

Mercury

Introducer – Comprehensive User Guide

The new Mercury is your cutting-edge customer application and management portal. An application built to give you control and ownership of the business you submit putting you on the front foot with your clients.

The application delivers a whole host of value adding services and capabilities, providing you with all the tools you need in one single system. The new functionality helps you manage the full lifecycle of your business finance from proposal to portfolio management.

It's really important to us that you get the best out of our offering and we'll be canvassing your feedback on our new digital capabilities. Our team are working hard on delivering exciting future developments which will be launching in the coming months to further enhance your experience.

Introduction	2
Contents	3
User Types	5
Home Page	6
Create a New Proposal	8
Product Details	8
Customer Details	10
Customer Search	10
Creating a Customer	12
Private Individuals	15
Sole Traders	15
Partnerships	16
Non-Limited Customer Types	17
Agriculture & Farming Industry Types	17
Linking a Customer	18
Private Individuals	21
Sole Trader	21
Partnership	22
Non-Limited Customer Types	23
Agriculture & Farming Industry Types	24
Create a New Billing Address (Customer)	24
Guarantor Details	25
Guarantor Search	25
Personal Guarantee	25
Corporate Guarantee	27
Creating a Guarantor	28
Linking a Guarantor	28
Creating a New Billing Address (Guarantor)	29
Asset Details	29
Hire Purchase	29
Cars	31
Wheeled Assets	32
Livestock	32
Finance Lease	32
Loan	32
Supplier Details	33
Creating a New Supplier	35
Linking a Supplier	36
Create a New Billing Address (Supplier)	36
Asset List	37

Pricing Details	39
Advanced (Hire Purchase)	40
Finance Lease	40
Loan	41
Proposal Summary	42
Product Details	42
Customer Details	42
Guarantor Details	43
Asset Details	43
Finance Details	43
Additional Information	44
Upload Documents	44
Proposal Submission	45
My Proposals	46
Submitted Proposals	46
Submitted Proposals Search Filters	48
Accessing a Submitted Proposal	49
Summary	49
Conditions	51
Notes	51
Documents	52
Ready for Sign	53
Editing a Submitted Proposal	54
Removing Assets	56
Financial Changes	57
Saved Proposals	57
Proposal Resume	58
Editing the Product Details	59
My Agreements	60
Agreement Search Filters	61
Accessing an Agreement	62
Agreement Overview	62
Asset Management	64
Adding a New Asset (Asset Catalogue)	65
Adding a Car Asset	66
Asset Catalogue (Proposal Creation)	66
Help & Support	68

Mercury currently allows for users to be set up as one of two distinct user types which has an impact upon permissions – each type defines what actions users are able to perform and provides a different view within the application.

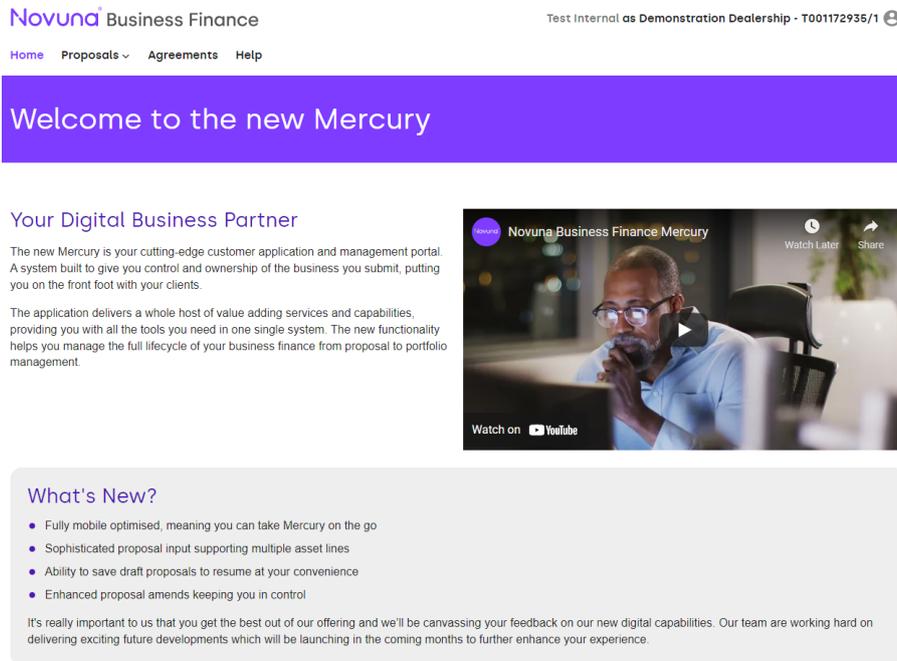
The two user types are:

- Salesperson
- Sales Manager

A **Salesperson** is a standard Mercury user with the ability to create and view content solely related to their account. They can create proposals on behalf of themselves only and can view new and live business that they have previously raised or had raised on their behalf (by a Sales Manager from their dealership or by an Internal User).

A **Sales Manager** is an administrator account allocated to a dealership. A Sales Manager is able to submit a proposal on behalf of a Salesperson within their dealership and these accounts can view all the proposals/agreements within their dealership and can view/edit certain aspects of the application that other user types are prevented from.

Once you login to Mercury, you will automatically be directed to the Home Page. The **Home Page** contains key information such as what's new within Mercury and a quick link to the **help and support** area.



The navigation bar is available throughout the application and is located in the upper right area of the screen. This allows for quick access to the various sections of the Mercury application.

Home Proposals Agreements Help

The main areas within the navigation bar are:

- Home** – clicking this will bring you back to the homepage
- Proposals** – this is where you can start a brand-new proposal using the 'Create new proposal' option, or view saved/submitted proposals within 'My proposals'.
- Agreements** – this section provides you with a view of all your agreements alongside its status in the asset finance journey. If you would like to view a specific agreement, you can click on the three dots that appears besides the status to see more detail.
- Help** – This tab takes you through to the 'Help & Support' section of the application where there is a host of information and contacts to help with any queries you may have.

Additionally, dependent on the permissions set for your profile, the option for **Assets** may be present on the navigation bar.

Home **Proposals** ▾ **Agreements** **Assets** **Help**

This takes the user into the asset management screen – more information on this can be found in the [Asset Management](#) section of this guide.

The navigation bar will highlight in purple the corresponding menu item for the area of the application you are currently in.

Above the navigation bar, and visible on all screens, is information about who is currently logged into the system (including the third-party reference number). The person icon to the right of the user details contains the link to log out of the Mercury application.

Test Internal as Demonstration Dealership - T001172935/1 

To begin the proposal journey, hover over the **Proposal** dropdown menu item in the navigation bar and then select **Create new proposal**.

Product Details

Doing so will open the **Select product** page.

The screenshot shows the 'Select product' page with a purple header. Below the header is a progress bar with five steps: Product (selected), Customer, Assets, Finance, and Summary. The 'Product details' section contains two dropdown menus: 'Product type *' (labeled 1) and 'Product *' (labeled 2). The 'Reference details' section contains two fields: 'Introductory source *' (labeled 3) and 'Introducer reference' (labeled 4). A 'Next' button is located at the bottom right.

This screen allows you to capture **Product Details** for the proposal you are creating. You can begin by selecting Hire Purchase, Finance Lease or Loan as the **Product Type** (1) which will then dynamically populate the **Product** (2) dropdown.

Upon selection of a **Product**, an additional field will appear titled **Frame Agreement** (5) (in instances where there is more than one frame agreement for the selected product, otherwise it will remain hidden) which allows a user to select the primary container for business rules which dictates key aspects of the proposal journey such as available products, assets, and pricing packs.

This screenshot shows the 'Product details' section of the 'Select product' page. The 'Product type *' dropdown is set to 'Hire Purchase' and the 'Product *' dropdown is also set to 'Hire Purchase'. Below these, the 'Frame agreement *' dropdown is set to 'Select' and is labeled with a circled 5.

Additionally, you are able to capture the **Reference Details** – which include both the **Introductory Source** (3) and the **Introducer Reference** (4).

Hire Purchase and Finance Lease products provide you with the same fields to complete as outlined above – however, it is worth noting that when creating a proposal where the **Product Type** is **Loan**, the user is instead presented with a **Reason for Loan** (6) field.

Product details

Product type *	Product *
<input type="text" value="Loan"/>	<input type="text" value="Loan"/>
Reason for loan *	
<input type="text" value="Select"/>	

If you are logged in as a **Sales Manager** user, you will also see a **Salesperson** (7) dropdown selection allowing you to specify on whose behalf, within your dealership, you are creating the proposal (if applicable).

Reference details

Introductory source *	Introducer reference
<input type="text" value="Select"/>	<input type="text"/>
Salesperson *	
<input type="text" value="Select"/>	

Once the required products and other information have been captured, you can then click **Next** to proceed.

The following fields are mandatory:

- Product Type
- Product
- Introductory Source
- Frame Agreement (if applicable)
- Salesperson (if applicable)

If any of the mandatory fields have not been completed, validation will appear upon clicking **Next** advising you what is missing.

Customer Details

Once you've progressed through the **Product Details** screen, you will now be required to add the **customer details**.

Customer Search

The first part of the **Select Customer** step requires you to select who the customer on the proposal will be. As a user, you are initially presented with a **Customer Search** (1) field.

Select customer

Product Customer Assets Finance Summary

Search by name, postcode or company registration

1

Guarantor(s) required? *

Yes No

Back New Customer Next

Prior to seeing the table of results, from which you can select a customer, you need to first perform a search.

You can search for a customer by name, postcode, company registration number or third-party ID (the number beginning with T and excluding anything after and including the slash, if known – e.g., T000001102). After a minimum of three characters has been entered (and after a slight pause), a search will perform, and the table of results will be updated with results which match the given search term. This provides a view of the first ten search results.

Select customer

Product **Customer** Assets Finance Summary

Name	Customer ID	Type	Address	Postcode
<input type="radio"/> Demo - Mercury Forestry Ltd	T001172942/1	Private Limited Company	6A, Waungron Road	CF5 2JJ
<input type="radio"/> Demo - Mercury Golf	T001172943/1	Private Limited Company	5, Waterloo Place	EH1 3BG
<input type="radio"/> Demo - Mercury Motors	T001172948/1	Unincorporated Business	12, Denmark Street	BS1 5DQ
<input type="radio"/> Demo - Mercury Business 2	T001173140/1	Private Limited Company	Unit 4-6, Little Church Street	M20 DFB
<input type="radio"/> Demo - Mercury Business 1	T001173139/1	Private Limited Company	7, Castle Drive	S1 AUD
<input type="radio"/> Demo - Mercury Motors	T001172948/2	Unincorporated Business	12, Denmark Street	BS1 5DQ

Guarantor(s) required? *
 Yes No

Those customers linked to your dealership will appear in **bold** at the top list, followed by all other unlinked customers. You can see more on how to link a customer in the [Linking a Customer](#) section of this guide.

A selection can be made by checking the radio button for the required customer row.

Alternatively, a new customer can be added into the system using the **New Customer** button.



The **Next** button remains disabled until a valid selection has been made.

Creating a Customer

Once you have clicked the **New Customer** button, you are presented with the **New Customer** creation page. Initially, the page is relatively blank with just the **Customer Type** (1) dropdown available.

New customer

Product Customer Assets Finance Summary

New customer details

Customer type*

Select 1

Back Submit

Upon selection of a **Customer Type**, the page will dynamically update with the appropriate form for completion to add the customer into the system.

See overleaf

New customer

New customer details

Customer type * 2 Industry type * 3

Companies search 4

Business name * 5 Company registration * 6

Established date 7 Trading as 8

Postcode search 9
Enter a full postcode

Property name/number * Street *

Town/city * County

Postcode * 10

Contact details

Forename * Surname *

Email address Telephone

Mobile 11

Do you know of any future changes in circumstances, which may have an adverse affect for you to meet your commitments in the future? 12

Yes No

Note: The above example uses a **Limited Company Customer Type** (e.g., Private Limited Company or Public Limited Company). There is more information on the screens seen for other Customer Types further down.

- 2: The **Customer Type** dropdown indicates classification of the customer. Examples of this include Private Individual and Private Limited Company. This defines the form, which is shown to you when creating a customer, ensuring only applicable fields are presented. This is a mandatory field.
- 3: The **Industry Type** dropdown allows for the selection of business' sector of operation. This field becomes **Occupation** when the customer is a Private Individual. This is a mandatory field.
- 4: The **Companies Search** field allows a user to utilise Mercury's integration with Companies House to fetch company data. A search can be made in this field using the company's **Name, Postcode** or **Registration Number**. Upon entry of a minimum of three characters, a search will perform showing a dropdown of results to select from. On selection of a search result, the **Business Name, Company Registration** and **Establish Date** (if known) will automatically populate. This is an optional feature, and so the company information of a business can be completed manually instead.
- 5: The **Business Name** field allows for the capture of the business name which will show in Mercury. This field can be auto populated using the **Companies Search**. This is a mandatory field.
- 6: The **Company Registration** field shows the company registration number of the business. This field can be auto populated using the **Companies Search**. This is a mandatory field.
- 7: The **Established Date** shows the date that the company was established. The field is optional and is populated automatically by the Companies House search (if used and the data is present).
- 8: The **Trading As** field allows an alternative business name to be captured if it is different to the registered company name as provided in the **Business Name** field. This field is optional and can be left blank if not applicable.
- 9: The **Postcode Search** field allows a user to search for address details using the customer's postcode. Upon input of a postcode, a search will perform, and a dropdown will appear listing all addresses which match the postcode search. Selection of one will then populate the address fields on the page with the applicable information. This information can be overwritten manually or by performing another postcode search. The postcode search itself is an optional field as the address details of a customer can instead be manually input.
- 10: The **Address Details** section contains the standard address details of a customer. This includes **Property Name/Number, Street, Town/City, County** and **Postcode**. All of which, except for **County**, are mandatory fields. As stated above, these fields will be populated automatically if the **Postcode Search** function has been used with the appropriate information but are also editable manually.
- 11: The **Contact Details** section contains fields to capture the contact details for the customer. This includes **Forename, Surname, Email Address, Telephone** and **Mobile**. Only the **Forename** and **Surname** are mandatory. There is the addition of **Date of Birth** here as a mandatory field when dealing with some other customer types such as **Sole Traders** and **Private Individuals**.
- 12: The **Change in Circumstances** question allows indication to be given if the customer feels there is any reason for them not being able to meet the commitments of the proposal in the future. If "Yes" is selected, a free text box will be provided to give details of the change in circumstances.

Private Individuals

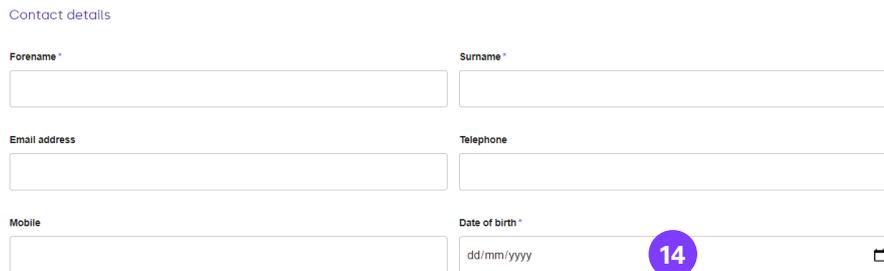
As the information is not applicable to a **Private Individual**, the fields which relate to business information (4, 5, 6, 7, 8) do not appear when the **Customer Type** is **Private Individual**.

The **Industry Type** dropdown, as seen in the **Limited Company** example above, changes label to **Occupation** (13) and provides a different dataset for selection which is applicable to the customer's general role.



The screenshot shows two dropdown menus. The first is labeled 'Customer type *' and has 'Private Individual' selected. The second is labeled 'Occupation *' and has 'Select' selected. A purple circle with the number '13' is positioned over the 'Occupation *' dropdown.

Also, within the **Contact Details** section, an additional field appears requiring the user to provide the individuals **Date of Birth** (14). This can be completed manually or clicking the calendar icon will bring up a calendar window for selection of a date. This is a mandatory field.



The screenshot shows the 'Contact details' section with several input fields: 'Forename *', 'Surname *', 'Email address', 'Telephone', 'Mobile', and 'Date of birth *'. The 'Date of birth *' field includes a placeholder 'dd/mm/yyyy' and a calendar icon. A purple circle with the number '14' is positioned over the 'Date of birth *' field.

Sole Traders

Where the **Customer Type** is **Sole Trader**, only the **Business Name** field appears – which means the other business fields (4, 6, 7, 8) do not.

As with a Private Individual, a user is also required to capture the **Date of Birth** (14) for a **Sole Trader** in the same way as above.

Additionally, a user is also required to provide the **Home Address** of the **Sole Trader** through use of the second address section on the Link Customer page for a Sole Trader. This works in precisely the same way as the **Address Details** section outlined above (10) with its own separate **Postcode Search**. A couple of the fields are labelled slightly differently to indicate this is for the **Home Address**.

See overleaf

Home Name/Number*	Street*
<input type="text"/>	<input type="text"/>
Town/city*	County
<input type="text"/>	<input type="text"/>
Postcode*	
<input type="text"/>	

Partnerships

As general **Partnerships** don't have Company Registration Numbers, you will not see the **Companies Search**, **Company Registration** or **Established Date** fields as these are not applicable.

When a **Customer Type** of **Partnership** is used, a user is required to provide **Primary Partner** details. This works in the same way as capturing the contact details for a Private Individual, as an example. The difference here being that a user can specify whether the address is the same as the business address or not (15).

Primary Partner

Forename*	Surname*
<input type="text"/>	<input type="text"/>
Email address	Telephone
<input type="text"/>	<input type="text"/>
Mobile	Date of birth*
<input type="text"/>	dd/mm/yyyy 

Is the address the same as the business address?*

Yes No

15

If a user indicates "Yes"; then the system will use the given business address for the partner record. If a user indicates "No"; then you will be presented with the **Address Section** allowing you to complete the address details through use of the **Postcode Search** or manual entry.

Another difference which is unique to **Partnerships** is the ability to add additional partners. This is done by indicating how many additional partners (in addition to the **Primary Partner**) there are within the Partnership on the **Number of Additional Partners** (16) field.

Additional partners

Number of additional partners *

1 **16**

Additional partner 1

Partner forename *

Partner surname *

Partner date of birth *

Partner email address

Partner telephone

Partner mobile

Is the address the same as the business address? *

Yes No

17

For each additional partner indicated, an **Additional Partner 1/2/3** (17) section will be added to the page to capture the required Partner details. This is up to a maximum of three additional partners (therefore, four in total). A validation error message will appear if trying to add more than three additional partners and the user will be unable to continue.

Non-Limited Customer Types

For **Customer Types** where an entity is classed as a **Non-Limited Customer** (such as Unincorporated Business or Charitable Organisation), certain fields are removed as they are not applicable.

In the top section of the screen, only the **Business Name** field appears – which means the other business fields (4, 6, 7, 8) do not. The remainder of the page reflects that of a **Limited Company Customer Type**.

Agriculture & Farming Industry Types

When the **Industry Type** (applicable to all Customer Types except Private Individuals) is set to either **Agriculture & Groundscare Contracting** or **Farming**, two additional fields will appear. These are **Acreage Owned** (18) and **Acreage Rented** (19). Both fields are mandatory when one of the specified Industry Types is selected.

Acreage owned * **18**

Acreage rented * **19**

Linking a Customer

When a customer which is yet to be known to your dealership is selected, you will be presented with the **Link Customer** (20) button. This is because a customer must be linked to your dealership to continue with the proposal journey.

Linking a customer to your dealership will create a new billing address for that customer and will appear in **bold** (more information on billing addresses can be found in the [Create a New Billing Address \(Customer\)](#) section).

Name	Customer ID	Type	Address	Postcode
<input checked="" type="radio"/> Demo - Mercury Business 1	T001173139/1	Private Limited Company	7, Castle Drive	S1 AUD
<input type="radio"/> Demo - Mercury Business 2	T001173140/1	Private Limited Company	Unit 4-6, Little Church Street	M20 DFB

Guarantor(s) required?*

Yes No

20

Upon clicking the **Link Customer** button, you will be taken to the **Link Customer** screen which requires you to check (and complete any missing) information on the customer record.

See overleaf

Link customer

Link to customer

<p>Customer type *</p> <input type="text" value="Private Limited Company"/> 21	<p>Industry type *</p> <input type="text" value="Arts, Entertainment & Recreation"/> 22
<p>Business name *</p> <input type="text" value="Demo - Mercury Business 1"/> 23	<p>Company registration *</p> <input type="text" value="12454678"/> 24
<p>Established date</p> <input type="text" value="01/01/1970"/> 25	<p>Trading as</p> <input type="text" value="Demo - Mercury Business 1"/> 26

Postcode search

 27
Enter a full postcode

<p>Property name/number *</p> <input type="text" value="7"/>	<p>Street *</p> <input type="text" value="Castle Drive"/>
<p>Town/city *</p> <input type="text" value="Sheffield"/>	<p>County</p> <input type="text" value="South Yorkshire"/>
<p>Postcode *</p> <input type="text" value="S1 AUD"/>	

28

Contact details

<p>Forename *</p> <input type="text" value="Demo - John"/>	<p>Surname *</p> <input type="text" value="Lindley"/>
<p>Email address</p> <input type="text"/>	<p>Telephone</p> <input type="text"/>
<p>Mobile</p> <input type="text"/>	

29

Do you know of any future changes in circumstances, which may have an adverse affect for you to meet your commitments in the future? *

Yes
 No **30**

Back

Submit

Note: The above example uses a **Limited Company Customer Type** (e.g., Private Limited Company or Public Limited Company). There is more information on the screens seen for other Customer Types further down.

- 21: The **Customer Type** dropdown indicates classification of the customer. Examples of this include Private Individual and Private Limited Company. This is **non-editable** when linking a customer. This is a mandatory field.
- 22: The **Industry Type** dropdown allows for the selection of business' sector of operation. This field becomes **Occupation** when the customer is a Private Individual. This is a mandatory field.
- 23: The **Business Name** field allows for the capture of the business name which will show in Mercury. This is a mandatory field.
- 24: The **Company Registration** field shows the company registration number of the business. This is **non-editable** when linking a customer and will show the registration number of the company as provided at customer creation. This is a mandatory field.
- 25: The **Established Date** shows the date that the company was established. This is non-editable when linking a customer. The field is also optional and is populated automatically by the Companies House search (if used and the data is present).
- 26: The **Trading As** field allows an alternative business name to be captured if it is different to the registered company name as provided in the **Business Name** field. This field is optional and can be left blank if not applicable.
- 27: The **Postcode Search** field allows a user to search for address details using the customer's postcode. Upon input of a postcode, a search will perform, and a dropdown will appear listing all addresses which match the postcode search. Selection of one will then populate the address fields on the page with the applicable information. This information can be overwritten manually or by performing another postcode search. The postcode search itself is an optional field as the address details of a customer can instead be manually input.
- 28: The **Address Details** section contains the standard address details of a customer. This includes **Property Name/Number, Street, Town/City, County** and **Postcode**. All of which, except for **County**, are mandatory fields. As stated above, these fields will be populated automatically if the **Postcode Search** function has been used with the appropriate information but are also editable manually.
- 29: The **Contact Details** section contains fields to capture the contact details for the customer. This includes **Forename, Surname, Email Address, Telephone** and **Mobile**. Only the **Forename** and **Surname** are mandatory. There is the addition of **Date of Birth** here as a mandatory field when dealing with some other customer types such as **Sole Traders** and **Private Individuals**.
- 30: The **Change in Circumstances** question allows indication to be given if the customer feels there is any reason for them not being able to meet the commitments of the proposal in the future. If "Yes" is selected, a free text box will be provided to give details of the change in circumstances.

Private Individuals

As the information is not applicable to a **Private Individual**, the fields which relate to business information (23, 24, 25, 26) do not appear when the **Customer Type** is **Private Individual**.

The **Industry Type** dropdown, as seen in the **Limited Company** example above, changes label to **Occupation** (31) and provides a different dataset for selection which is applicable to the customer's general role.

The screenshot shows two dropdown menus. The first is labeled 'Customer type *' and has 'Private Individual' selected. The second is labeled 'Occupation *' and has 'Select' selected. A purple circle with the number '31' is overlaid on the 'Occupation *' dropdown.

Also, within the **Contact Details** section, an additional field appears requiring the user to provide the individuals **Date of Birth** (32). This can be completed manually or clicking the calendar icon will bring up a calendar window for selection of a date. This is a mandatory field.

The screenshot shows the 'Contact details' section with several input fields: 'Forename *', 'Surname *', 'Email address', 'Telephone', 'Mobile', and 'Date of birth *'. The 'Date of birth *' field includes a placeholder 'dd/mm/yyyy' and a calendar icon. A purple circle with the number '32' is overlaid on the 'Date of birth *' field.

Sole Trader

Where the **Customer Type** is **Sole Trader**, only the **Business Name** field appears – which means the other business fields (24, 25, 26) do not.

As with a Private Individual, a user is also required to capture the **Date of Birth** (32) for a **Sole Trader** in the same way as above.

Additionally, a user is also required to provide the **Home Address** of the **Sole Trader** through use of the second address section on the Link Customer page for a Sole Trader. This works in precisely the same way as the **Address Details** section outlined above (28) with its own separate **Postcode Search**. A couple of the fields are labelled slightly differently to indicate this is for the **Home Address**.

See overleaf

Home postcode search

Search address by postcode

Enter a full postcode

Home Name/Number*

Street*

Town/city*

County

Postcode*

Partnership

When a **Customer Type** of **Partnership** is used, a user is required to provide **Primary Partner** details. This works in the same way as capturing the contact details for a Private Individual, as an example. The difference here being that a user can specify whether the address is the same as the business address or not (33).

Primary Partner

Forename*

Surname*

Email address

Telephone

Mobile

Date of birth*

Is the address the same as the business address?*

Yes No

33

If a user indicates "Yes," then the system will use the given business address for the partner record. If a user indicates "No," then you will be presented with the **Address Section** allowing you to complete the address details through use of the **Postcode Search** or manual entry.

Another difference which is unique to **Partnerships** is the ability to add additional partners. This is done by indicating how many additional partners (in addition to the **Primary Partner**) there are within the Partnership on the **Number of Additional Partners** (34) field.

Additional partners

Number of additional partners *

 34

Additional partner 1

Partner forename *	Partner surname *
<input type="text"/>	<input type="text"/>
Partner date of birth *	Partner email address
<input type="text" value="dd/mm/yyyy"/>	<input type="text"/>
Partner telephone	Partner mobile
<input type="text"/>	<input type="text"/>

Is the address the same as the business address? *

Yes No

35

For each additional partner indicated, an **Additional Partner 1/2/3** (35) section will be added to the page to capture the required Partner details. This is up to a maximum of three additional partners (therefore, four in total). A validation error message will appear if trying to add more than three additional partners and the user will be unable to continue.

Non-Limited Customer Types

For **Customer Types** where an entity is classed as a **Non-Limited Customer** (such as Unincorporated Business or Charitable Organisation), certain fields are removed as they are not applicable.

In the top section of the screen, only the **Business Name** field appears – which means the other business fields (24, 25, 26) do not. The remainder of the page reflects that of a **Limited Company Customer Type**.

Agriculture & Farming Industry Types

When the **Industry Type** (applicable to all Customer Types except Private Individuals) is set to either **Agriculture & Groundscare Contracting** or **Farming**, two additional fields will appear. These are **Acreage Owned** (36) and **Acreage Rented** (37). Both fields are mandatory when one of the specified Industry Types is selected.

Acreage owned * **36**

Acreage rented * **37**

Create a New Billing Address (Customer)

Upon highlighting a row within the **Customer Search** table which is linked to your dealership (i.e., the entry is in **bold**), you will be presented with the **Create New Billing Address** button.



This allows you to create a new billing address for a customer to use during this (and any future) proposal journey. This is something which can only be done with customers who have a link to your dealership.

The process of creating a new billing address is very similar to the processes followed for creating new customers or linking existing customers. The information on the selected billing address will carry through to the **New Billing Address** form and the user will need to tweak and change the information as applicable.

Once the required information has been captured, the form can be submitted and the new billing address for the selected customer will now be shown (and selected) in the **Customer Search** table.

Billing addresses are tracked by the number after the slash, which will ascend each time a new billing address is created for that customer (as can be seen below, denoted by the 1 and 2 (38)).

Name	Customer ID	Type	Address	Postcode
<input checked="" type="radio"/> Demo - Cahill Construction Ltd	T001173038/2	Private Limited Company	Slyfield Business Park, Martins Lane	RG21 5BP
<input type="radio"/> Demo - Cahill Construction Ltd	T001173038/1	Private Limited Company	Unit 5B, Kingfield Industrial Estate	RG21 5TH

38

Guarantor Details

From the **Select Customer** screen, it is also possible to add a guarantor to the proposal. Below the Customer Search results table, there is a question where a user can indicate if a guarantor is required or not. If a user indicates “Yes” on the **Guarantor Required** (1) question, the application will ask for details of the guarantor once **Next** (2) has been clicked.

Name	Customer ID	Type	Address	Postcode
• Demo - Joanne Phillips	T001172940/1	Private Individual	34, Howley Park Road	LS27 0BP

Guarantor(s) required? * **1**

Yes No

2

Guarantor Search

When the proposal has been progressed to the next screen, you will be presented with the **Guarantor Type** (3) dropdown selection.

Select guarantor

Product Customer **Guarantor** Assets Finance Summary

Guarantor type * **3**

Select

This will provide you with two options – Personal Guarantee and Corporate Guarantee.

Personal Guarantee

Upon selection of **Personal Guarantee** (4), you will be provided with a **Guarantor Search** (5) field. Like when searching for a customer, you need to first perform a search prior to being presented with a table of results.

Select guarantor

Guarantor type *

Personal Guarantee 4

5

[Back](#)
[New Guarantor](#)
[Next](#)

You can search for a guarantor by name, postcode, or third-party ID (the number beginning with T and excluding anything after and including the slash, if known – e.g., T000001102). After a minimum of three characters has been entered (and after a slight pause), a search will perform, and the table of results will be updated with results which match the given search term. This provides a view of the first ten search results.

Searching by company registration isn't applicable for personal guarantees as the results are all **Private Individuals**.

Guarantor type *

Personal Guarantee

Name	Guarantor ID	Type	Address	Postcode
<input type="radio"/> Demo - Leah Watson	T001172946/1	Private Individual	5, Sticker Lane	BD4 8DP
<input type="radio"/> Demo - Neil Davies	T001172941/1	Private Individual	110, West Street	DA8 1AN
<input type="radio"/> Demo - Joanne Phillips	T001172940/1	Private Individual	34, Howley Park Road	LS27 0BP
<input type="radio"/> Demo - Yvonne Davis	T001172936/1	Private Individual	5, Seaforth Terrace	EH4 2BS
<input type="radio"/> Demo - Tom Ward	T001172945/1	Private Individual	18, Main Street	EH46 7EE
<input type="radio"/> Demo - Dominic Mitchell	T001172937/1	Private Individual	18, Fishpool Road	CW8 2HP
<input type="radio"/> Demo - Mike Watson	T001172939/1	Private Individual	71, High Street North	LU6 1JF
<input type="radio"/> Demo - Yasmine Carter	T001172938/1	Private Individual	87, Croft Road	CV1 3AZ
<input type="radio"/> Demo - Harley Walker	T001173220/1	Private Individual	19, Ruiton Street	DY3 2EH
<input type="radio"/> Demo - Brandon Stewart	T001173219/1	Private Individual	26, Baldock Street	SG12 9PE

[Back](#)
[New Guarantor](#)
[Next](#)

As with the customer selection, there are four ways to proceed:

- Select a **Private Individual** who is already linked to your dealership.
- Create a new billing address for a **Private Individual** who is already linked to your dealership.
- Create a new guarantor using the **New Guarantor** button.
- Link a **Private Individual** currently not linked to your dealership using the **Link Guarantor** button.

Corporate Guarantee

The **Corporate Guarantee** (6) selection in the **Guarantor Type** field works in much the same way as above, in that it filters the search table results to the applicable **Customer Types** – these being **Public Limited Company, Private Limited Company** and Limited **Liability Partnership**. Only Third Parties with one of those Customer Types will be returned in the results table.

Guarantor type *

Corporate Guarantee **6**

Q Demo

Name	Guarantor ID	Type	Address	Postcode
<input type="radio"/> Demo - Cahill Construction Ltd	T001173038/2	Private Limited Company	Slyfield Business Park, Martins Lane	RG21 5BP
<input type="radio"/> Demo - Mercury Forestry Ltd	T001172942/1	Private Limited Company	6A, Waungron Road	CF5 2JJ
<input type="radio"/> Demo - Cahill Construction Ltd	T001173038/1	Private Limited Company	Unit 5B, Kingfield Industrial Estate	RG21 5TH
<input type="radio"/> Demo - Mercury Golf	T001172943/1	Private Limited Company	5, Waterloo Place	EH1 3BG
<input type="radio"/> Demo - Mercury Business 1	T001173139/1	Private Limited Company	7, Castle Drive	S1 AUD
<input type="radio"/> Demo - Mercury Business 2	T001173140/1	Private Limited Company	Unit 4-6, Little Church Street	M20 DFB

[Back](#) [New Guarantor](#) [Next](#)

As above, there are four ways to proceed:

- Select a **Private Limited Company/Public Limited Company/Limited Liability Partnership** who is already linked to your dealership.
- Create a new billing address for a **Private Limited Company/Public Limited Company/Limited Liability Partnership** who is already linked to your dealership.
- Create a new guarantor using the **New Guarantor** button.
- Link a **Private Limited Company/Public Limited Company/Limited Liability Partnership** currently not linked to your dealership using the Link Guarantor button.

Creating a Guarantor

See the [Create a Customer](#) section of this guide, along with the additional notes on [Private Individuals](#), as the functionality works in much the same way except for the minor differences listed below.

Instead of the **Customer Type** box, as seen at during customer creation, you will see the **Guarantor Type (7)** – a dropdown allowing for the selection of either **Personal Guarantee** or **Corporate Guarantee**. This will be pre-populated with whatever was selected during the search on the previous screen but is editable (and the form will update dynamically based on this selection).

New guarantor details

Guarantor type *	Occupation *
Personal Guarantee 7	Select

Any guarantor created as a **Personal Guarantee** will be added to the system as a **Private Individual** and any guarantor created as a **Corporate Guarantee** will be added to the system as a **Private Limited Company**.

Upon creation of a new guarantor, you will be returned to the guarantor search table with your newly created guarantor linked to you dealership and selected.

Linking a Guarantor

See the [Linking a Customer](#) section of this guide, along with the additional notes on [Private Individuals](#), as the functionality works in much the same way except for the minor difference listed below.

When linking a guarantor, the **Guarantor Type (8)** is not an editable field. Instead, this remains set based on the **Customer Type** of the selected entity.

Link to guarantor

Guarantor type *	Industry type *
Corporate Guarantee 8	Select

Linking a guarantor to your dealership will create a new billing address for that guarantor and will appear in **bold** (more information on billing addresses can be found in the [Create a New Billing Address \(Guarantor\)](#) section).

Creating a New Billing Address (Guarantor)

See the [Creating a New Billing Address \(Customer\)](#) section of this guide as the functionality works in much the same way except for the minor differences listed below.

As with linking a guarantor, when creating a new billing address, you are unable to edit the **Guarantor Type** field. This remains set based on the **Customer Type** of the selected entity.

Asset Details

Once you have selected the customer for the proposal, along with any applicable guarantor details, then you will progress through to the **Asset Details** screen. This screen will allow you to load the required asset detail information to the proposal.

Hire Purchase

The asset screen for most assets within Mercury will present itself as below when loading a **Hire Purchase** proposal.

Asset details

Asset type* 1

Asset classification* 2

Manufacturer* 3

Model* 4

Quantity* 5

Asset cost (excl. VAT)* 6

VAT exempt?* Yes No 7

Asset condition* New Used 8

Year of manufacture* 9

Serial no 10

Assign supplier

Supplier known?* Yes No 11

Note: The above is the most generic Asset Details screen. There is information for some of the differences based on other assets further down.

- 1: The **Asset Type** dropdown allows you to select the top-level asset category. The selection here defines what is visible within the form, ensuring only applicable fields are presented. This is a mandatory field.
- 2: The **Asset Classification** field is a dropdown selection which is controlled by what is selected in the **Asset Type** dropdown. This is more precise asset categorisation information. This is a mandatory field.
- 3: The **Manufacturer** field is a free-text field which allows for the recording of the manufacturer of the asset. This is a mandatory field.
- 4: The **Model** field is a free-text field which allows for the recording of the model of the asset. This is a mandatory field.
- 5: The **Quantity** field allows a user to specify the amount of the loaded asset are to be added to the proposal. As a user you can specify a quantity between 1 and 10. If any number greater than 1 is added, then the **Asset Cost** (6) field becomes **Asset Unit Cost**. This is a mandatory field.
- 6: The **Asset Cost** field requires a user to add the cost of the asset (or cost per unit if the quantity is greater than one). This will feed into the pricing calculations. This is a mandatory field.
- 7: The **VAT Exempt** radio button selection allows the user to mark an asset as VAT exempt. This allows a user to supersede the product defaulted VAT where required (for example, on used cars which are VAT exempt in the UK). If there are multiple assets (specified in the **Quantity** field) then the selection here applies to each instance of the asset. This field is only present on **Hire Purchase** products. This is a mandatory field.
- 8: The **Asset Condition** radio button selection allows the user to indicate the condition of the loaded asset – either new or used. This is a mandatory field.
- 9: The **Year of Manufacture** field allows a user to capture the year the loaded asset was manufactured. This is a mandatory field.
- 10: The **Serial No** field allows for the capture of the assets serial number, if available. This is a non-mandatory field.
- 11: The **Supplier Known** radio button selection allows a user to indicate whether the supplier of the asset is known or not. If it is indicated that the supplier is known, then a user can then select the supplier to add it to the asset. More on this later in this guide. This is a mandatory field.

Cars

When the **Asset Type** selected is **Cars**, the form experiences a number of changes.

Asset details

Asset type *
Cars

Manufacturer * 12
Select

Model * 13
Select

Specification/variant 14

Quantity *
1

Asset cost (excl. VAT) *
£

VAT exempt? *
 Yes No

Asset condition *
 New Used

Year of manufacture *
2022

VIN 15

Registration no. 16

Assign supplier

Supplier known? *
 Yes No

- 12: The **Manufacturer** field now becomes a dropdown field allowing the user to select the manufacturer from a defined list. If a manufacturer which the user requires is not listed, then "Other" can be selected and more detail given in the **Specification/Variant** field. This is a mandatory field.
- 13: The **Model** field, as with the **Manufacturer** field, is now a dynamically populated dropdown selection based on what has been selected in the **Manufacturer** field – only models made by the selected manufacturer are shown. This is a mandatory field.
- 14: The **Specification/Variant** free-text field allows a user to provide derivative information, where known, for the asset being loaded onto the proposal.
- 15: The **VIN** field replaces the **Serial No** field, meaning a user can provide the unique Vehicle Identification Number, if known. This is a non-mandatory field.
- 16: The **Registration No** field allows a user to also add the registration number of the loaded car to the proposal, if known. This is a non-mandatory field.

Wheeled Assets

For wheeled assets, such as Agriculture, Construction or Commercial Vehicles, an additional field is available labelled **Registration No** (16). This allows the capture of the registration number of the wheeled asset.

Livestock

When the **Asset Type** selected is **Livestock**, the fields **Asset Condition** (8) and **Year of Manufacture** (9) are no longer visible.

Finance Lease

When the product selected on the proposal is **Finance Lease**, much of the **Asset Detail** screen works in the same way as outlined above for a Hire Purchase, however there are some changes.

The **VAT Exempt** (7) field does not appear on anything other than Hire Purchase products, and so will not be present on the asset screen when creating a Finance Lease proposal.

On a **Finance Lease** there will also be the **Residual Value** (17) field available to a user. This allows a user to specify the assets worth over the intended life of the financial agreement.

Asset condition* <input checked="" type="radio"/> New <input type="radio"/> Used	Year of manufacture* <input type="text" value="2022"/>
Serial no <input type="text"/>	Residual value (excl. VAT) £ <input type="text" value="17"/>

If a **Quantity** (5) greater than one is provided, this Residual Value field label dynamically changes to **Unit Residual Value**.

Loan

Where the product selected is **Loan**, there is no asset page within the proposal journey.

Supplier Details

On the **Asset Details** screen, you are able to specify whether or not the supplier is known at this stage using the **Supplier Known** (1) radio button question within the **Assign Supplier** section.

Assign supplier

Supplier known? *

Yes No **1**

Indicating **Yes** here opens the **Supplier Search** (3) field (similar to those search fields seen when looking for a customer or guarantor) and a series of radio buttons which allow you to select who the supplier is – **The Supplier Is** (2).

Assign supplier

Supplier known? *
 Yes No

The supplier is *
 Search for Supplier Customer Introducer Novuna Franchised Dealer

Search by name, postcode or company registration

Back New Supplier Add Asset

Prior to seeing the table of results, from which you can select a supplier, you need to first perform a search.

You can search for a supplier by name, postcode, company registration number or third-party ID (the number beginning with T and excluding anything after and including the slash, if known – e.g., T000001102). After a minimum of three characters has been entered (and after a slight pause), a search will perform, and the table of results will be updated with results which match the given search term. This provides a view of the first ten search results.

The search list for suppliers is a global list where those in **bold** have been previously used as suppliers on the system before and, those not in bold, have not. This is where linking a supplier results in something slightly different to the behaviour outlined in the customer and guarantor sections of this guide in that it actually then lists the Third Party as having been used as a supplier in the system (and therefore it appears in **bold**).

Assign supplier

Supplier known? *

Yes No

The supplier is *

Search for Supplier Customer Introducer Novuna Franchised Dealer

Q Demo

Name	Supplier ID	Type	Address	Postcode
<input type="radio"/> Demo - Mercury Motors	T001172948/2	Unincorporated Business	12, Denmark Street	BS1 5DQ
<input type="radio"/> Demo - Mercury Forestry Ltd	T001172942/1	Private Limited Company	6A, Waungron Road	CF5 2JJ
<input type="radio"/> Demo - Mercury Business 1	T001173139/1	Private Limited Company	7, Castle Drive	S1 AUD
<input type="radio"/> Demo - Mercury Motors	T001172948/1	Unincorporated Business	12, Denmark Street	BS1 5DQ
<input type="radio"/> Demo - Cahill Construction Ltd	T001173038/2	Private Limited Company	Slyfield Business Park, Martins Lane	RG21 5BP
<input type="radio"/> Demo - Mercury Golf	T001172943/1	Private Limited Company	5, Waterloo Place	EH1 3BG
<input type="radio"/> Demo - Mercury Motors	T001172948/3	Unincorporated Business	12, Denmark Street	BS1 5DQ

Back

New Supplier

Add Asset

The Supplier Is options allow you to select precisely who the supplier for the current asset is. The options are as follows:

- **Search for Supplier:** This provides you with the standard search field and results, as per customer/guarantor search. The same function applies whereby a supplier will need to first be linked to your dealership before proceeding.
- **Customer:** This records the customer on the proposal as the supplier of the current asset.
- **Introducer:** This records the introducer on the proposal as the supplier of the current asset.
- **Novuna:** This records Novuna as the supplier of the current asset.
- **Franchised Dealer:** This records the Franchised Dealer as the supplier of the current asset.

Selecting anything other than the Search for Supplier option removes the search table and search function as it isn't required or relevant.

The Third Parties returned on the supplier search are those with one of the following **Customer Types**:

- Private Limited Company
- Public Limited Company
- Limited Liability Partnership
- Unincorporated Business

Creating a New Supplier

See the [Create a Customer](#) section of this guide, along with the additional notes on [Non-Limited Customer Types](#), as the functionality works in much the same way except for the minor difference listed below.

Upon clicking the **Add New Supplier** button, you will be presented with a **Customer Type** (4) dropdown.

New supplier details

Customer type *

 (4) ▼

This allows for the selection of either **Limited Company** or **Non-Limited Company**.

- Selecting **Limited Company** here will add the newly created supplier to the system as a **Private Limited Company**.
- Selecting **Non-Limited Company** here will add the newly created supplier to the system as an **Unincorporated Business**.

Once a **Customer Type** has been selected, the form will dynamically update to show all the relevant fields to be completed.

The only differences here being that the field to record **Industry Type** is not included on the supplier pages and there is also no requirement (and therefore no fields) to record the specific contact details for the supplier therefore the **Contact Details** section is also not present.

Linking a Supplier

See the [Linking a Customer](#) section of this guide, along with the additional notes on [Non-Limited Customer Types](#), as the functionality works in much the same way except for the minor difference listed below.

When linking a supplier, the **Customer Type** (5) is not an editable field. Instead, this remains set based on the **Customer Type** of the selected entity (which, for suppliers, is translated in Limited or Non-Limited Company).

Link to supplier

Customer type * Limited Company	5	Business name * Demo - Mercury Forestry Ltd
---	----------	---

Linking a supplier works slightly different to linking a customer or guarantor in that it doesn't link that supplier to your dealership, but instead will bold the entry in the search results to show that third party has previously been used as a supplier.

As with the creation of a supplier, there is no requirement (and therefore no fields) to capture **Industry Type** and **Contact Details**.

Create a New Billing Address (Supplier)

See the [Creating a New Billing Address \(Customer\)](#) section of this guide as the functionality works in much the same way except for the minor differences listed below.

As with linking a supplier, when creating a new billing address, you are unable to edit the **Customer Type** field. This remains set based on the **Customer Type** of the selected entity.

Asset List

Once an asset has been loaded following the steps outlined above, you will be taken to the **View Assets** screen. This provides an overview, in a tabular format, of all the assets currently loaded onto the proposal.

Specifically, it provides a view of the:

- Type
- Manufacturer
- Model
- Condition
- Quantity
- Value
- Supplier

View assets

Product Customer **Assets** Finance Summary

Asset list

Type	Manufacturer	Model	Condition	Value	Supplier
Cars	Audi	A1	New	£21,444.00	Demo - Mercury Motors
Cars	Audi	A1	New	£21,444.00	Demo - Mercury Motors
Cars	Ford	Fiesta	New	£27,899.00	Demo - Mercury Motors
Cars	Volkswagen	Golf	Used	£21,665.00	Demo - Mercury Motors

Back New asset Save Next

- 1: The **Three Vertical Dots** icon can be clicked, and the user will be presented with the option to **Remove** the asset row. Upon selecting **Remove**, the asset associated with the row selected will be removed from the proposal. This also allows for an asset to be removed if an error was made – essentially operating as an amend function (through the removal then re-loading of an asset with corrected information).
- 2: The **New Asset** button takes you back to the asset creation screen, allowing you to add any additional assets to the proposal before progressing.
- 3: The **Save** button allows you to save the proposal. This will provide you with a proposal reference, and the proposal can then be revisited in the **My Proposals** section of the application. It will save all the details on the proposal at the point of clicking save meaning work can be resumed from wherever you got up to.

The **Supplier** column in the **Asset List** table is defined by the selection (and subsequent information provided, where applicable) made on the **Asset Details** screen (as detailed in the [Supplier Details](#) section of this guide). It will show the selection as shown in the example below:

Asset list

Type	Manufacturer	Model	Condition	Value	Supplier
Cars	BMW	1 Series	New	Search for Supplier →	Demo - Mercury Motors ⋮
Cars	BMW	1 Series	New	Customer →	CUSTOMER ⋮
Cars	BMW	1 Series	New	Introducer →	INTRODUCER ⋮
Cars	BMW	1 Series	New	Novuna →	NOVUNA ⋮
Cars	BMW	1 Series	New	Franchised Dealer →	FRANCHISED ⋮

[Back](#) [New asset](#) [Save](#) [Next](#)

When all the desired assets have been correctly added to the proposal, click Next to proceed.

Pricing Details

Once you have added all the desired assets and clicked **Next**, you will be presented with the pricing page – **Select Pricing Options**. This page allows you to build the financial details of the proposal.

Select pricing options

Product Customer Assets Finance Summary

<p>Payment profile *</p> <div style="border: 1px solid #ccc; padding: 5px; display: flex; justify-content: space-between;"> Arrears - Monthly 1 ▼ </div>	<p>Total asset cost (excl. VAT)</p> <div style="border: 1px solid #ccc; padding: 5px; display: flex; justify-content: space-between;"> £ 21,444.00 2 </div>
<p>Term (months) *</p> <div style="border: 1px solid #ccc; padding: 5px; display: flex; justify-content: space-between;"> 60 3 </div>	<p>Balloon (excl. VAT)</p> <div style="border: 1px solid #ccc; padding: 5px; display: flex; justify-content: space-between;"> £ 0.00 4 </div>
<p>Option to purchase (excl. VAT)</p> <div style="border: 1px solid #ccc; padding: 5px; display: flex; justify-content: space-between;"> £ 75.00 5 </div>	<p>Deposit (%) *</p> <div style="border: 1px solid #ccc; padding: 5px; display: flex; justify-content: space-between;"> 10 6 </div>
<p>Deposit (excl. VAT) *</p> <div style="border: 1px solid #ccc; padding: 5px; display: flex; justify-content: space-between;"> £ 2,144.40 7 </div>	<p>Pay VAT with deposit *</p> <div style="display: flex; align-items: center;"> <input type="radio"/> Yes <input checked="" type="radio"/> No 8 </div>
<p>Deposit paid to *</p> <div style="display: flex; align-items: center;"> <input type="radio"/> Supplier <input checked="" type="radio"/> Novuna 9 </div>	
<div style="border: 1px solid #ccc; padding: 5px; display: flex; justify-content: space-between;"> Advanced 10 ▼ </div>	

Back

Save

Next

Note: The above example shows the Pricing page for a **Hire Purchase** product. There is more information on the fields present/not present for other products further down.

- 1: The **Payment Profile** dropdown allows you to select which payment profile to use, defined by the frame agreement selected on the **Select Product** screen. This could be a selection of arrears (monthly, yearly, etc...) or advance payments (1 in advance, 2 in advance) and so on. This is a mandatory field.
- 2: The **Total Asset Cost** field is a read-only field which sums the cost of all assets loaded onto the proposal, exclusive of any VAT charges.
- 3: The **Term (Months)** allows you to specify the length of the finance in months. This is a mandatory field.
- 4: The **Balloon** field allows you to specify the balloon payment, if any, is due at the end of the term. This is a non-mandatory field.
- 5: The **Option to Purchase** field allows you to capture the option to purchase fee which will feed into the pricing calculation. This is a non-mandatory field.

- 6: The **Deposit (%)** field allows you to set the deposit amount on the proposal using a percentage rather than an amount. This will then calculate against the total asset cost and provide a deposit amount in the **Deposit** field. These two fields will dynamically update together, to reflect both the deposit as a value and as a percentage. This is a mandatory field.
- 7: The **Deposit** field, like the **Deposit (%)** field, allows you to specify a deposit. This requires the deposit as a value. Entering a deposit amount here will recalculate the percentage value to match. This is a mandatory field.
- 8: The **Pay VAT with Deposit** field allows you to indicate whether or not the VAT is to be paid with the deposit. Indicating "Yes" will add the applicable amount (worked out based on the VATable assets loaded on the deal along with their VAT rate as specified in Alfa) to the deposit amount. If this option is reverted back to "No", then that added VAT amount is removed, and the deposit figures returned to what they were set at initially.
- 9: The **Deposit Paid To** radio selection field means a user can specify as to whether the deposit will be paid to the supplier or to Novuna. This is a mandatory field.
- 10: The **Advanced** dropdown section contains additional options used to further refine the financial proposal. Clicking on this will expand the field showing the available options. This is only currently applicable on Hire Purchase products.

Advanced (Hire Purchase)

The **Advanced** (10) dropdown section, which currently only shows on Hire Purchase products, contains additional options. At present, this contains the option of **VAT Deferral** (11) which allows the user to indicate whether the payment of VAT is to be deferred and, if so, by how long (using **Deferral Length** (12)).

The screenshot shows a light grey box with a blue header 'Advanced' and a small upward arrow on the right. Below the header, there are two sections. The first is 'VAT deferred' with a blue circle containing the number '11'. It has two radio buttons: 'Yes' (which is selected) and 'No'. The second section is 'Deferral length' with a blue circle containing the number '12'. It has three radio buttons: '1', '2', and '3'. The '3' radio button is selected.

If it is indicated that VAT is going to be deferred, then the **Deferral Length** (12) radio button selection appears, allowing you to indicate how long the VAT will be deferred for (one, two or three months).

Finance Lease

When loading a finance lease proposal, there are some differences to what shows when compared with the Hire Purchase example above.

A number of fields are not applicable for a Finance Lease product and so will not appear on the pricing page – these are **Balloon** (4), **Option to Purchase** (5), **Deposit (%)** (6), **Deposit** (7) and **Deposit Paid To** (9). The **Advanced** (10) section also doesn't currently appear as there is nothing in there applicable to Finance Lease agreements.

When a **Residual Value** has been provided on an asset (see the information on [assets on a finance lease](#)), there will be an additional field on the pricing page – **Asset Repurchaser Required** (13).

Select pricing options

<p>Payment profile*</p> <input type="text" value="1 in Advance - Monthly"/>	<p>Total asset cost (excl. VAT)</p> <input type="text" value="£ 24,050.00"/>
<p>Term (months)*</p> <input type="text" value="60"/>	<p>Initial rental</p> <input type="text" value="£"/>
<p>Asset repurchaser required?*</p> <input checked="" type="radio"/> Yes <input type="radio"/> No 13	<p>Asset repurchaser*</p> <input type="text" value="Select"/> 14

Back
Save
Next

When it is indicated that an asset repurchaser is required, the **Asset Repurchaser** (14) dropdown will become visible. This is a dropdown selection and allows a user to pick **Dealership**, **Novuna** or **Supplier**. This is a mandatory field.

Loan

For **Loan** products, the pricing page differs in that it is only made up of a **Loan Amount** (15) field (which enables a user to set the amount of the loan), the **Payment Profile** selection dropdown and the **Term**.

Select pricing options

<p>Loan amount*</p> <input type="text" value="£"/> 15	
<p>Payment profile*</p> <input type="text" value="Arrears - Monthly"/>	<p>Term (months)*</p> <input type="text" value="60"/>

Back
Save
Next

Proposal Summary

Once the financial details of the proposal have been moulded into a desirable output, clicking **Next** will take you through to the **Proposal Summary** screen which collates each section of the create proposal journey into one view.

You can go back to any section of the proposal to edit the given details (where applicable) using the **Purple Pencil Icon** located in the top right of each section.

Product Details

The **Product Details** section of the summary screen gives an overview of the information provided relating to the product loaded on the proposal.

Product		 
Product type	Hire Purchase	
Product	Hire Purchase	
Frame agreement	Commercial	
Pricing term	BF Standard	
Introductory source	Supplier/Dealer	
Introducer reference	123456	
Salesperson	Demonstration User 1	

The **Salesperson** field will show the introducer information based on what was selected in the introducer dropdown (if the proposal was created by a Sales Manager level user) or the information of the logged in Sales Person level user.

Customer Details

The **Customer Details** section of the summary screen gives an overview of the information provided relating to the customer loaded on the proposal.

Customer		 
Description	Private Limited Company	
Industry type	Employment & Travel Activities	
Business name	Demo - Mercury Business 1	
Company registration	12454678	
Established date	1970-01-01	
Address	7, Castle Drive, Sheffield, South Yorkshire, S1 AUD	

Guarantor Details

The **Guarantor Details** section of the summary screen gives an overview of the information provided relating to the guarantor that was loaded on to the proposal (if one was added).

Guarantor 1 details	
Description	Private Individual
Occupation	Sports Professional/Footballer
Address	168, The Street, The Town, The County, AA11 1AA
First name	Mercury
Last name	Customer 1
Date of birth	01/01/1970

If there was no guarantor added to the proposal, this section will not appear.

Asset Details

The **Asset Details** section of the summary screen gives an overview of the information provided relating to the asset(s) loaded on the proposal. This is presented in a tabular format, much like the **Asset List** as detailed in the [Asset List](#) section of this guide.

Assets					
Type	Manufacturer	Model	Condition	Value	Supplier
Cars	Audi	A1	New	£21,444.00	Demo - Mercury Motors
Cars	Audi	Q5	Used	£39,586.00	Demo - Mercury Motors

Finance Details

The **Finance Details** section of the summary screen gives an overview of the values provided by the user on the **Select Pricing Options** screen.

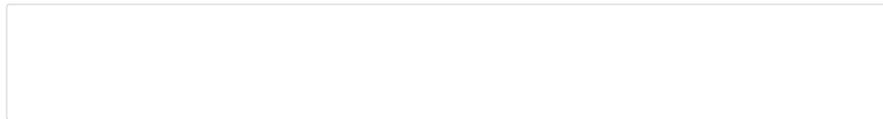
Finance	
Total asset cost (excl. VAT)	£60,109.00
Deposit (%)	10.00%
Deposit (excl. VAT)	£601.09
Deposit paid to	Novuna
Term (months)	60
Payment profile	Arrears - Monthly
Balloon (excl. VAT)	£18,465.00
Option to purchase (excl. VAT)	£75.00

Additional Information

The **Additional Information** section provides you with a free text box in which any additional information which is deemed to be useful and pertinent to the proposal being loaded can be added and submitted alongside the proposal.

Additional information

Please provide any additional information you would like to submit alongside this proposal, including any future changes in circumstance which may have an adverse affect in meeting these commitments.



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This also offers the user an opportunity to capture any potential change in circumstances of the customer which may impact their ability to maintain their commitments in the future.

Information provided here will be visible in the **Notes** section of the submitted proposal.

Upload Documents

Like the **Additional Information** section, the **Upload Documents** section allows a user to attach any supporting documentation, or any other documentation which is to be submitted alongside the loaded proposal, to the proposal.

Upload documents

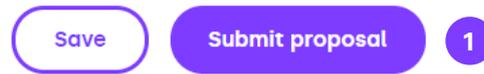
Add documents

ACKNOWLEDGEMENT: By submitting this proposal to Novuna Business Finance, I am confirming that consideration has been given to whether the customer is vulnerable and any vulnerability identified has been dealt with appropriately. I am also confirming that the terms and conditions of the trading agreement in force between us at the time of this submission have been met.

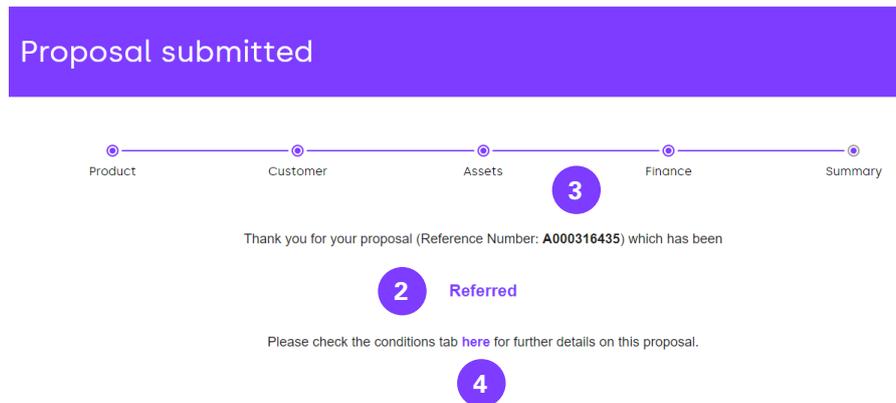
Clicking **Add Documents** will open an explorer window, where documents can be located and selected for attachment. Multiple documents can be uploaded at once.

Proposal Submission

Once all the information provided on the proposal is complete and has been checked, you can then submit the proposal using the **Submit Proposal** (1) button at the bottom of the **Proposal Summary** screen.



Once **Submit Proposal** (1) has been clicked, a loading spinner will appear whilst the system processes the proposal submission. Once completed, you will be presented with an informative message which provides the **initial decision** (2), the **Proposal ID** (3) and a link to view the **conditions** (4) placed on the proposal.



The auto-decision response should be relatively instant but, in cases where there is a delay and things are taking a little longer than usual, the loading spinner will advise on this.

The submitted proposal will now be visible in the **My Proposals** section of the application.

The link to the conditions will take you to the conditions tab within the submitted proposal when clicked (more on this in the [Conditions](#) section below).

The **My Proposals** section of the application is available to access through use of the navigation bar within the top right of the screen. Upon hovering over **Proposals**, a drop down will appear with the option for **My Proposals** (1) – clicking this will take you to the **My Proposals** area of the application.



My Proposals contains both saved and submitted proposals – which means you can either resume proposals you were previously working on which haven't been submitted yet or view information on those proposals which have been submitted, as well as make edits to submitted proposals (dependant on what part of the workflow they are currently in).

Submitted Proposals

The first (default) view you will see in **My Proposals** is a view of your (or your dealership's – dependant on user profile) submitted proposals.

This gives a tabular view of all proposals, providing information such as customer, Proposal ID and current status of the proposal.

Above the table of submitted proposals, you will see information on your four most recently saved proposals too, which provides for quick access back into your most recent proposals which weren't submitted.

See overleaf

My proposals

Recently saved

A000316437
10/03/2022 16:21

Saved by: Demonstration User
Type: Hire Purchase
Customer: Demo - Cahill Construction Ltd

A000316436
10/03/2022 16:17

Saved by: Demonstration User
Type: Hire Purchase
Customer: Demo - Harrison Travel

A000313984
24/01/2022 22:03

Saved by: Demonstration User
Type: Hire Purchase
Customer: Demo - Mercury Golf

Submitted Saved

Date submitted

dd/mm/yyyy

Status

Ready For Sign, Referred

ID	Customer	Agreement Type	Date	Status
A000316420	Demo - Mercury Motors	Hire Purchase	02/03/2022	Ready for Sign
A000316421	Demo - Mike Watson	Finance Lease	02/03/2022	Ready for Sign
A000316435	Demo - Joanne Phillips	Hire Purchase	10/03/2022	Referred
A000315144	Demo - Mercury Motors	Hire Purchase	28/02/2022	Referred
A000315152	Demo - Yasmine Carter	Hire Purchase	28/02/2022	Referred
A000315145	Demo - Joanne Phillips	Finance Lease	28/02/2022	Referred
A000315150	Demo - Neil Davies	Hire Purchase	28/02/2022	Referred
A000315136	Demo - Harrison Travel	Loan	27/02/2022	Referred
A000315139	Demo - Dominic Mitchell	Loan	27/02/2022	Referred
A000315133	Demo - Mercury Motors	Hire Purchase CCA Regulated	27/02/2022	Referred

- 2: The **Recently Saved** cards show the last four **saved** proposals, allowing a user to quickly access their most recent non-submitted proposals.
- 3: The **Search Field** supports searching the submission table by **Proposal ID** or **Customer Name**. Doing so will filter the results based on the search term, allowing a user to quickly find a submitted proposal.
- 4: The **Additional Filters** button opens a number of other filters which can be used to refine the results shown in the submitted proposal table. A user can filter by **Status** and **Date of Submission**.
- 5: The **Submitted Proposals** table shows all the proposal submitted by a user (or within a dealership if the user is at Sales Manager level).

Submitted Proposals Search Filters

As mentioned above, there are **Additional Filters** (4) available to a user to enable refinement of the **Submitted Proposals** table so that submitted proposals can be located with ease. By clicking the three-slider icon, the **Additional Filters** will become visible.

Submitted Saved

Search by ID or customer name

Date submitted: dd/mm/yyyy **6**

Status: **7**

The first additional filter is **Date of Submission** (6). As expected, you can provide the submission date and the filter returns results which match that date. This is a date field which corresponds to the **Date** column.

Date submitted: 02/03/2022

Status:

ID	Customer	Agreement Type	Date	Status
A000316420	Demo - Mercury Motors	Hire Purchase	02/03/2022	Ready for Sign
A000316421	Demo - Mike Watson	Finance Lease	02/03/2022	Ready for Sign

You can also select to filter by current **Status** (7) of the submitted proposal. Selecting the dropdown opens a **multi-select menu** with the various possible statuses a proposal could be in. You can select as many or as few of these as you require, and only proposals in those specified statuses will show in the **Submitted Proposals** table.

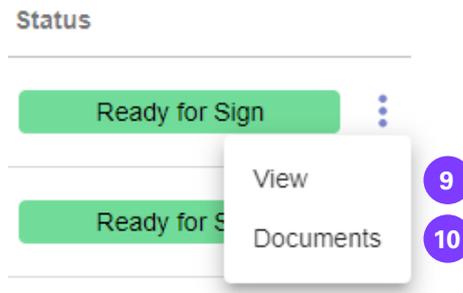
- Approved
- Conditional Approval
- Referred
- Ready for Sign
- Documents Sent
- Documents Received
- Awaiting Pay-out
- Withdrawn
- Declined
- Checked Out for Edit
- Further Info
- Checking Info

Accessing a Submitted Proposal

Within the **Submitted Proposals** table, you will be able to see **three dots** (8) to the right of the proposal status.

ID	Customer	Agreement Type	Date	Status
A000316420	Demo - Mercury Motors	Hire Purchase	02/03/2022	Ready for Sign 

Clicking these will open a menu where you can select either **View** (9) or **Documents** (10).



Clicking **View** (9) will take you into the submitted proposal. From here, there are a number of sections and tabs you can view.

Summary

The first screen you will be presented with upon entering a submitted proposal is the **Summary** screen.

See overleaf

Proposal A000316420

11 Summary Conditions Notes Documents

Approved Ready for Sign Documents Sent Documents Received Awaiting Pay-out Paid & Activated **12**

13 Product type	Product	Proposal value	Asset type	Proposal status	Customer
Hire Purchase	Hire Purchase	£77,220.00	Cars	Ready for Sign	Demo - Mercury Motors
Term length	Asset quantity				
60 months	3				

14 Edit Proposal

15 Product Customer Assets Finance

16 Back

- 11: The tabs at the top allow you to quickly navigate to the various areas of the submitted proposal. These include **Summary**, **Conditions**, **Notes** and **Documents**. The currently open tab is indicated by a purple underline.
- 12: The workflow stepper shows the current status of the proposal. As the proposal progresses, the stepper will be updated to reflect that.
- 13: The **Proposal Overview** section shows the key information of the proposal.
- 14: The **Edit Proposal** button allows a user to open the submitted proposal for editing so that changes can be made, or further information provided. This button is disabled when the proposal is currently under review by Novuna as the submitted information must remain stable during this time.
- 15: The dropdown fields reflect the sections of the proposal journey which were completed prior to submission. These can be expanded to see the information which was completed within each section.
- 16: The **Back** button will return you to the **My Proposals** section.

Conditions

The **Conditions** tab gives a view of all the current workflow conditions that have been generated and are present on the submission. This allows you to resolve any issues and/or conditional acceptance criteria that have been raised against the proposal. In essence, the conditions act as a checklist of what is required from documentation and/or further information.

Proposal A000316421

Summary Conditions Notes Documents

Description	Additional Detail	Status
Credit Criteria Has Not Been Met	Below Minimum Advance Threshold	Outstanding

The **Status** column shows the status of that condition – this can be **Outstanding**, **Cancelled**, **Complete**, **Pending** or **Error**. The conditions you are able to view are defined by your user level settings.

Notes

The **Notes** tab gives a view of any notes which have been placed on the proposal.

See overleaf

Proposal A000316421

Summary Conditions **Notes** Documents

14/03/2022 09:31
DEMONSTRATIONUSER@NOVUNA.COM

Please consider this note outlining additional information pertinent to the proposal.

← →

Please provide any additional information you would like to submit alongside this proposal, including any future changes in circumstance which may have an adverse affect in meeting these commitments.

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Save note

Dependant on your user level, there may be some notes that you are unable to see (for example, internal notes and external user).

The free text box at the foot of this screen allows for new notes to be added to the proposal. Once the note has been typed, the **Save Note** button will add it to the proposal.

Documents

The **Documents** tab shows the documents attached to the proposal. It also allows for other documents to be uploaded and added to the proposal.

Proposal A000316421

Summary Conditions Notes **Documents**

Upload Supporting Documents

17 **Add Documents** **Upload** **18**

To upload a document(s) to the proposal, you need to click the **Add Documents** (17) button. Clicking that brings up the below pop-up window.

Adding documents to proposal: A000316421 ×

Document Type *

Bank Statements 19

Selected Files *

Select File 20

Add 21

The **Document Type** (19) can be set here, using the dropdown list – this must be set in order to then show the **Selected Files** section. You then need to click **Select File** (20) which will open an explorer window where you can select the files (which will then be labelled as the given document type upon upload), either individually or in bulk, to upload against this proposal.

Document type	File name
Bank Statements	2021 Bank Statements.docx
Asset Information – Invoices, Photos, Valuations	Car Details form 2022.docx

[Add Documents](#) [Upload](#)

The selected files will then show in the **Selected Files** section so that they can be reviewed as correct prior to clicking **Add** (21) which will then upload them to the proposal.

Ready for Sign

When a proposal is in the **Ready for Sign** status in Mercury, the ability to upload contract documents is presented to the user within the documents tab.

Proposal A000316421

Summary Conditions Notes **Documents**

Upload Supporting Documents

[Add Documents](#) [Upload](#)

Sign Contract Documents

Upload Signed Contract

If you're already in receipt of the original signed finance documentation you can upload it to directly to Hitachi using this option. Once uploaded this document will be checked internally by Hitachi as part of the payout process.

Please note, any contract supporting documents must be uploaded as a single file.

Selected File *

[Select File](#) **22**

[Upload Signed Contract](#) **23**

To upload a signed contract document, you must first click **Select File** (22) which will open a windows explorer window (which is a single select window) allowing you to locate the signed contract document for the selected proposal. Selection of a file will then show that file in the **Selected File** section of the screen.

Sign Contract Documents

Upload Signed Contract

If you're already in receipt of the original signed finance documentation you can upload it to directly to Hitachi using this option. Once uploaded this document will be checked internally by Hitachi as part of the payout process.

Please note, any contract supporting documents must be uploaded as a single file.

Selected File *

Contract Document.docx

Select File

Upload Signed Contract

Once you are happy with the selected document, you can finalise the upload using the **Upload Signed Contract** (23) button, which will upload the document and allow the proposal to continue through the workflow.

Editing a Submitted Proposal

When a proposal has been submitted, it will be found in the **My Proposals** section of the application, under the **Submitted** tab (as explained in the [Submitted Proposals](#) section above).

Opening one of these submitted proposals (see [Accessing a Submitted Proposal](#)) will provide you with an option to **Edit Proposal** (24) (assuming it is in a workflow status which allows for editing).

Proposal A000316435

Summary Conditions Notes Documents

Product type Hire Purchase	Product Hire Purchase	Proposal value £71,529.71	Asset type Cars	Proposal status Referred	Customer Demo - Joanne Phillips
Term length 60 months	Asset quantity 2				

[Edit Proposal](#) 24

Product ▼

Clicking **Edit Proposal** (24) will then take you to the **Amending Proposal** screen. This screen gives you a summary view of the proposal you have opened for editing along with links to the editable sections. It will also move the proposal into the status **Checked out for Edit**.

Amending proposal: A000316435

25

You have currently checked out this proposal for edit, please either save or cancel your changes to proceed with your application

Cancel amend

26

Product

Product type	Hire Purchase
Product	Hire Purchase
Frame agreement	Commercial Broker Fixed Rate
Pricing term	BF Standard
Salesperson	Demonstration User
Introductory source	Internet
Introducer reference	<input type="text"/>

27

Customer

Description	Private Individual
Occupation	Contractor
Address	34, Howley Park Road, Leeds, West Yorkshire, LS27 0BP
First name	Demo - Joanne
Last name	Phillips
Email	Joanne.phillips@mercurymail.co.uk
Date of birth	16/02/1981

Switch Customer

28

Guarantor 1 details

Security type	Personal
Description	Private Individual
Address	5, Sticker Lane, Bradford, West Yorkshire, BD4 8DP
First name	Demo - Leah
Last name	Watson
Email	leah.watson@mercurymail.co.uk
Date of birth	20/01/1966

Switch Guarantor

29

Guarantor 2 details

Security type	Personal
Description	Private Individual
Occupation	Worker (Casual or Irregular Work)
Address	87, Croft Road, Coventry, West Midlands, CV1 3AZ
First name	Demo - Yasmine
Last name	Carter
Email	yasmine.carter@mercurymail.co.uk
Date of birth	28/10/1981

Switch Guarantor

Add Guarantor

Assets

Type	Manufacturer	Model	Condition	Value	Supplier
Cars	Audi	A1	NFW	£71,444.00	Unknown
Cars	Audi	Q5	USED	£38,665.00	Unknown

Add Asset

30

Finance

Total asset cost (excl. VAT)	£60,100.00
Deposit (%)	1.00%
Deposit (excl. VAT)	£601.09
Deposit paid to	Novuna
Term (months)	60
Payment profile	Arrears - Monthly
Balloon (excl. VAT)	£18,465.00
Option to purchase (excl. VAT)	£75.00

Edit Finance Details

31

Add New Note

Notes

32

Upload documents

Add documents

33

Back

Save Changes

34

- 25: The banner at the top of the screen indicates to the user that the proposal has been checked out for editing. This means that the checked-out proposal either needs to be saved or the editing cancelled in order for the application to proceed.
- 26: The **Cancel Amend** button will cancel any unsaved changes, check the proposal back in and take the user back to the proposal summary screen.
- 27: The product details are not editable on a submitted proposal. Within this section a user is only able to edit the Introducer **Reference**.
- 28: The **Switch Customer** button allows a user to amend the customer on the proposal. Clicking this will open a window which contains the functionality of the customer search table as seen in the [Customer Search](#) section.
- 29: The **Switch Guarantor** button allows a user to amend the guarantor on the proposal. Clicking this will open a window which contains the functionality of the guarantor search table as seen in the [Guarantor Search](#) section.
- 30: The **Add Asset** button allows additional assets to be loaded onto the proposal. Clicking this will open a window which contains the functionality seen when adding an asset to a proposal through the proposal creation journey as seen in the [Asset Details](#) section. The three-dot icon can also be used to remove any asset loaded onto the proposal.
- 31: The **Edit Finance Details** button allows a user to amend the financial details of the proposal. Clicking this will open a window which contains the pricing information allowing for the figures originally provided during creation to be amended. This contains the functionality of the pricing page as seen in the [Pricing Details](#) section.
- 32: The **Add New Note** section is also available during proposal amend allowing a user to add any additional notes that may be applicable at that moment.
- 33: The **Add Document** button is also present allowing a user to attach any further documentation to the proposal.
- 34: The **Save Changes** button saves any amendments made to the proposal and checks the proposal back in so it can progress along the application process.

Removing Assets

With the ability to remove assets whilst in proposal amend, if all assets are removed from a proposal then the user is notified through a banner message within the section itself and the save button is disabled. At least one asset must be present on the edited proposal to save changes.

Assets

A proposal requires at least one asset to be added before it can be saved

Add Asset

Financial Changes

When not completing any financial changes, the proposal can be saved by clicking the **Save Changes** (34) button and you will be returned to the Proposal Overview screen. However, when making changes which are deemed as financial changes (with the exception of editing the finance details (31)) then the proposal will instead go through a review process – this means the Save Changes button becomes **Review Changes**.

The **Review Changes** button will bring up the pricing page window, prompting a user to review the financial details of the proposal now that changes have been made which would impact that.

Currently, this is only applicable to changes made to the **Asset Detail** section.

Once the financial details have been reviewed and confirmed, the **Save Changes** button returns.

Back

Review Changes

Saved Proposals

Clicking the **Saved** tab from the **My Proposals** screen will pull up a list of all your saved proposals (or all those of your dealership if you have the required user level permissions).

This gives a tabular view of all proposals, providing information such as customer, Proposal ID and agreement type of the proposal, along with the date the proposal was last saved, and which user did that save.

Above the table of submitted proposals, you will see information on your four most recently saved proposals too, which provides for quick access back into your most recent proposals which weren't submitted.

My proposals

Recently saved

A000316437
10/03/2022 16:21

Saved by: Demonstration User
Type: Hire Purchase
Customer: Demo - Cahill Construction Ltd

A000316436
10/03/2022 16:17

Saved by: Demonstration User
Type: Hire Purchase
Customer: Demo - Harrison Travel

A000313984
24/01/2022 22:03

Saved by: Demonstration User
Type: Hire Purchase
Customer: Demo - Mercury Golf

Submitted Saved

ID	Customer	Agreement Type	Date	Saved by	
A000316436	Demo - Harrison Travel	Hire Purchase	10/03/2022 16:17	Demonstration User	⋮
A000316437	Demo - Cahill Construction Ltd	Hire Purchase	10/03/2022 16:21	Demonstration User	⋮
A000313984	Demo - Mercury Golf	Hire Purchase	24/01/2022 22:03	Demonstration User	⋮

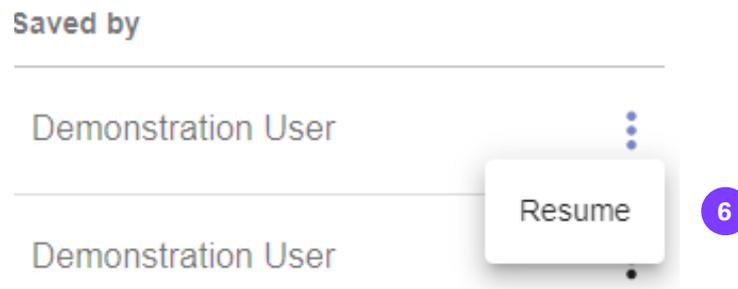
- 1: The **Recently Saved** cards show the last four **saved** proposals, allowing a user to quickly access their most recent non-submitted proposals.
- 2: The **Search Field** supports searching the saved proposals table by **Proposal ID** or **Customer Name**. Doing so will filter the results based on the search term, allowing a user to quickly find a submitted proposal.
- 3: The **Additional Filters** button opens a number of other filters which can be used to refine the results shown in the saved proposal table. A user can filter by **Saved By** and **Date Saved**.
- 4: The **Submitted Proposals** table shows all the proposal submitted by a user (or within a dealership if the user is at Sales Manager level).

Proposal Resume

Within the **Saved Proposals** table, you will be able to see **three dots** (5) to the right of the proposal status.

ID	Customer	Agreement Type	Date	Saved by	
A000316436	Demo - Harrison Travel	Hire Purchase	10/03/2022 16:17	Demonstration User	⋮

Clicking these will open a menu where you can select to **Resume** (6) the proposal from the selected row.



Clicking **Resume** (6) will take you to the **Select Product** screen of the proposal journey. The proposal will contain all the information which was previously entered. You can work through the screens to review what was previously entered and make any applicable (and available) amendments.

The behaviour is then the same as was outlined in the [Create a New Proposal](#) section of this guide (with the exception of the product details – see below).

There'll be an indicator on screen which shows the **Proposal ID** and when the proposal was **Last Saved**.

Proposal saved - ID: A000316436 / Last saved 10/03/2022 16:17

Editing the Product Details

The product details on a saved proposal cannot be amended. Once these have been set on the proposal creation journey, they are locked in – therefore, a new proposal will need to be created if the **Product Type**, **Product** or **Frame Agreement** need changing.

Dependant on user permissions however, the following fields are available to edit on the **Select Product** screen:

- Introductory Source
- Introducer Reference
- Salesperson

The **My Agreements** section of the application is available to access through use of the navigation bar within the top right of the screen. Clicking **Agreements** (1) will take you to the **My Agreements** area of the application.



My Agreements contains all your live agreements (or those from your dealership, depending on your user permissions level). These are presented to you in a tabular format, and shows information such as the **Agreement ID**, **Amount**, **Maturity Date** and **Status**.

The screenshot shows the 'My agreements' section. At the top is a purple header 'My agreements'. Below it is a search bar with a magnifying glass icon and the text 'Search by agreement ID' (callout 2). To the right of the search bar is a button with a filter icon (callout 3). Below the search bar is a table with the following data:

ID	Customer	Type	Amount	Maturity Date	Status
A000315144	Demo - Mercury Motors	Hire Purchase	£76,309.81	27/02/2027	Live
A000315147	Demo - Mercury Forestry Ltd	Hire Purchase	£34,027.35	27/02/2027	Live
A000315148	Demo - Harrison Travel	Loan	£26,000.00	27/02/2027	Live
A000315142	Demo - Mercury Golf	Fixed Period Finance Lease	£4,580.00	26/02/2026	Live
A000315149	Demo - Tom Ward	Fixed Period Finance Lease	£1,350.00	26/02/2027	Live
A000315151	Demo - Dominic Mitchell	Loan CCA Regulated	£4,600.00	27/02/2027	Live

At the bottom of the table are left and right arrow navigation icons (callout 4).

- 2: The **Search Field** allows you to search using the **Agreement ID**. This will dynamically update the table of results to match the given search term.
- 3: The **Additional Filters** button opens a number of other filters which can be used to refine the results shown in the agreements table. A user can filter by **Status** (multi-select), **Maturity Dates** and **Product Type**.
- 4: The **My Agreements** table shows all the agreements which belong to the user (or within a dealership if the user is at Sales Manager level).

Agreement Search Filters

As mentioned above, there are **Additional Filters** (3) available to a user to enable refinement of the **My Agreements** table so that agreements can be located with ease. By clicking the three-slider icon, the **Additional Filters** will become visible.

The first additional filter is the **Status** (6) multi-select filter. Selecting the dropdown opens a multi-select filter with the various possible statuses of an agreement available for selection. You can select as many, or as few, of these as you require, and only proposals in those specified statuses will show in the **My Agreements** table.

The next available filter is the **Maturity Date Between** (6). This allows you to specify a date range for which you wish to filter results within. For example, you may want to select a 3-month date range in which to see which agreements are coming up for maturity, so would maybe specify 01/01/2022 and 01/04/2022. This would then mean that only agreements which matured between these dates (assuming they fulfil any other filter criteria included) would now be shown within the My Agreements table.

ID	Customer	Type	Amount	Maturity Date	Status
A000315149	Demo - Tom Ward	Fixed Period Finance Lease	£1,350.00	26/02/2027	Live

The final filter available is the **Product Type** (7). This is a single selection dropdown which allows you to only shows those agreements of a specific product type.

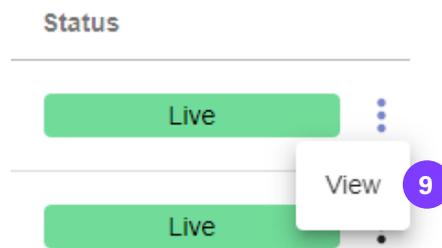
These filters can be used in combination with each other, meaning the My Agreements table can be manipulated in a number of different ways.

Accessing an Agreement

Within the **My Agreements** table, you will be able to see **three dots** (8) to the right of the agreement status.

ID	Customer	Type	Amount	Maturity Date	Status
A000315144	Demo - Mercury Motors	Hire Purchase	£76,309.81	27/02/2027	Live

Clicking these will open a menu where you can select to **View** (9) the agreement.



Clicking **View** (9) will take you into the agreement. From here, there are a number of sections and tabs you can view.

Agreement Overview

Upon entering the selected agreement, you will be presented with the **Agreement Overview** screen.

See overleaf

Agreement A000315144

Customer	Email	Telephone	Product type	Status	Payments
Demo - Mercury Motors	caitlin.baker@mercurymail.co.uk		Hire Purchase	Live	£2,806.37 / £76,309.81
Maturity Date	Balloon payment	Last payment date			
27/02/2027	£4,500.00	09/03/2022			

Customer

Description	Unincorporated Business
Industry type	Vehicle Repair
Business name	Demo - Mercury Motors
Address	12, Denmark Street, Bristol, Avon, BS1 5DQ
Contact name	Demo - Caitlin Baker
Email	caitlin.baker@mercurymail.co.uk

Finance

Balance to finance	£76,309.81
Term	60
Frequency	P1M
Total remaining rental	£98,181.60
Rentals remaining	61
Days in delinquency	0

[Back](#)

This screen provides an overview of the key pieces of information for the selected agreement, including customer and financial details. Clicking **Back** will return you to the **My Agreements** page.

Depending on the permissions set on your user account, you may be able to view and access the Asset Management section (sometimes referred to as the Asset Catalogue) of the application. If you have access, you will see the **Assets** (1) link available on the navigation bar.



The Asset Catalogue is used to pre-load some information, such as Manufacturer and Model, about an asset so that it can be used to quickly fill in those details on the asset page when creating a proposal.

Clicking the **Assets** (1) tab in the navigation bar will open up the **Asset Catalogue**.

The screenshot shows the 'Assets' page. At the top is a search bar (2) with the placeholder text 'Search by manufacturer or model'. Below it is a table (3) with columns: Type, Classification, Manufacturer, Model, and Reference. The table contains six rows of asset data. To the right of the table is a vertical ellipsis menu (4) for each row. At the bottom right is an 'Add Asset' button (5).

Type	Classification	Manufacturer	Model	Reference
Agriculture	Agriculture - Chippers	Mercury Chippers	CHIP 3000	MCCH3000
Construction	Construction and Mining - Generators	Mercury Generators	Gen X10	MGGX1022
Agriculture	Agriculture - Mowers	Mercury Mowers	Grass Cutter XL	MMGCXL21
Cars		Audi	RS3	AUDRS320
Cranes	Cranes - Loader Cranes	Mercury Loaders	Loading Crane v1	MLLCV120
Cars		BMW	3 Series	123456

- 2: The **Search Field** allows you to search the asset catalogue using either the manufacturer or model details of the desired asset.
- 3: The **Asset List** table shows all the current assets listed in the asset catalogue which can be used to quickly populate the asset details when adding an asset to a proposal. The table shows the **Type**, **Classification**, **Manufacturer**, **Model** and any provided **Reference** for that asset.
- 4: The vertical ellipses present offers an additional menu allowing the asset on the selected row to be **edited** or **deleted**.
- 5: The **Add New Asset** button will take you to the screen which allows you to add a new entry to the asset catalogue.

Adding a New Asset (Asset Catalogue)

When you click the **Add New Asset** (5) button, you will be taken to the **Asset Details** screen. This isn't the full Asset Details screen as you would see through the proposal creation journey – instead, it's amore trimmed down version used for adding details of an asset to the Asset Catalogue.

Add new asset

Asset details

Type*	Classification*
<input type="text" value="Access Platforms"/>	<input type="text" value="Select"/>
Manufacturer	Model
<input type="text"/>	<input type="text"/>
Value	Year of manufacture*
<input type="text" value="£"/>	<input type="text"/>
Dealer code	
<input type="text"/>	

The available fields are:

- Type (Required)
- Classification (Required)
- Manufacturer (Required)
- Model (Required)
- Value
- Year of Manufacture (Required)
- Dealer Code

Once the required information has been provided, you are able to click **Add Asset** which will create an entry into the Asset Catalogue, and it will show in the **Asset List** (3). This means that the details of the asset you have created can be quickly populated during proposal creation. Confirmation the asset has been added to the Asset Catalogue will be shown in a banner message above the table.



Adding a Car Asset

All assets follow the above in relation to what fields are asked for and required when creating them – the only exception is when adding a car asset. When adding a Car asset to the catalogue, you will be asked for the **Manufacturer** and **Model** with dropdowns instead of free text entry and will not be asked for a **Classification**.

Add new asset

Asset details

Type*
Cars

Manufacturer* Select **Model*** Select

Value £ **Year of manufacture***

Dealer code

Cancel
Add asset

Asset Catalogue (Proposal Creation)

If you are able to access the Asset Catalogue (through having the correct user permissions to enable this) then, when progressing through the proposal creation journey, you will see the **Asset Catalogue** on the **Add an Asset** screen.

Add an asset

Search asset from catalogue

Type	Classification	Manufacturer	Model	Dealer Code
<input type="radio"/> Access Platforms	Access Platforms - Scissor Lift	Mercury Scissor Lifts	XRM 34211	MSLXRM34211
<input type="radio"/> Agriculture	Agriculture - Chippers	Mercury Chippers	CHIP 3000	MCCH3000
<input type="radio"/> Construction	Construction and Mining - Generators	Mercury Generators	Gen X10	MGGX1022
<input type="radio"/> Agriculture	Agriculture - Mowers	Mercury Mowers	Grass Cutter XL	MMGCXL21
<input type="radio"/> Cars		Audi	RS3	AUDRS320

← →

As with the view of the Asset Catalogue List in the Asset Management section of the application, you are able to use the search field to search by **Manufacturer** or **Model**. Once the asset you wish to use has been located, select the row using the radio button on the left-hand side and click **Use Selected Asset** (which will be enabled once a row has been selected).

That will then populate the details which were originally provided when setting up the asset within the Asset Catalogue.

Add an asset

Product
 Customer
 Assets
 Finance
 Summary

Search asset from catalogue

Type	Classification	Manufacturer	Model	Dealer Code
<input type="radio"/> Access Platforms	Access Platforms - Scissor Lift	Mercury Scissor Lifts	XRM 34211	MSLXRM34211
<input type="radio"/> Agriculture	Agriculture - Chippers	Mercury Chippers	CHIP 3000	MCCH3000
<input type="radio"/> Construction	Construction and Mining - Generators	Mercury Generators	Gen X10	MGGX1022
<input checked="" type="radio"/> Agriculture	Agriculture - Mowers	Mercury Mowers	Grass Cutter XL	MMGCXL21
<input type="radio"/> Cars		Audi	RS3	AUDRS320

Asset details

Asset type *

Asset classification *

Manufacturer * **Model ***

Quantity * **Asset cost (excl. VAT) ***

VAT exempt? * Yes No **Asset condition *** New Used

Year of manufacture * **Serial no**

Assign supplier

Supplier known? * Yes No

This information can be edited after population.

The **Help & Support** section of the application can be accessed either through the **Help** button on the navigation bar or through use of the **Help & Support** button found on the home screen of Mercury.

In this section, you will be able to find a suite of materials and information to help troubleshoot or resolve and issues or queries you may be experiencing whilst using the application.

As well as this comprehensive user guide, there are links to numerous training videos (as well as the associated quick start guides) to help explain the key areas of the application.

You can also find the applicable contact information for both **Technical Support** and **General Business Queries**.

General business enquiries

Need any assistance with your proposal?

Contact us on:

 01784 227 322 (Monday to Friday - 9AM to 5PM GMT)

 bfsalesupport@novuna.co.uk

Scheduled maintenance

Mercury is available for 23 hours per day. Scheduled maintenance is planned to occur daily between:

11:30PM - 12:30AM

All business activities must be conducted outside of these hours.