

# Affordability Passport Customer User Guide

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1. Access link to get started
2. Provide Consent
3. Select Bank Account
4. Confirm Accounts

# GETTING STARTED

Creating an Affordability Passport is quick and simple.

All you need to do is follow the screen prompts and you should be done in under 10 minutes.

However, just to be sure that your journey is completely smooth and straightforward, this user guide has been designed to support you step-by-step through the online process and to anticipate any queries you might have.

# THINGS YOU'LL NEED

Make sure you have got the following:

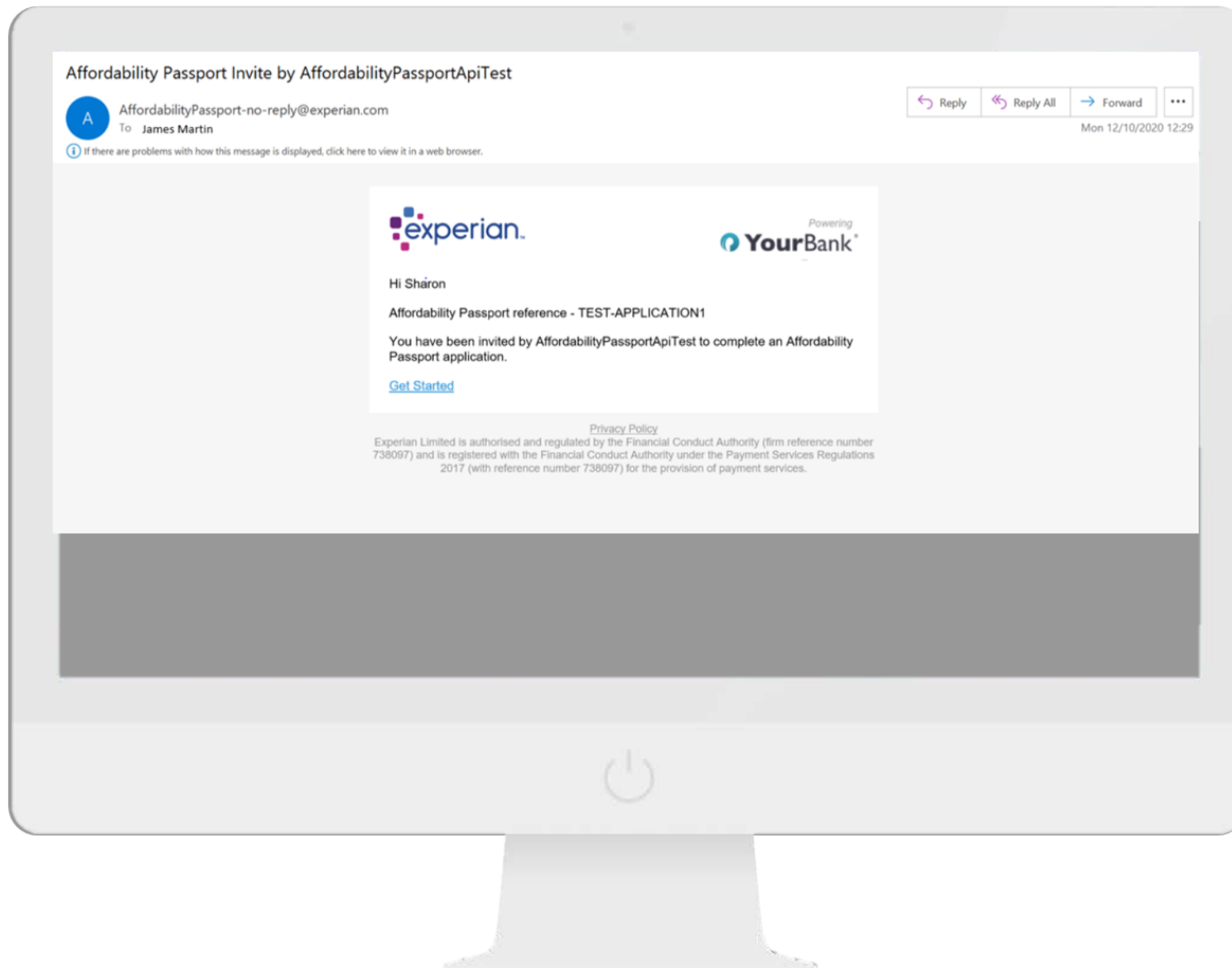
- **Bank account login details** to allow you to login to your online bank account.

# APPLICATION INVITE

The Affordability Passport will enable you to securely share your income and expenditure data with Quantum Mortgages (QML) via Open Banking.

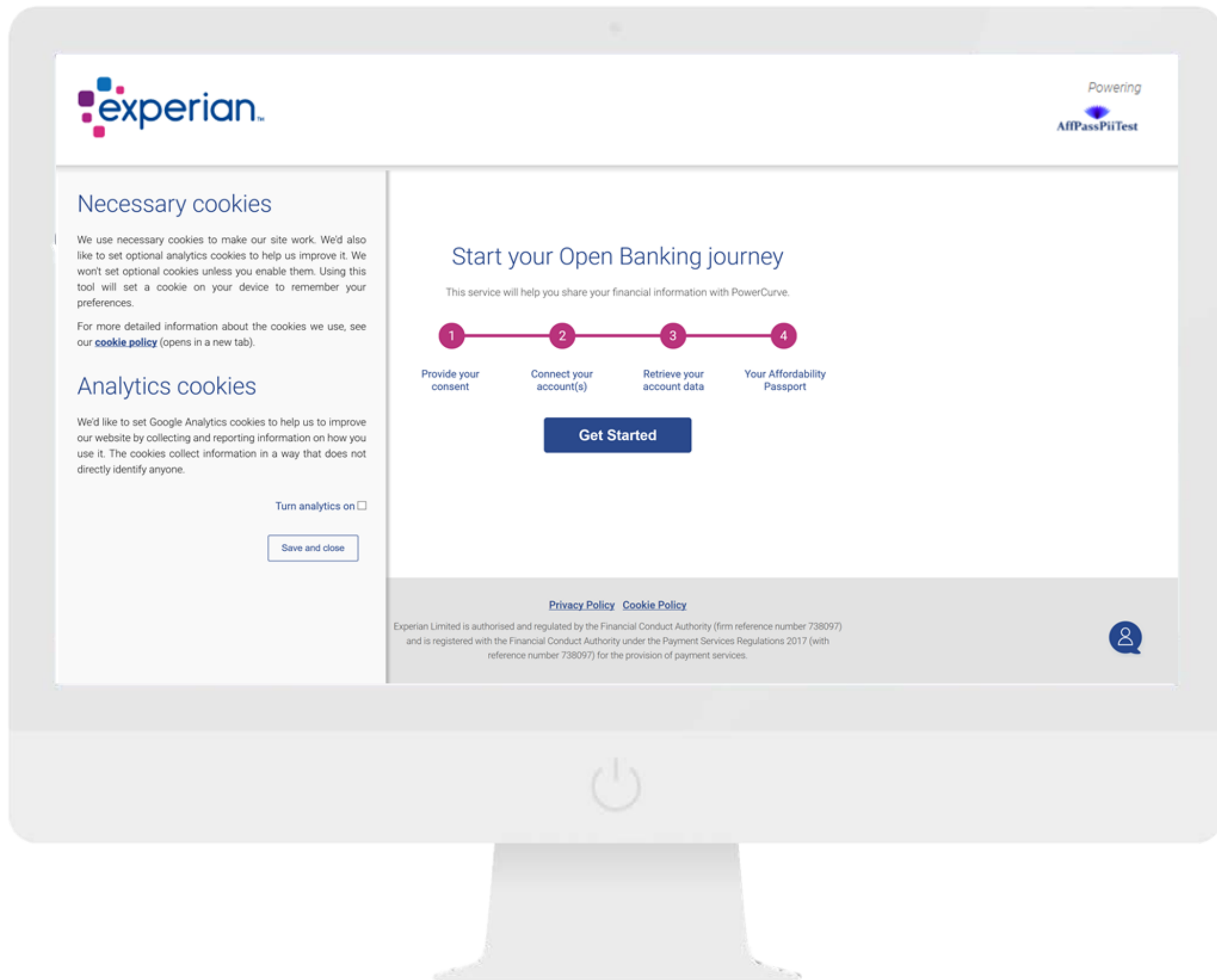
Your journey will begin, once an application invite has been sent out to you from QML.

Once you have received your email invite, you will need to select the [Get Started] link which will re-direct you to the welcome page.



# WELCOME PAGE

After clicking on the application URL you can start your application by reviewing the cookies policy and selecting [Save and close] in the cookies window. Followed by pressing [Get Started].



# PROVIDE CONSENT

After selecting get started, you will be required to provide consent by viewing the details and pressing [I agree, continue].

**Note** - Once the consent is provided an identity verification check will be conducted against the submitted personal details from the previous step.

In the case of an Identity verification failure, a notification will be sent back to QML.

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< Back

Provide your consent

To make it easier for you to get the products, services or advice you require from your chosen organisation and to provide you with this service we need your consent to access some information in your bank and building society accounts.

Here's what we access from your accounts to categorise income and expenditure.

Your account details

This includes...

- Your account name, number and sort code
- Your account balance
- Any other names linked to this account

Your account transactions for the last 12 months

This includes...

- Details of your incoming and outgoing transactions

Your account features and benefits

This includes...

- The type of account you have

Connecting accounts

If you don't want us to provide this service you may have to provide this information directly to the chosen organisation.

This information will be used to provide this service to you and to improve our products and services which use bank account information. This means we'll use it to help us to prevent fraud and to handle any questions or complaints you may have about this service. So we can do this we'll store your account information for up to 6 years from the date we receive it – but don't worry, we'll never share it without your permission.

To prevent fraud and so that we can provide this service to you we'll need to verify your identity and will use the information you provide to do this.

For further information about how we handle your information generally, please read our [Privacy Policy](#).

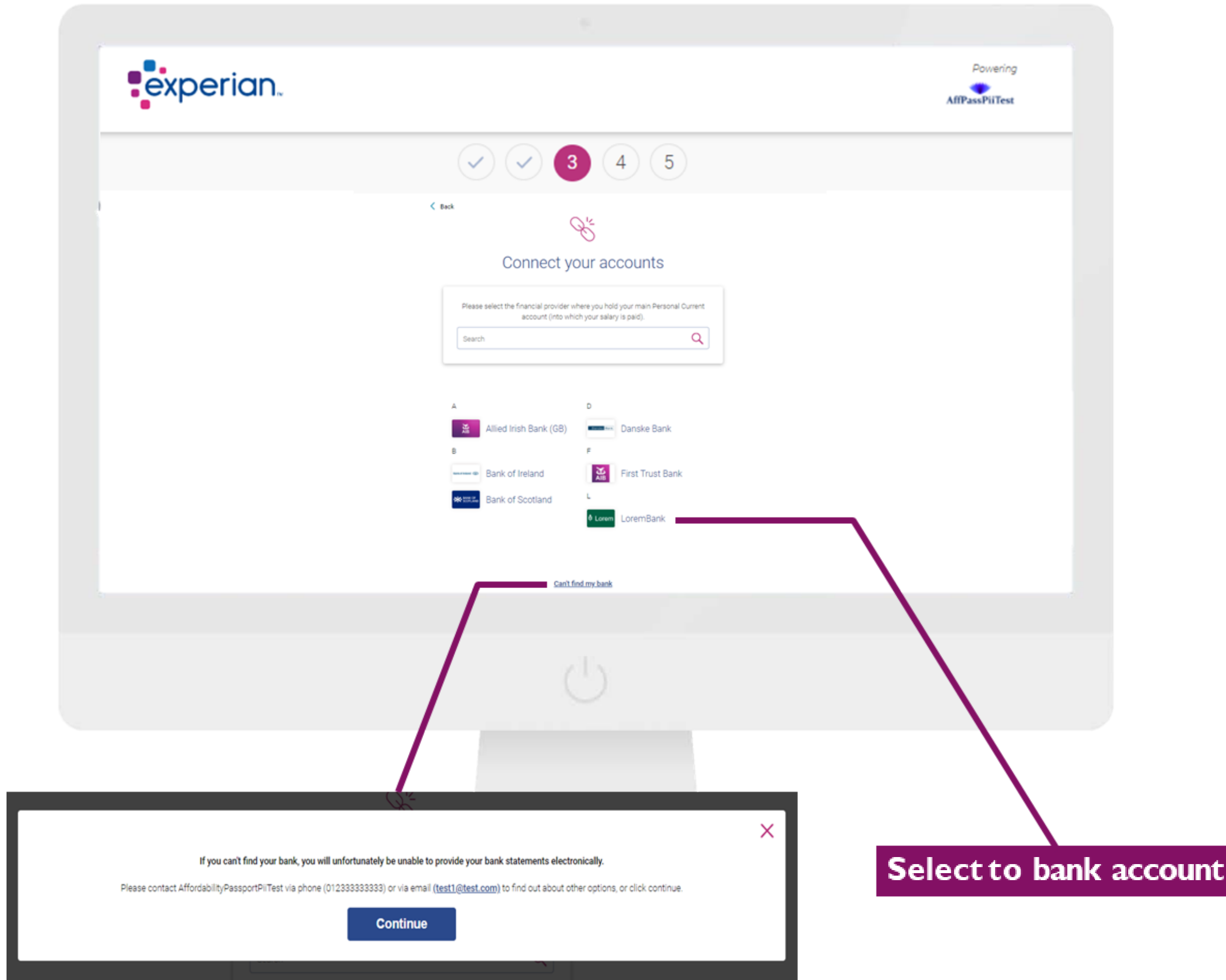
By pressing 'I agree, continue', you're accepting our Terms and giving us permission to access your account information for the purposes explained in this wording and our Privacy Policy. Before you do this, please take a few minutes to read our [Terms](#) and [Privacy Policy](#).

I agree, continue

# SELECT BANK ACCOUNT

After the identity verification check is complete, you can select a bank to connect to. You will then be redirected to the bank login website or mobile app.

If you can't find your bank you want to connect to, then the pop-up highlighted on under 'Can't find my bank' will be presented informing you to contact Experian for next steps.



# CONFIRM ACCOUNTS

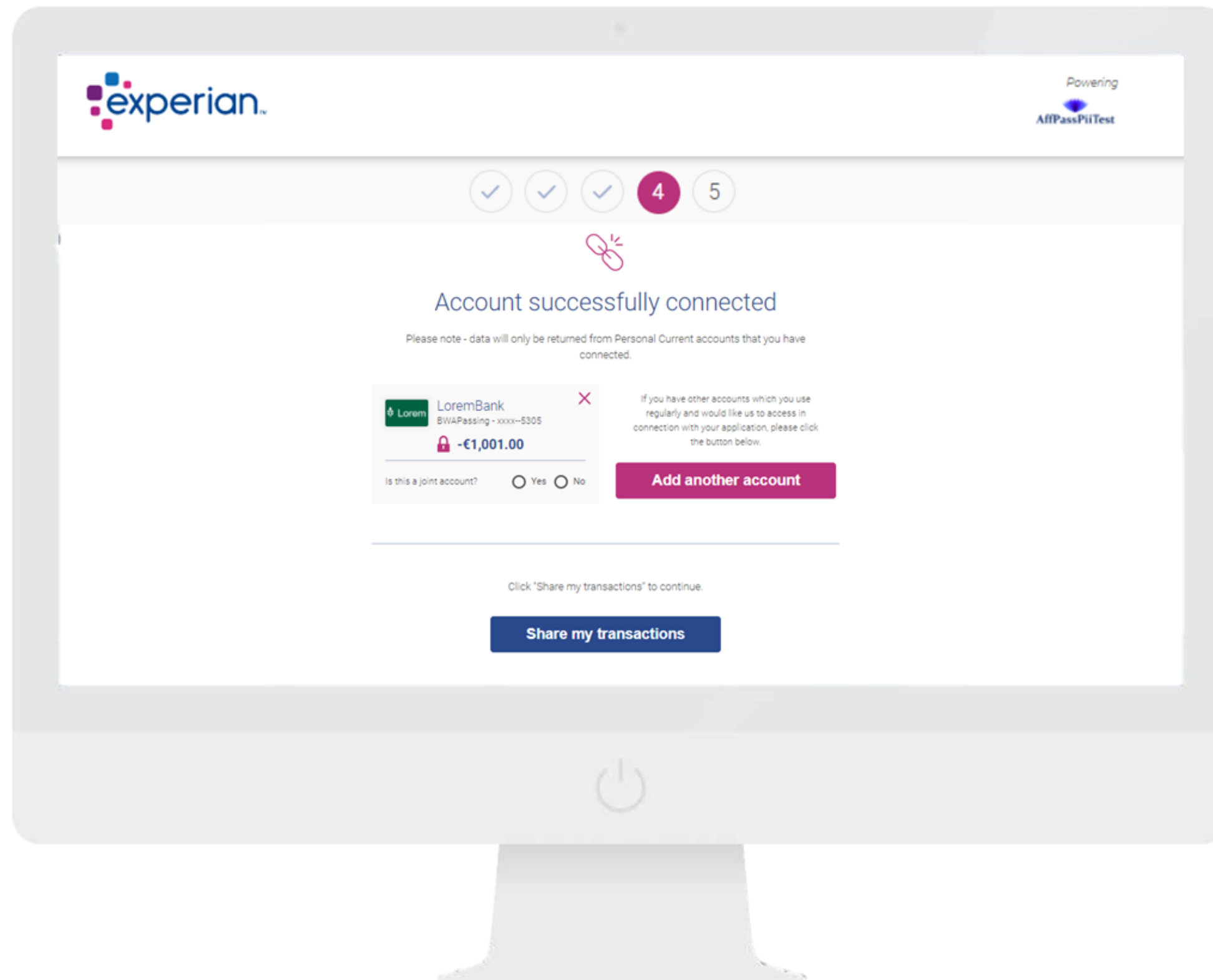
After returning from the bank, you will be presented with a list of your connected accounts.

You will be required to select if it is a joint account and press [Share my transactions] to continue the application.

If you wish to connect to another account, this can be done by pressing [Add another account].

## Note:

- Only personal current accounts are currently supported.
- Data will only be shared from your preferred account currency.
- Bank account verification check will be conducted to check you own the account being connected to. If this check fails – then no data will be shared from the account.
- In the case of a bank account verification failure, a notification will be sent to QML.

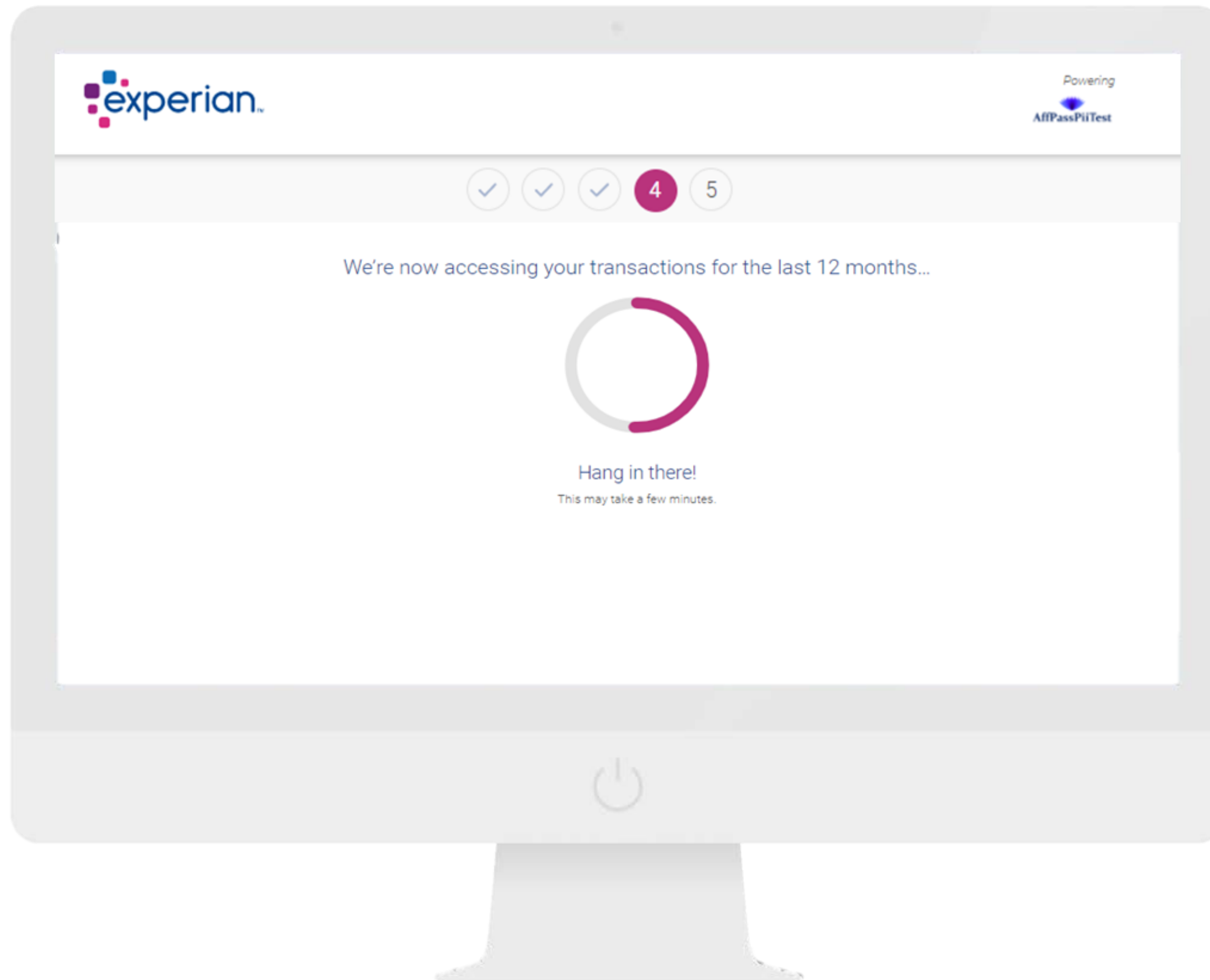


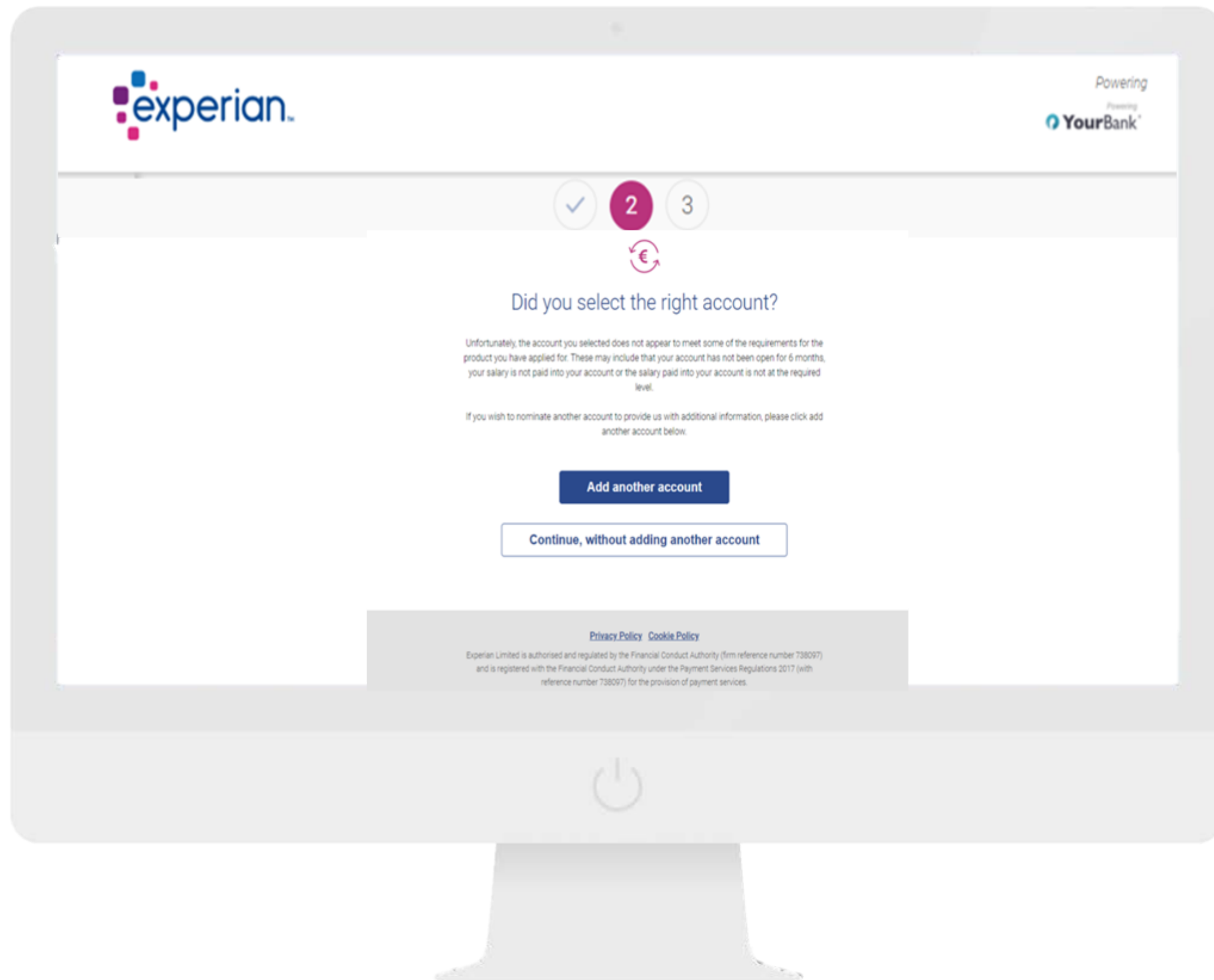
# FETCHING TRANSACTIONS

After confirming your connected accounts, the account transactions will be fetched and categorised.

**Note:**

Data will be pulled for the last 12 months.

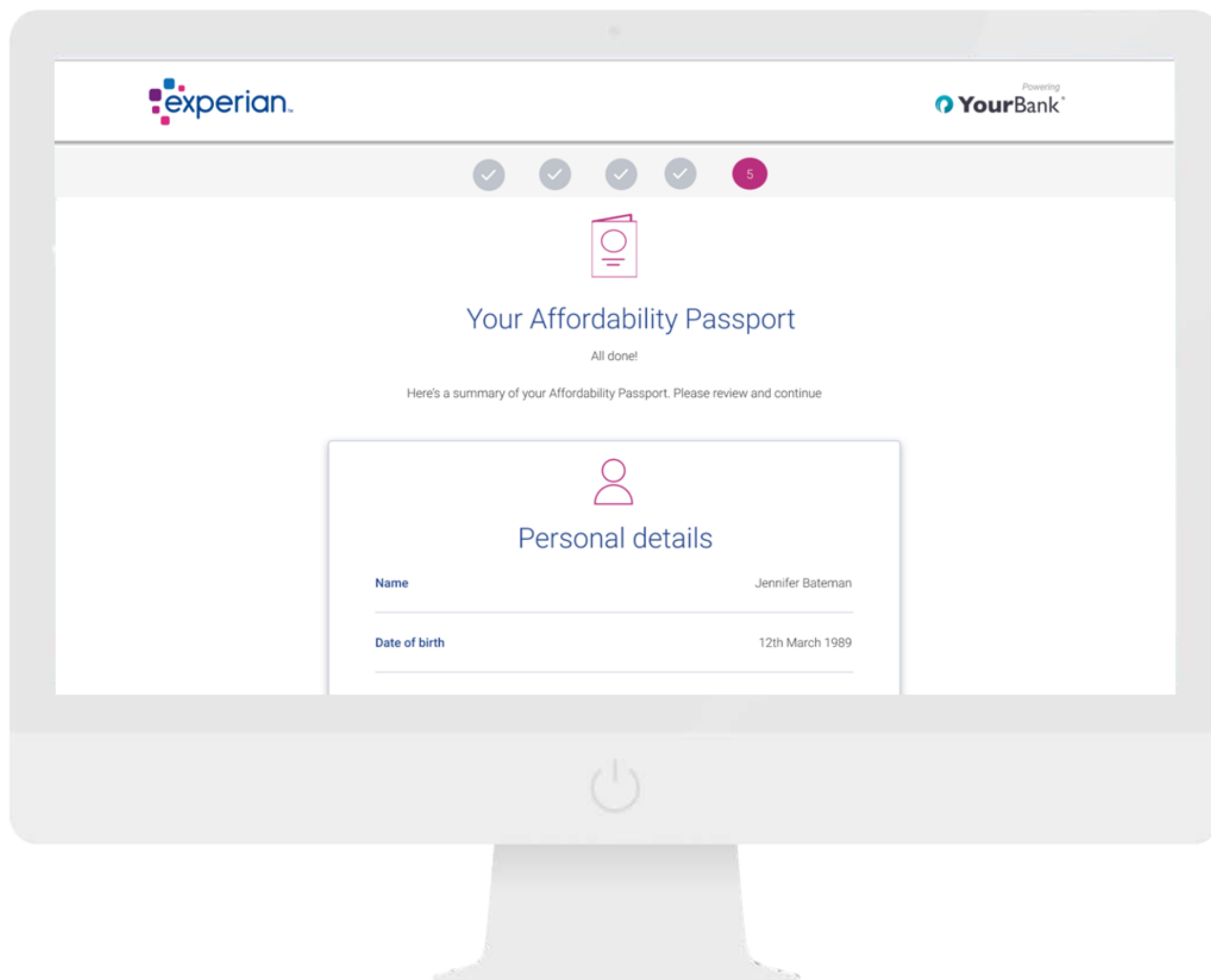




# ACCOUNT REQUIREMENT CHECK

After confirming your connected accounts, the account transactions will be fetched and categorised.

You can choose to add another account or continue.



# YOUR AFFORDABILITY PASSPORT

Once all accounts have been connected to, QML will be presented with a view of your Affordability Passport data to review.

# BWA ACCOUNT VERIFICATION FAILURE

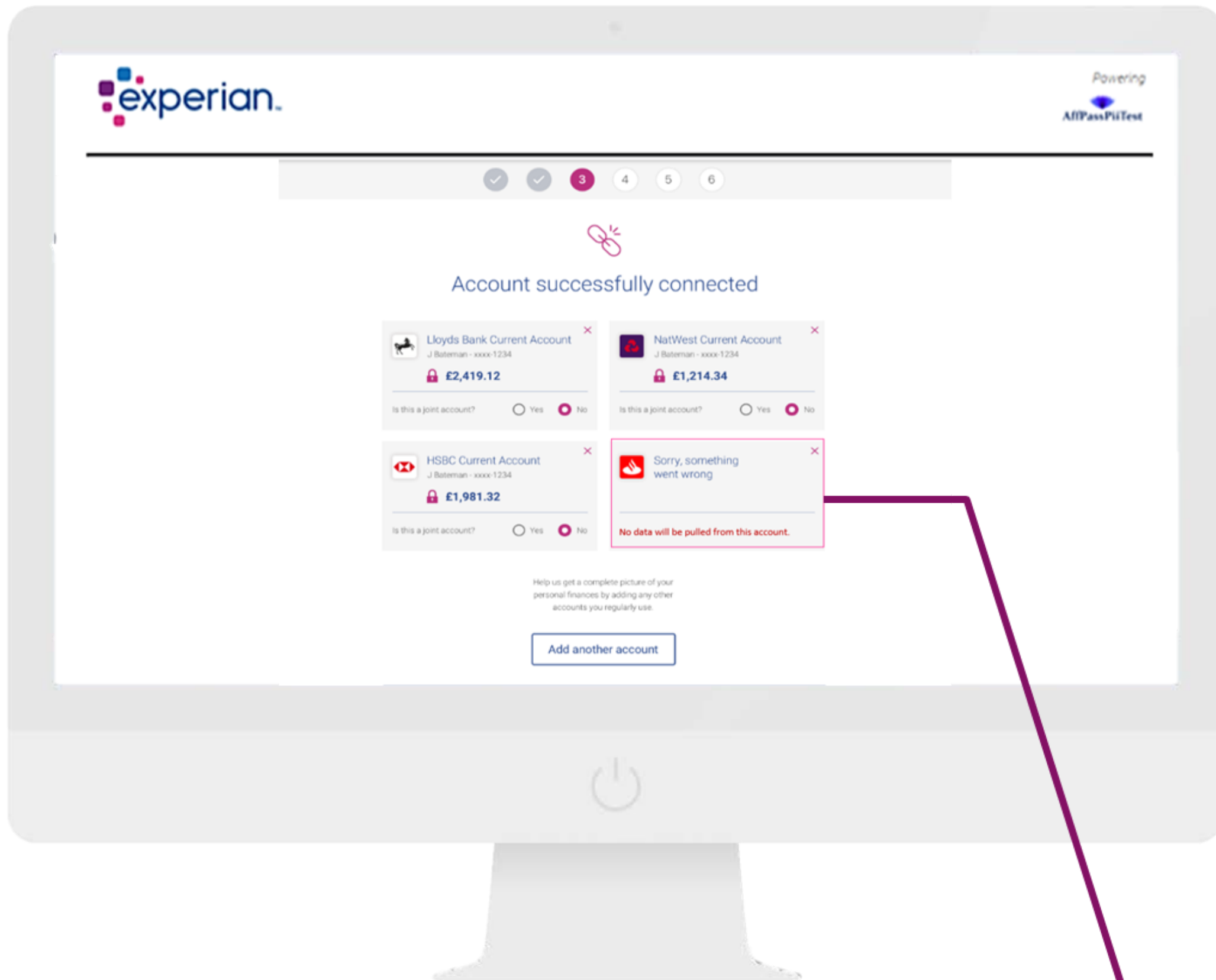
As you connect to your current accounts to share transactional data, you may see the 'No data can be pulled from this account' error message. However, you can continue your journey if all other accounts have been added

## How this issue is triggered:

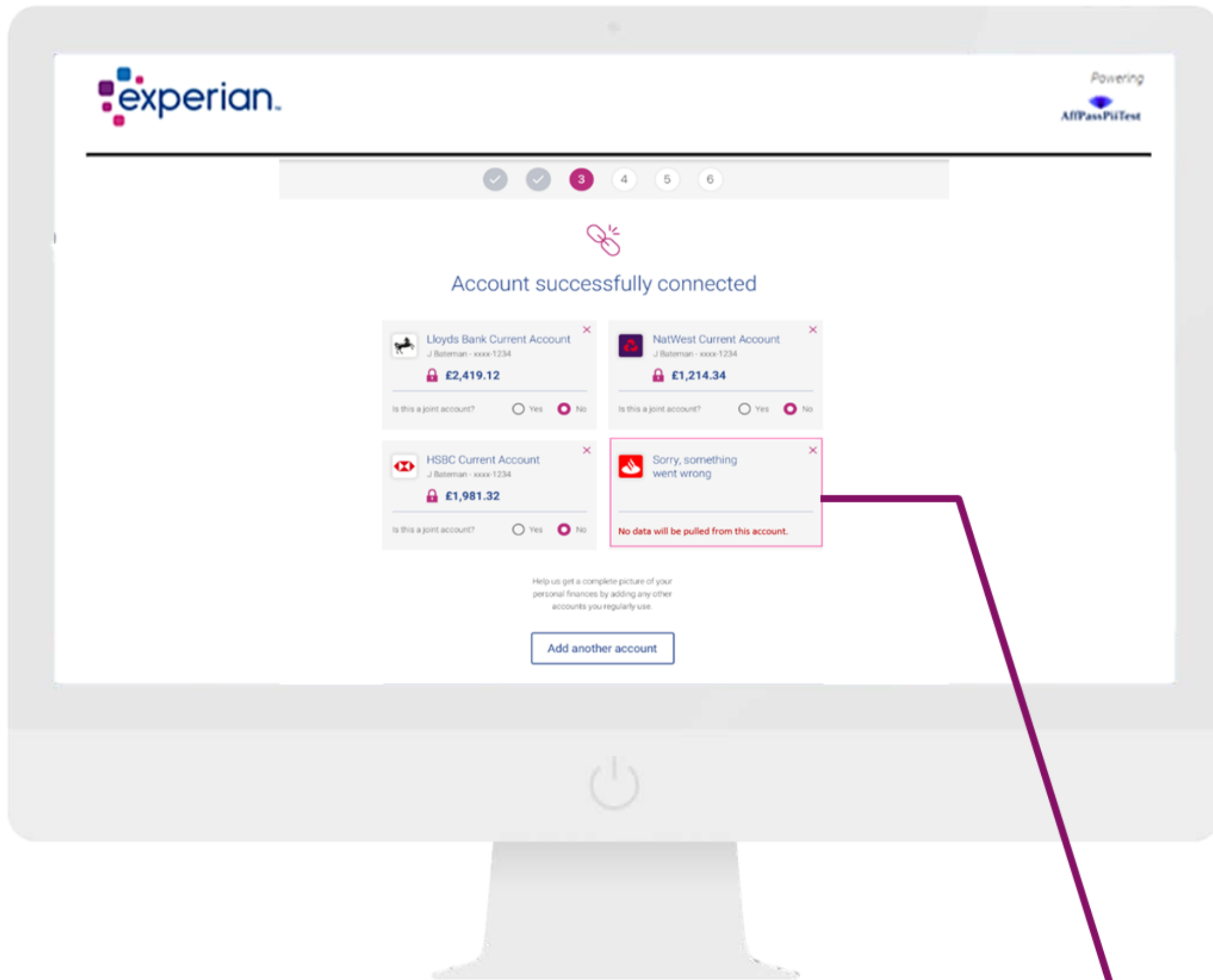
This error could occur when trying to connect to a bank account or verify bank account ownership.

## Troubleshooting/common fixes:

- If the account which cannot be connected to is a supported bank. You can try and re-connect to the account via 'Add another account'.
- If this does not resolve the issue and the problem persists, this should be raised with the service desk support team.



No data will be pulled from this account



This account cannot be verified.  
No data will be shared from this  
account.

# BWA FAILURE – SCORE TOO LOW

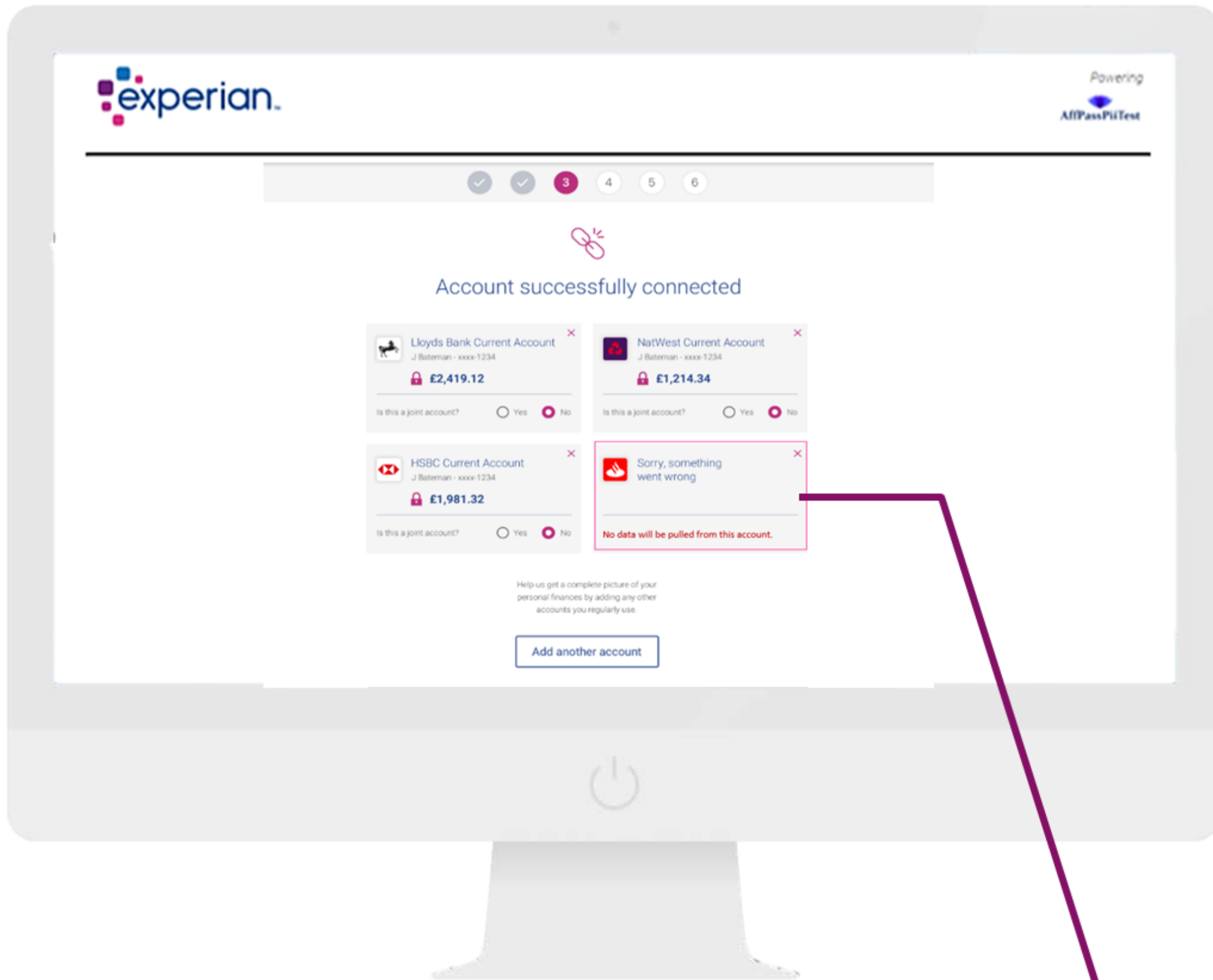
If you connect to your current accounts to share transactional data, you may see the 'This account cannot be verified. No data will be shared from this account' error message.

## How this issue is triggered:

This error could occur when the details provided during sign up do not match those registered with the account.

## Note:

- This is not a technical issue and refers to an account verification failure.
- If this occurs, your Broker will need to arrange to provide us with your details via another method.



This account currency is not supported. No data will be shared from this account

# NON-DEFAULT CURRENCY – ACCOUNT CURRENCY NOT SUPPORTED

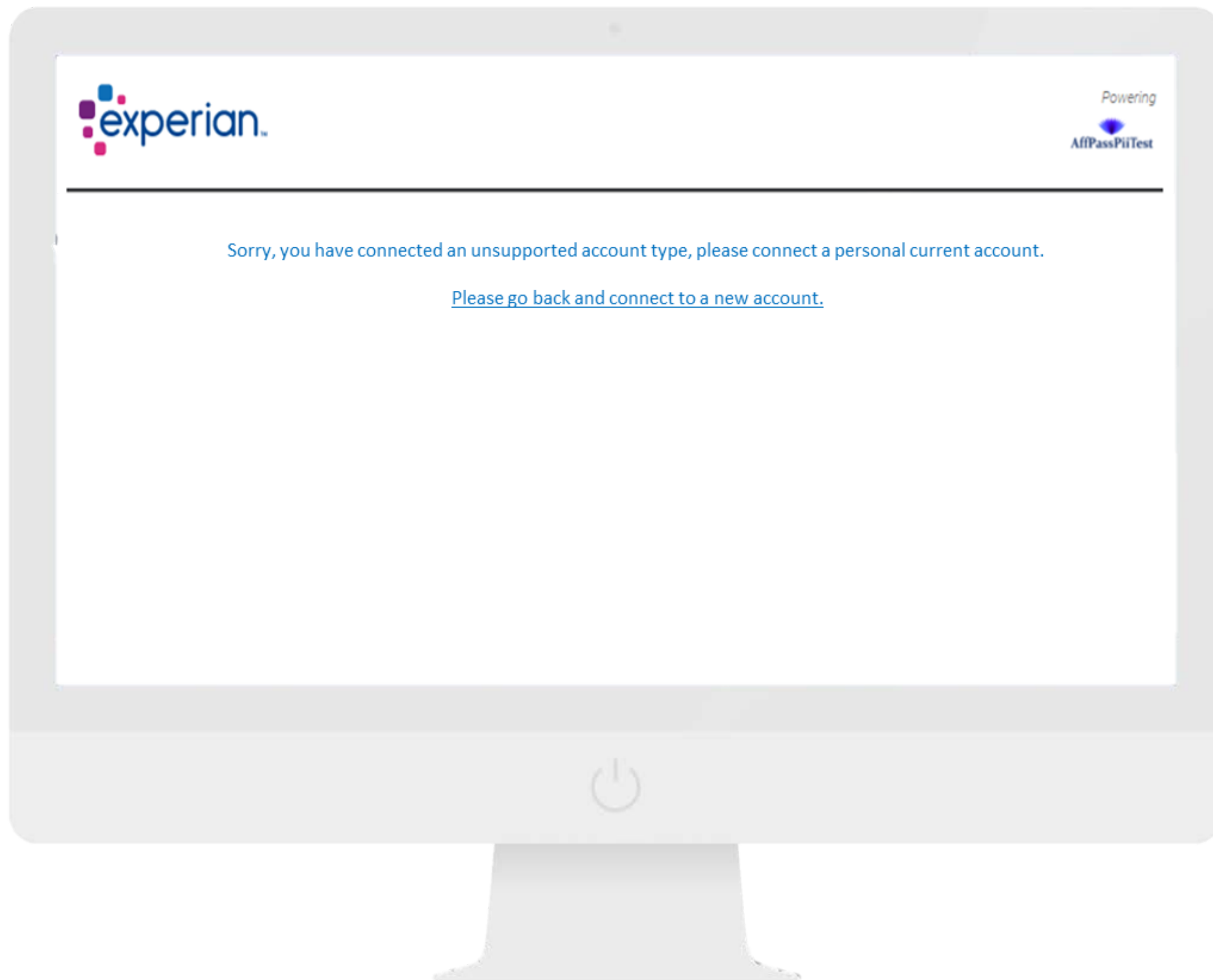
As you connect to your current accounts to share transactional data, you may see the ‘The account currency is not supported. No data will be shared from this account’ error message.

## How this issue is triggered:

This error could occur when the account connected to has an unsupported currency. Foreign currency accounts may contain multiple currencies, which will result in this error.

## Note:

– You will need to speak to your Broker for an alternative way to share data.



# PERSONAL CURRENT ACCOUNT CHECK

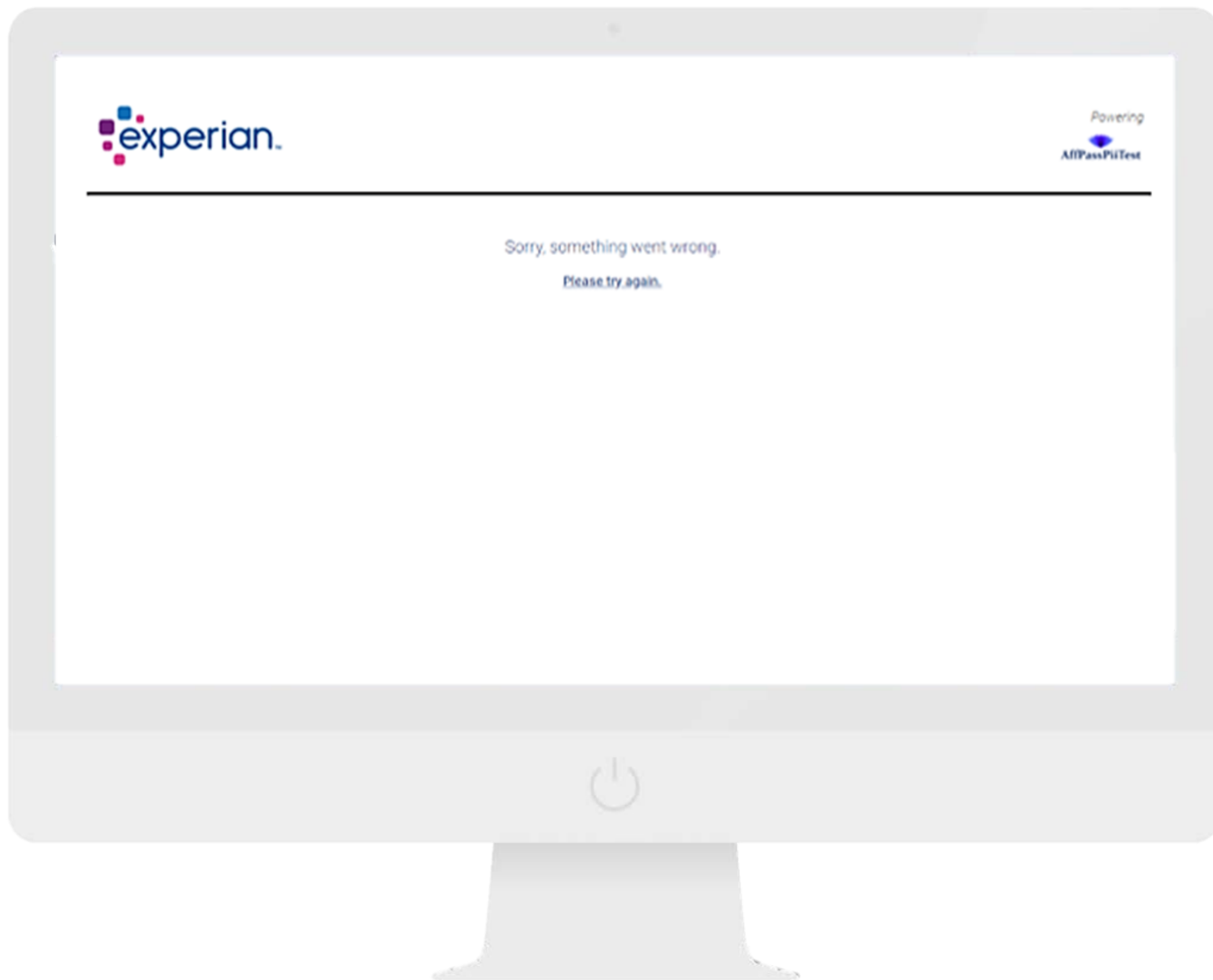
After step 4, if you connect to an unsupported account type (i.e. savings account, business account), you will be asked to go back and connect to another account.

## **How this issue is triggered:**

You may have attempted to connect to an account type that is not a “Personal Current Account”.

## **Note:**

- Currently only Personal Current Account types are supported by Affordability Passport.
- Savings and Business accounts cannot be connected to currently via the Affordability Passport.



# GENERIC ERROR PAGE

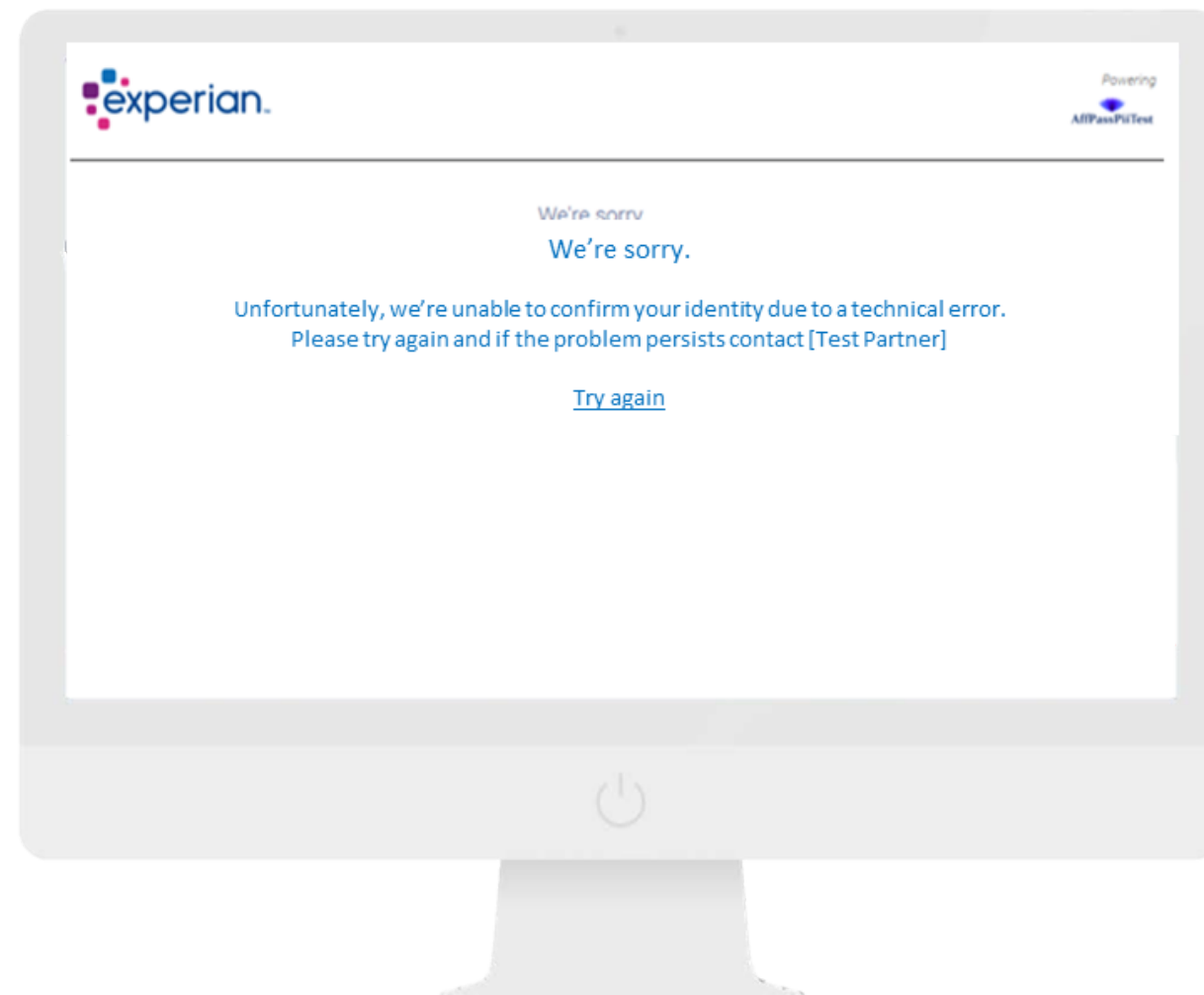
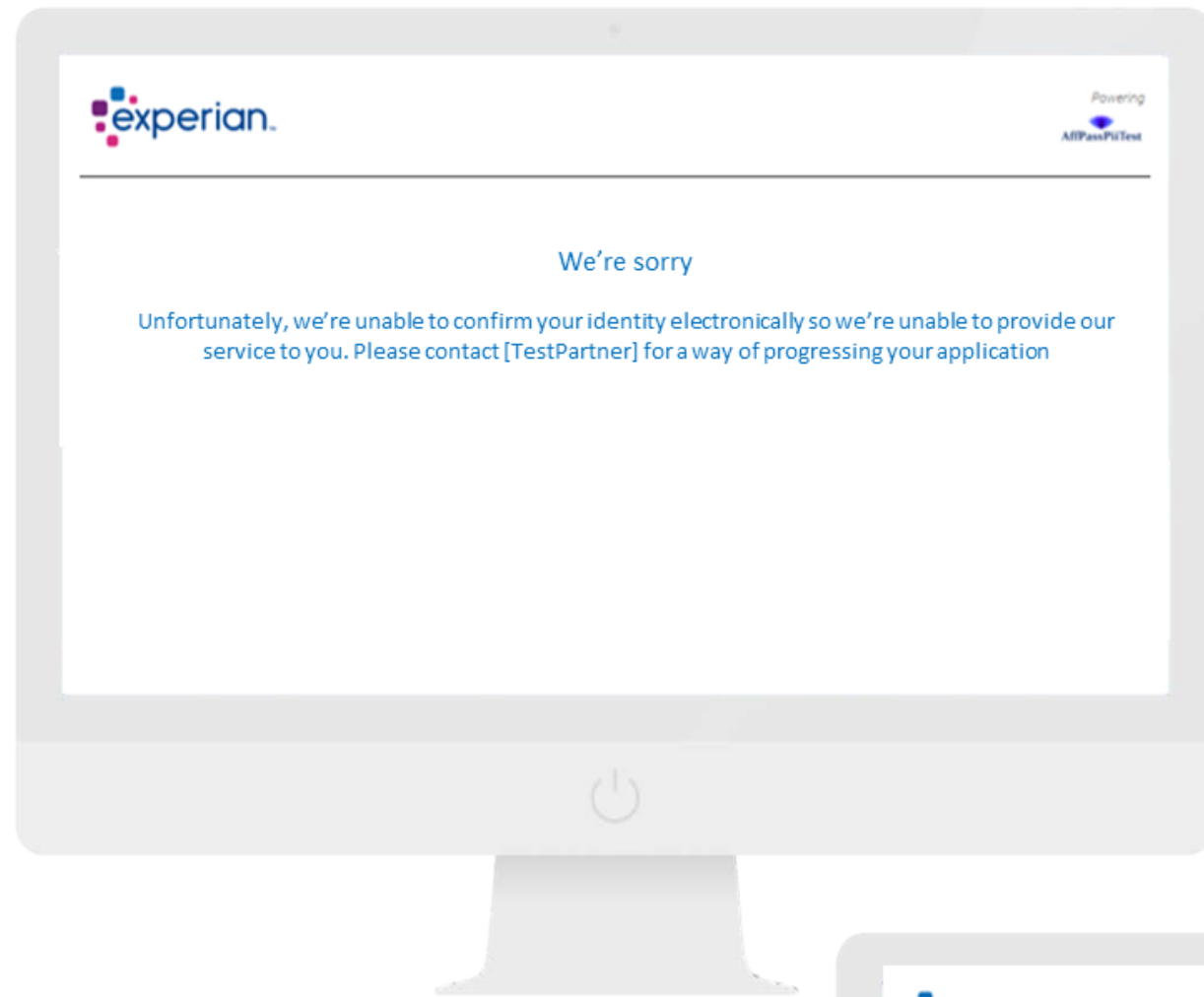
As you progress your application, if there is a technical error, an error page will inform you to go back to the last step to trigger the request.

## **How this issue is triggered:**

This error could occur when trying to continue application.

## **Troubleshooting/common fixes:**

- Select the link from the invite and restart your journey
- Request that QML send out a new invite link
- If the issue not resolved
- Contact the service desk team.



# IDENTITY VERIFICATION CHECK FAILURE

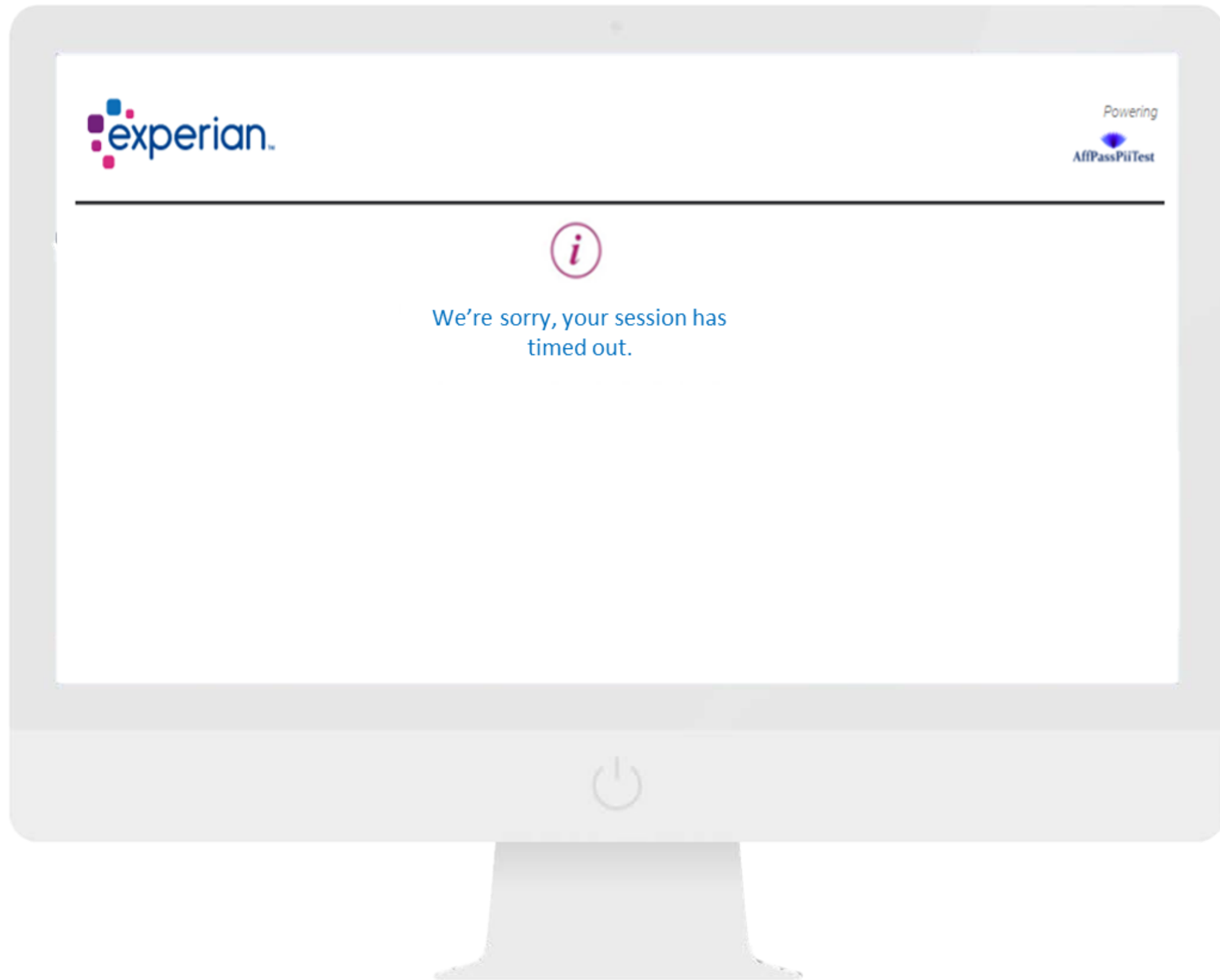
From step 3, if there is an error returned in conducting the identity verification check, then you will not be able to continue your application.

## How this issue is triggered:

Identity verification check failure due to unknown technical error or no customer data exists to verify you.

## Troubleshooting/Common fixes:

You will need to speak with your Broker for an alternative way to share your data.



# SESSION TIMEOUT

If you have started your application and is inactive for a set period in the session, you will be informed to 'go back to client' to access Open Banking again.

## **How this issue is triggered:**

If your session is inactive for more than 15 minutes the following screen will pop up.

## **Troubleshooting/Common fixes:**

Please go back to the link and try again.