DocuSign Frequently Asked Questions

Benefits

- **View what your customers see:** Get visibility of your customers' home loan contracts and where they are in their journey.
- **Faster settlement:** DocuSign allows for faster return of home loan documents, meaning a faster settlement.
- **Clear process:** Signing tags and input fields show the customer what to do as they move through the document. Missed fields will no longer be a problem.
- **Secure:** SMS code authentication adds another layer of security for your borrower.

How digital signing works

1	You will receive a read-only version via DocuSign at the same time your borrower receives their documents to view and sign.
2	Advise your customer they will need internet access, and they will receive a SMS access code to be able to securely view and sign their documents.
3	The first customer will sign the documents, guided by DocuSign. Then the documents will be sent to the next customer until everyone has signed. Once signed, they will automatically be sent back to MSA, our settlement provider.
4	You will be able to view a signed version of the customer's documents in MSA's collaboration portal, LoanTrak.

What if there is an error in the document pack?

You can contact your MSA File Case Manager or Broker Support. Alternatively, the borrower can select 'Decline to Sign' and write a note of the error when prompted. The MSA File Case Manager will amend and resend the documents.

Who is MSA?

MSA is a third-party settlement agency who handle our document preparation and settlements. For each application, you will be appointed a dedicated MSA File Case Manager.

What applications are eligible for DocuSign?

To be eligible, applications must have a unique mobile phone number and unique e-mail address (no joint e-mail addresses).

Exclusions include:

- Any borrower with Power of Attorney
- Any applications involving a guarantor
- Any applications that require an interpreter
- Personal loans

How can I view the status of a home loan application?

You can view the status of a home loan application via LoanTrak, MSA's collaboration portal. You will also receive e-mail notifications at key milestones in the home loan process.

How do I access LoanTrak?

If you do not already have access, you will receive an email with login instructions from MSA.

Will MSA follow up directly with the broker or the borrower?

MSA will follow up directly with the broker for outstanding items and shortfall resolution.

How does my borrower return their home loan document pack?

- All DocuSign home loan document packs will be digitally sent back directly to MSA.
- All wet-signed paper packs or documents must be sent back to MSA via Australia Post.
- P&N Bank is not responsible for sending back signed home loan documents to MSA. It is the borrower's responsibility to return their documents.

Can I download DocuSign forms and sign them?

No, all DocuSign forms must be signed digitally. If you require paper packs, please advise the borrower to 'Decline to Sign' and request paper packs. MSA will then send the packs by Express Post to the borrower.