from OneSpan following the introducer review, the customer will follow a similar process as to that what is outlined above.

They will receive a link to open the document, at which point they are then required to pass through SMS verification to access the payout pack.

Once opened, the customer can view, review and add any required details to the document before signing. Fields which require completion by the customer (such as DDM details) will be clearly marked and the customer will have a button to the left-side of the page which will take them to the next required field.

Upon completion, they will also then click **Confirm** which will then send on the contract documents to Novuna for a final review of the provided information and sign off.

Novuna Signing

On receiving the email from OneSpan following both the introducer review and customer signing, checks will begin with Novuna and, upon completion, the final details of the payout pack will be completed by Novuna, including sign off.

Once the Novuna's internal processes have been completed and the payout pack has been signed for the last time, a completion email will be issued to all involved parties.

Contract Completion

When all recipients have reviewed the payout pack, completed the required information, and provided all relevant signatures, the payout pack will be completed.

At this point, each recipient will receive a confirmation email from OneSpan advising that the payout pack has been completed. The email will contain a link which allows a user to access the completed documents for review or download them. This allows the completed documents to be saved locally where required.



Hi Mercury Customer,

Everyone has signed "Non-Regulated Hire Purchase Agreement A000398334".

You can securely download the completed documents here:

[VIEW COMPLETED DOCUMENTS](#)

Please make sure you download and keep the documents for your records. These documents will no longer be accessible when Mercury OneSpan SIT archives "Non-Regulated Hire Purchase Agreement A000398334".

Thank you,
Novuna Business Finance

That then concludes the E-Sign journey

Void a Payout Pack

In scenarios where there are issues found with the payout pack (such as incorrect data, missing optional documents, wrong contract type, etc...), a payout pack can be **voided** to allow changes to then be made within the appropriate section in Mercury and a new payout pack then generated.

Voiding a Payout Pack

Scenarios may arise where a generated payout pack needs to be voided – this could be for a number of reasons, including incorrect data, incorrect or missing additional documents, incorrect contract selection or incorrect recipient details.

If you need to void a generated payout pack, you need to first locate the proposal for which the payout pack needs to be voided. Please note, this proposal needs to have the **Documents Sent** status showing in Mercury for the void document feature to be available – which is the case up until Novuna receive the payout pack to review.

When the applicable proposal has been located, navigate to the **Documents** tab for that proposal.

Assuming the proposal has the **Document Sent** status, you will be presented with the void section.

Generated contract documents

Electronic Signature

In instances where changes are required on the generated contract documents (issued via DocuSign) to data which can only be amended directly in Mercury, the contract document needs to be voided and regenerated.

Please use the **Void Contract Document** button below to initiate the void process. You will then be able to make any required amendments to the proposal in Mercury and follow the normal contract generation steps as per the first time the contract documents were generated (on this tab).

Prior to regenerating the document, please ensure that all information provided on the proposal is accurate.

Void Contract Document

To void the generated payout pack, use the **Void Contract Document** button. This will send a request to the OneSpan platform to void the contract document. Once this has been done, the proposal will move back to the Ready for Sign status within Mercury meaning that amendments can be made and the payout pack can be regenerated.