

onTrack User Guide





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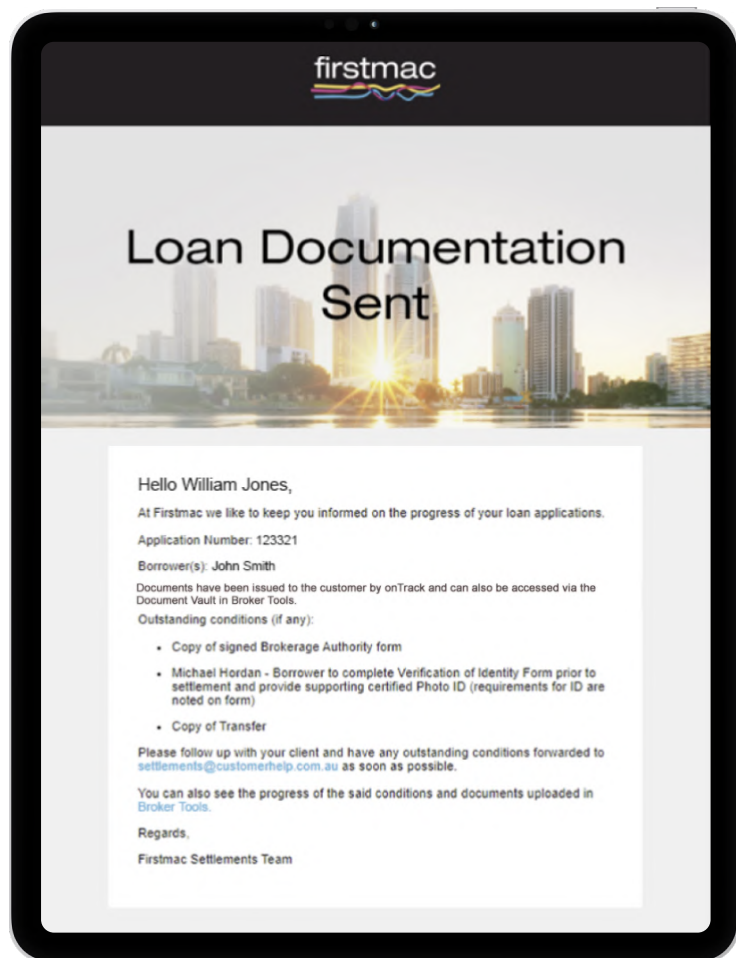
What is onTrack?

onTrack is our secure online portal for your customers to access their loan agreement and provide details required for settlement.

onTrack works on any computer or tablet, so your customer can access their documents electronically at the time and place that suits them.

onTrack is only available to individual applications at this time. SMSF, Company and Trusts applications will continue to be delivered by email.

Accessing Documents in Broker Tools

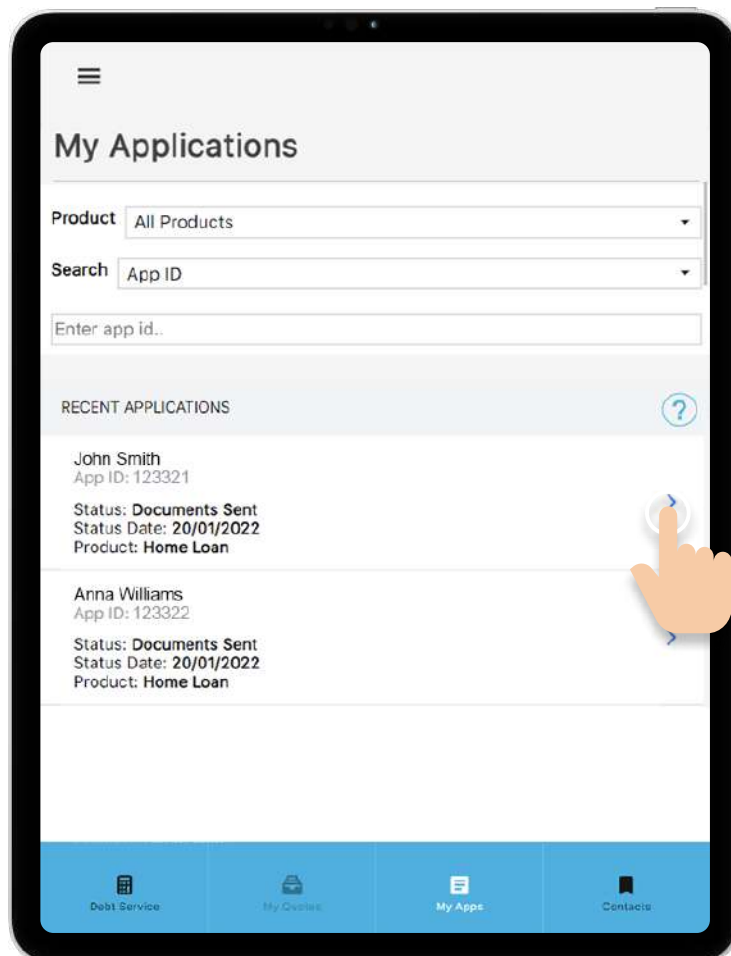


Step 1

Firstmac will advise you by email once the Loan Documents have been sent. **The Home Loan Contract for Signing** is sent to your customer at the same time.

Step 2

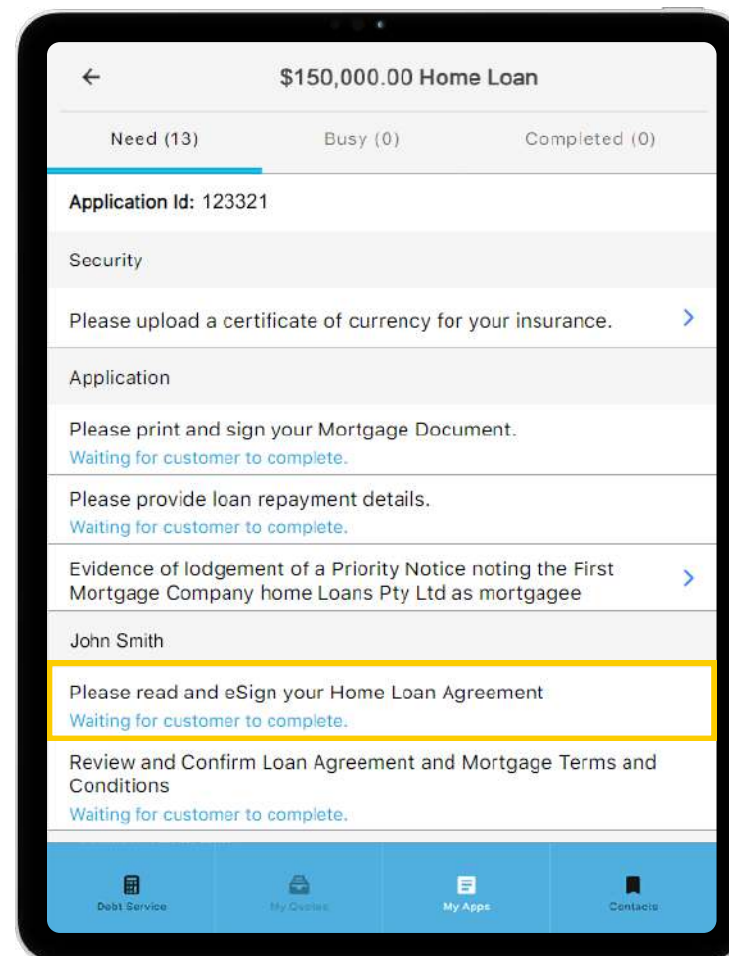
To view a copy of the loan documents, simply log into **Broker Tools** and select **My Apps**. Search for the specific application indicated on the email and click on the **blue arrow**.



Step 3

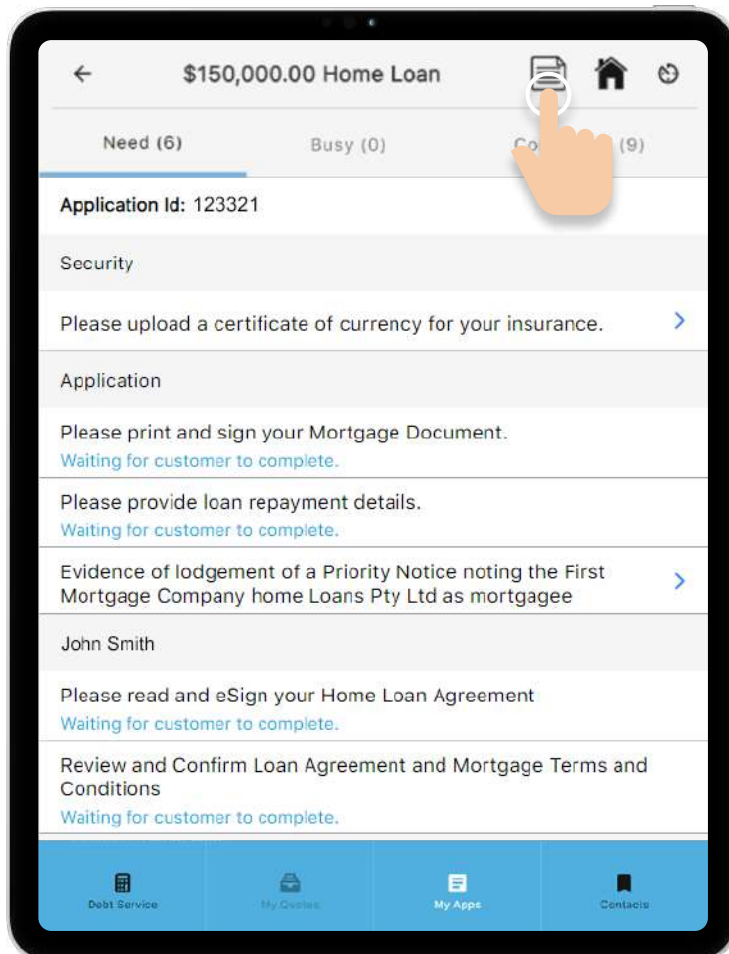
You will see the document pack conditions as **Waiting for customer to complete**. This indicates that the documents can be accessed by the customer in onTrack.

The condition will automatically update once the customer has returned the document pack.



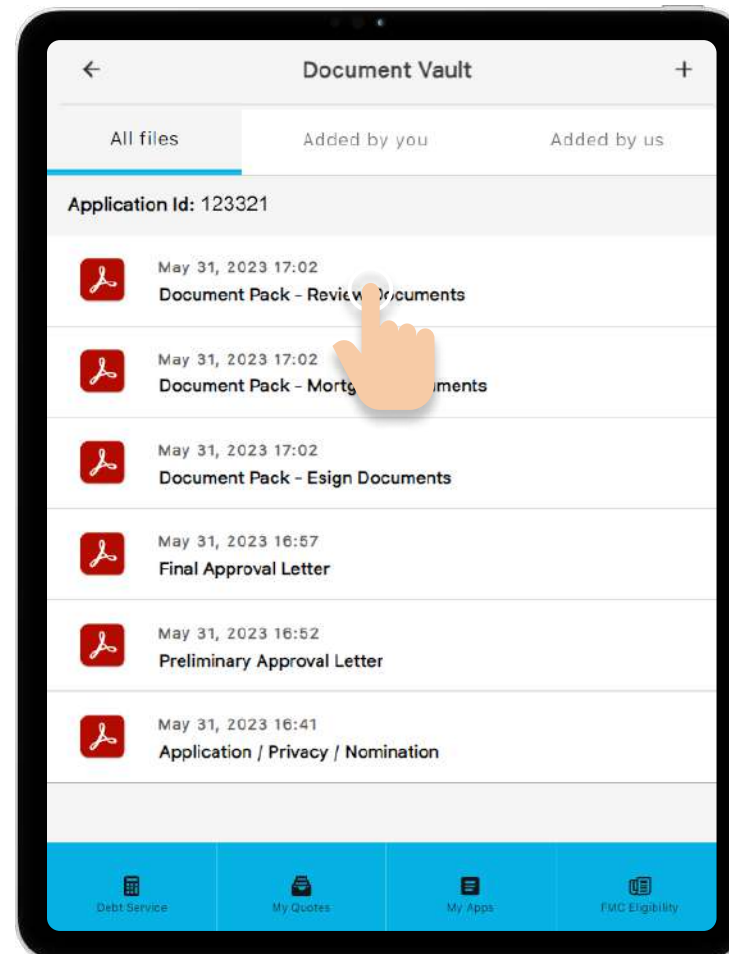
Step 4

To view the original loan documents sent to customers, click on the **Document Vault** icon.

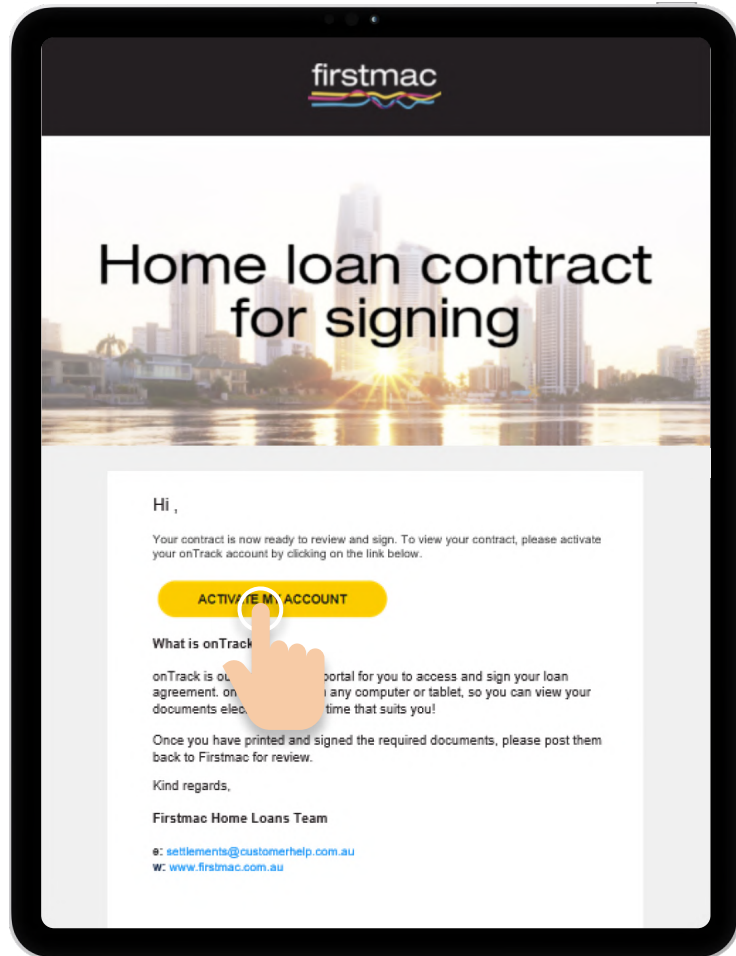


Step 5

All uploaded files by Firstmac for an application are displayed on this page. Click on the displayed document pack file to view and download the loan document.



Customer onTrack Account Set Up

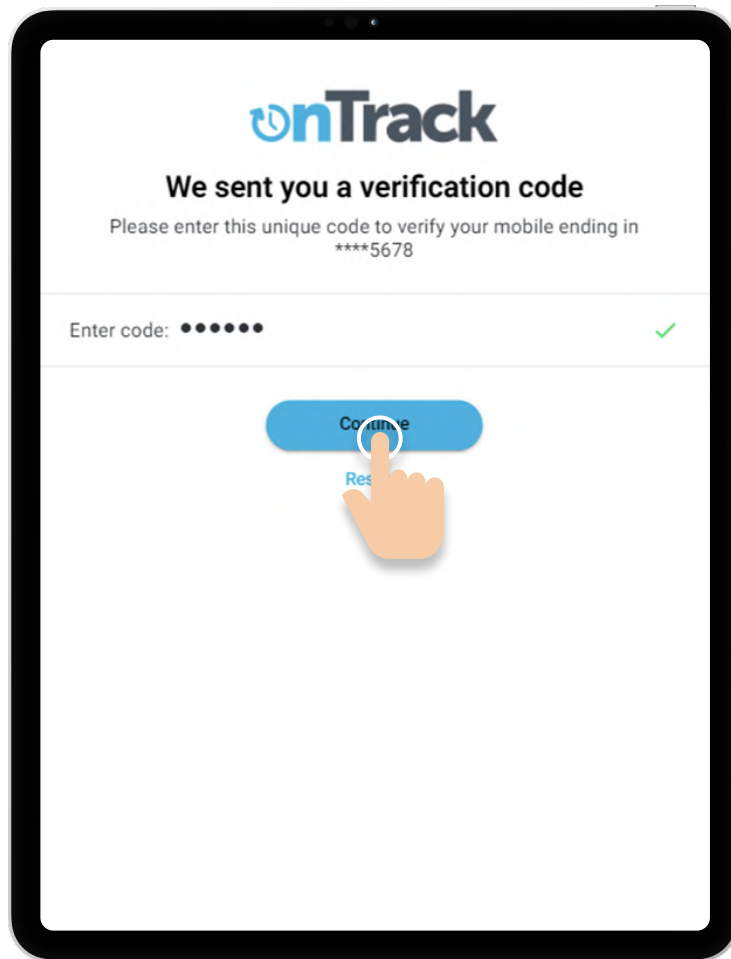


Step 1

Your customer will receive the following email from Firstmac. They simply need to click the button **Activate My Account**.

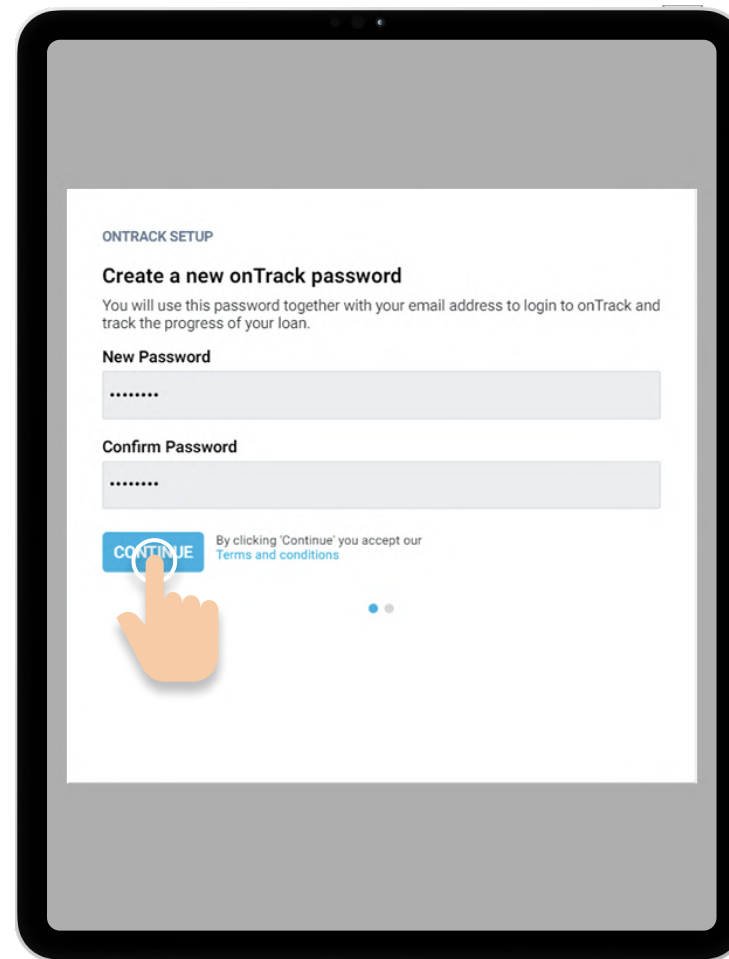
Step 2

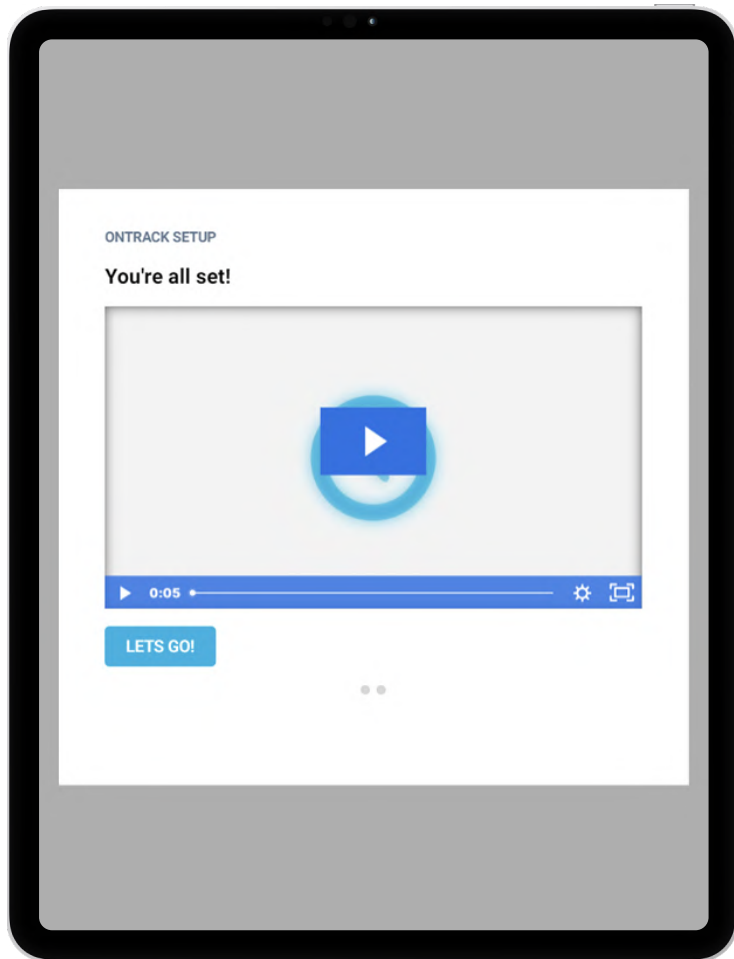
Your customer will receive a verification code to their mobile phone. Enter the code on the website and click **Continue**.



Step 3

After entering the valid code, your customer will be required to set up a **New Password** and click **Continue**.

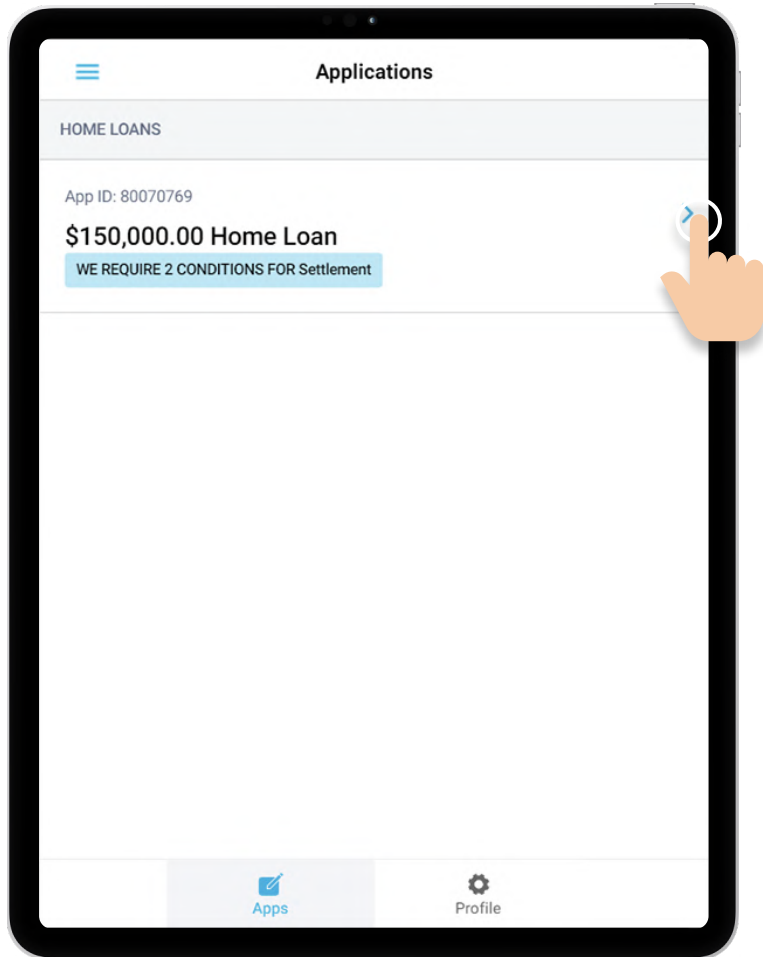




Step 4

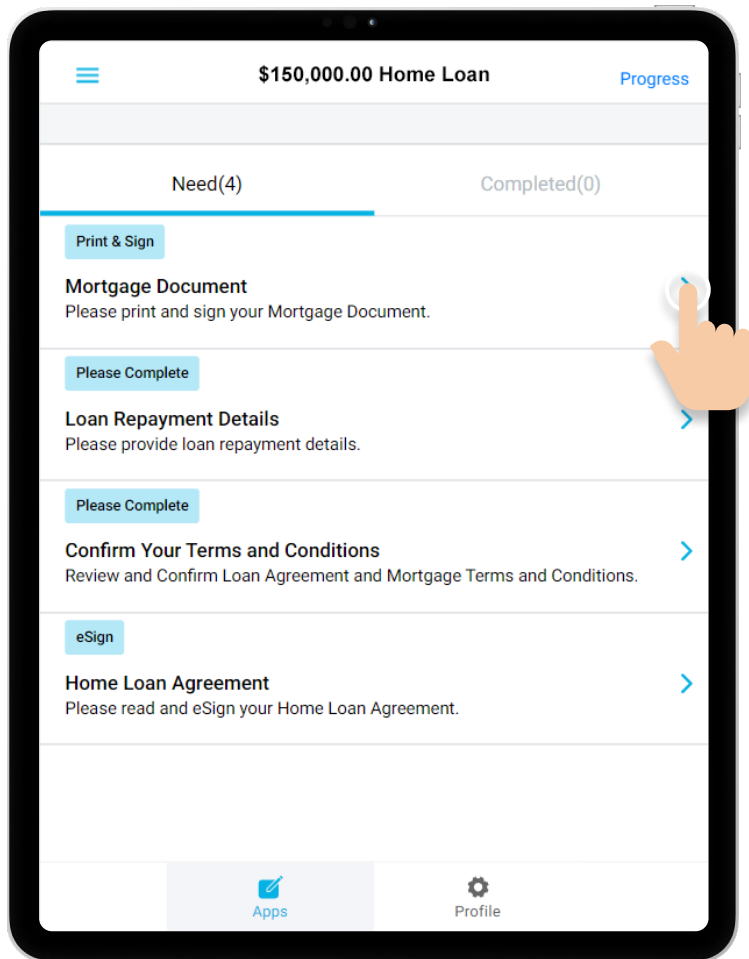
Once completed their Account is Active.

Completing Documents in onTrack



Step 1

Once logged into **Firstmac onTrack**, the approved home loan application will be displayed. Simply click the **blue arrow**.



Step 2

Conditions required to complete the loan documents will be displayed.

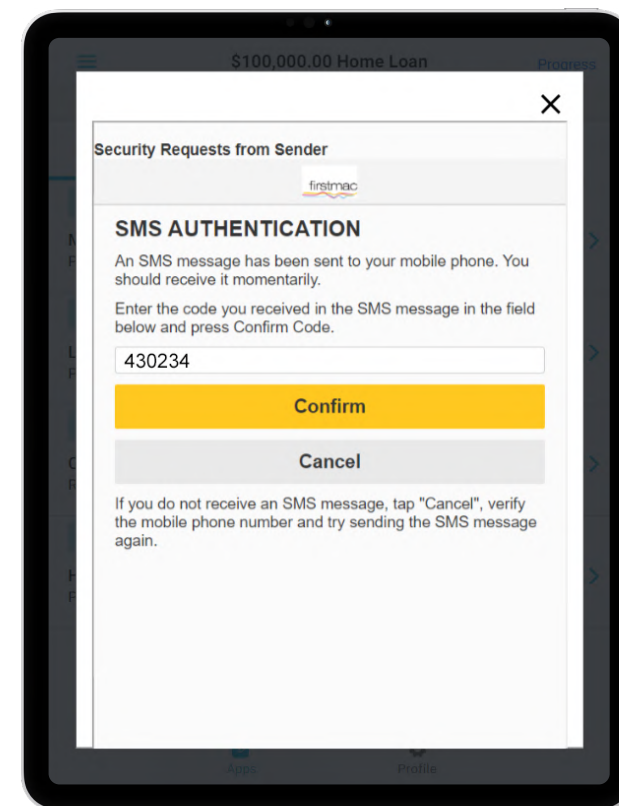
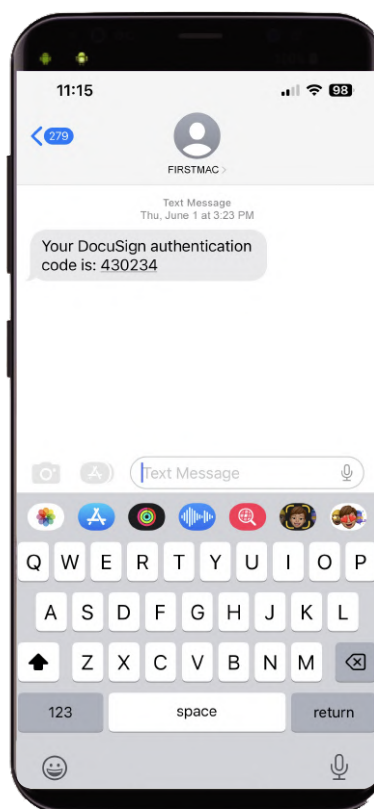
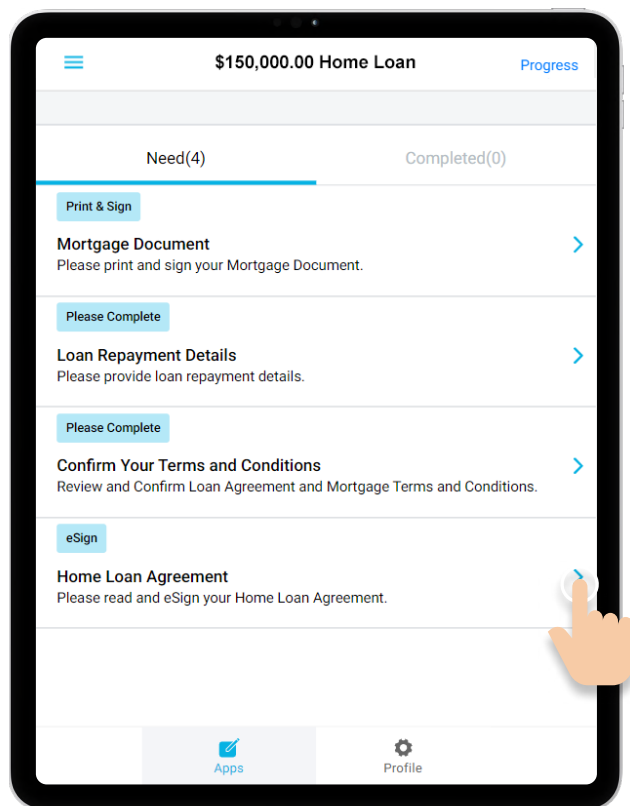
Simply click the **blue arrow** to action each condition.

Note: Each customer will need to action the conditions using their own DocuSign login.

DocuSign

Step 1

When **Please read and esign your Home Loan Agreement** is clicked you will receive an SMS to access DocuSign.

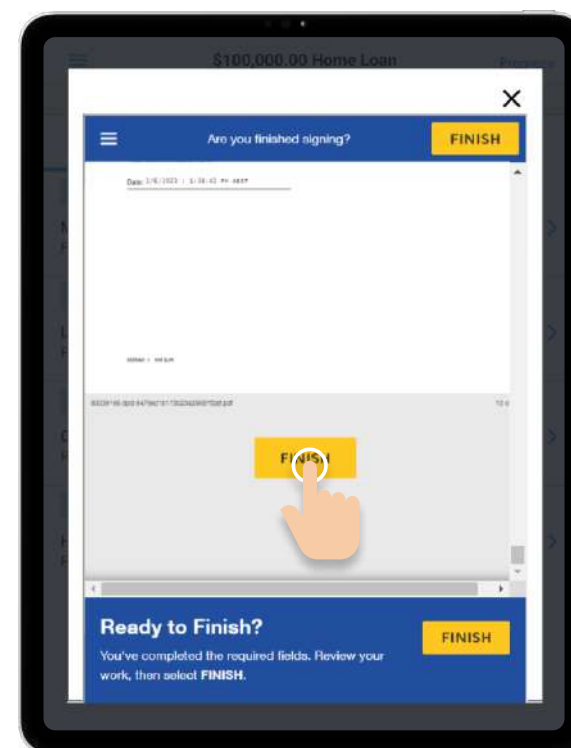
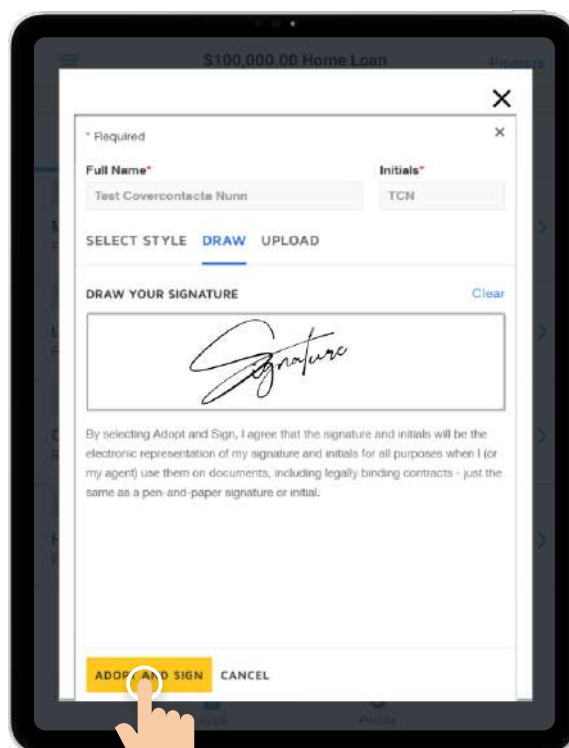
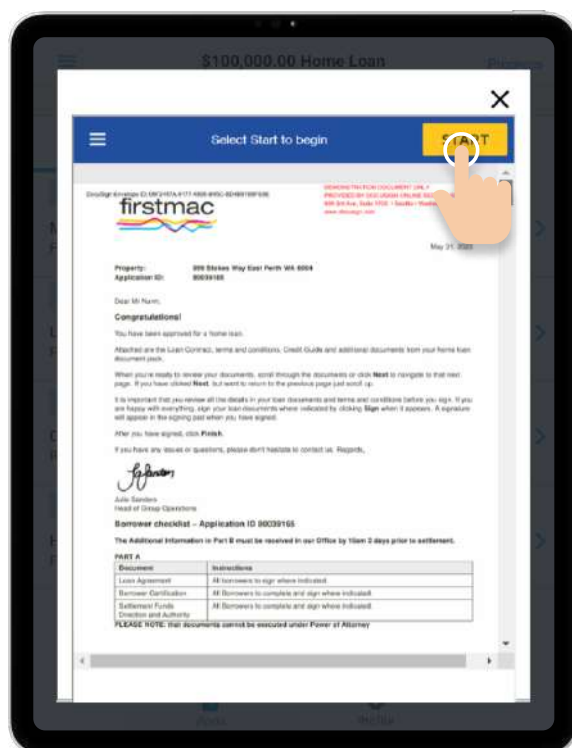


Step 2

Documents in the Home Loan Agreement can be electronically signed using DocuSign. This includes the Mortgage for all states excluding ACT, NT, TAS & WA.

The Mortgage for these states will be listed as a separate condition to be printed and signed. Original printed Mortgages can be posted to **GPO BOX 7001 Brisbane QLD 4001**

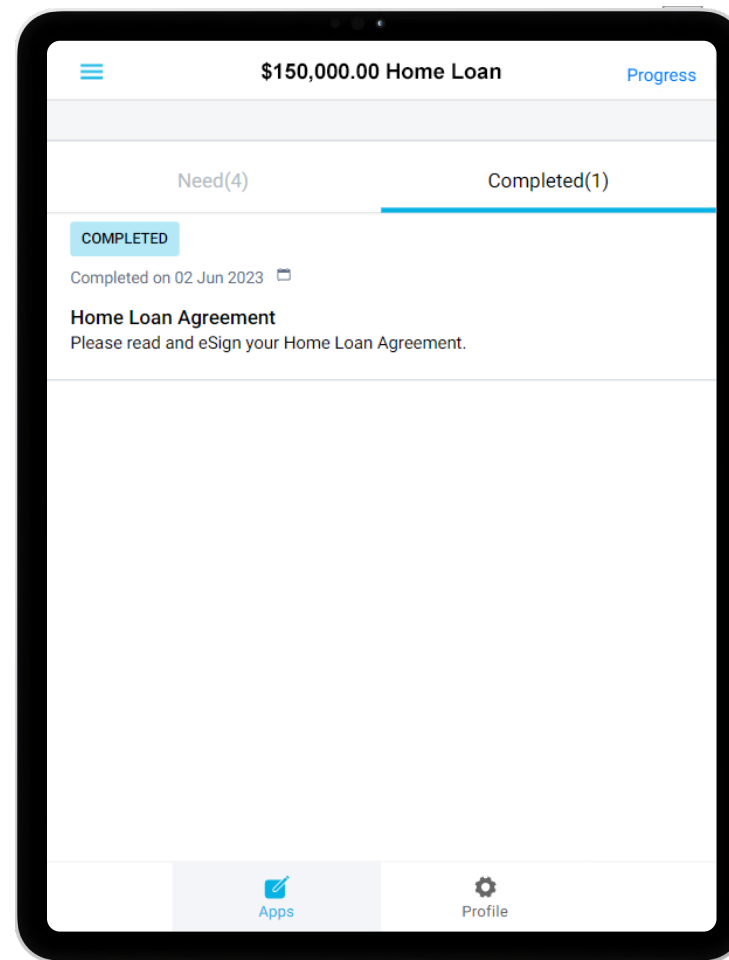
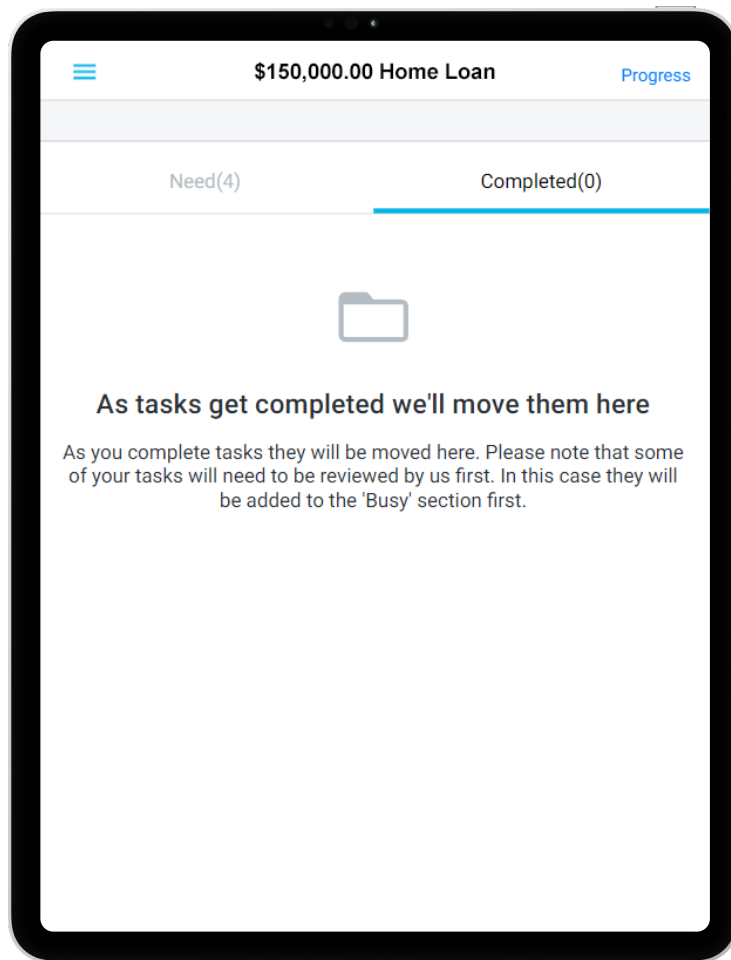
Note: The Verification of Identity form must also be printed and signed but originals are not required for settlement.



Step 3

Once actioned, the conditions will move from the **Need** tab to the **Completed** tab.

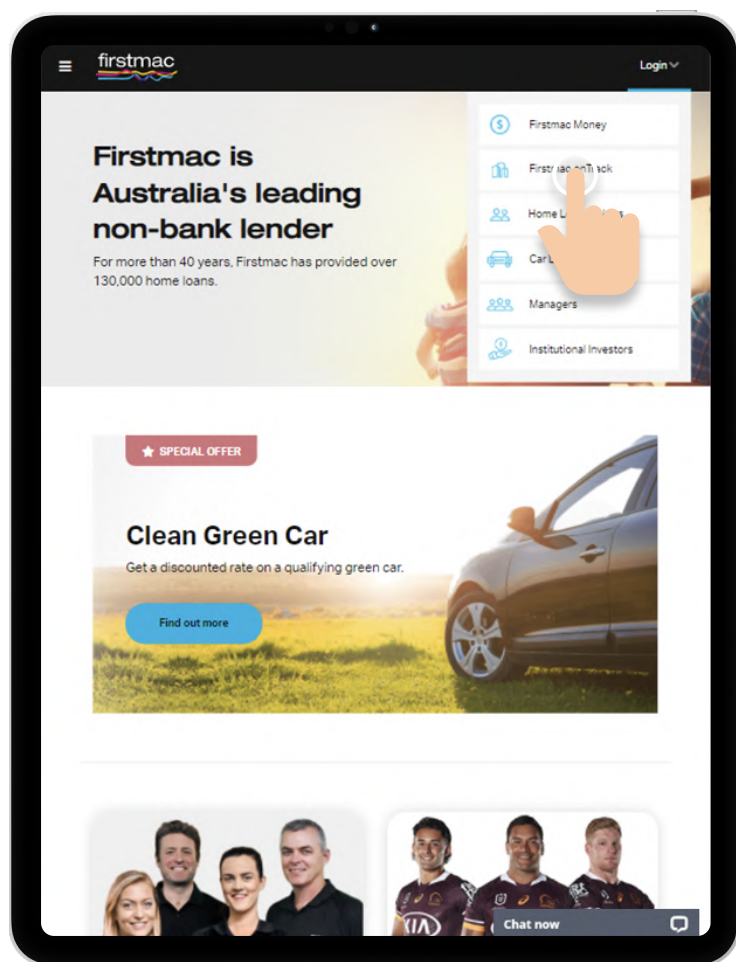
For joint applicants, the condition will not move to **Completed** until both borrowers have completed the DocuSign process.



Accessing onTrack

Customers can log in to onTrack at any time after setting up their initial password by visiting the Firstmac website.

If your customer did not receive the **onTrack Home Loan Contract For Signing** email they can simply go to the Firstmac website.

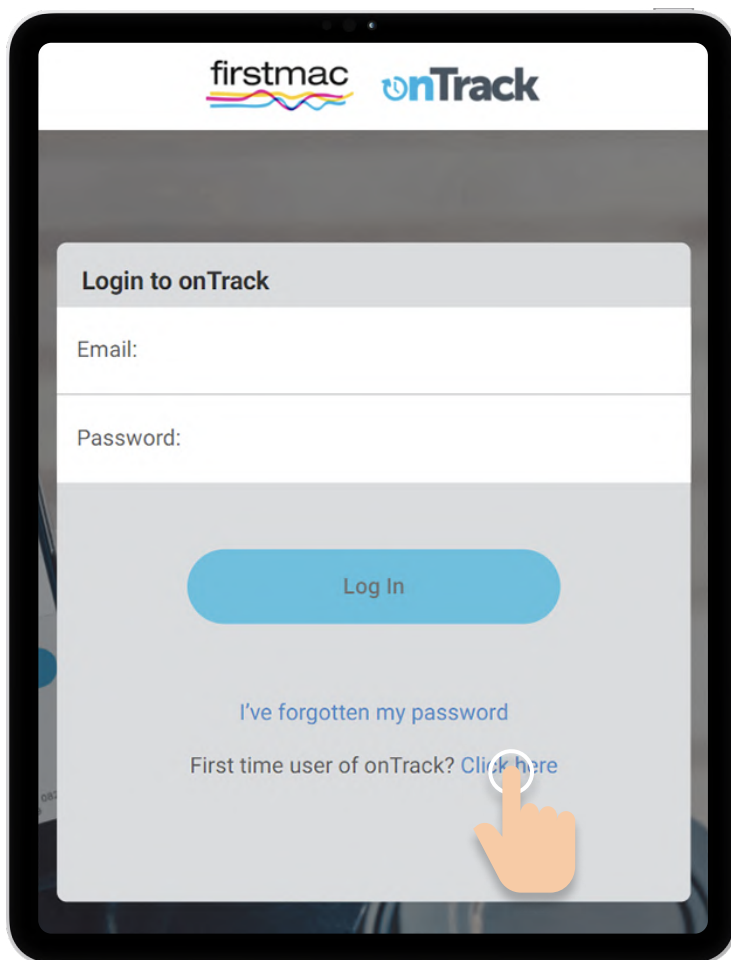


Step 1

Click **Login**, select **Firstmac onTrack**.

Step 2

Select **First time user of onTrack?** Click [here](#).



firstmac onTrack

Login to onTrack

Email:

Password:

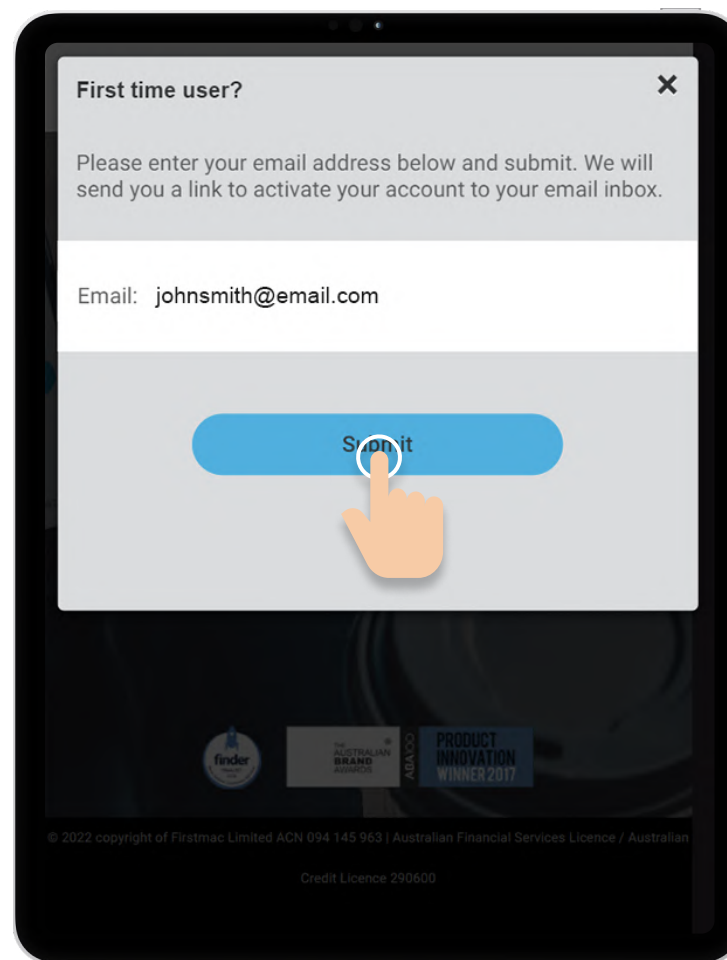
Log In

[I've forgotten my password](#)

First time user of onTrack? [Click here](#)

Step 3

Enter customer email address - same email address provided in the loan application and click **Submit**.



First time user?

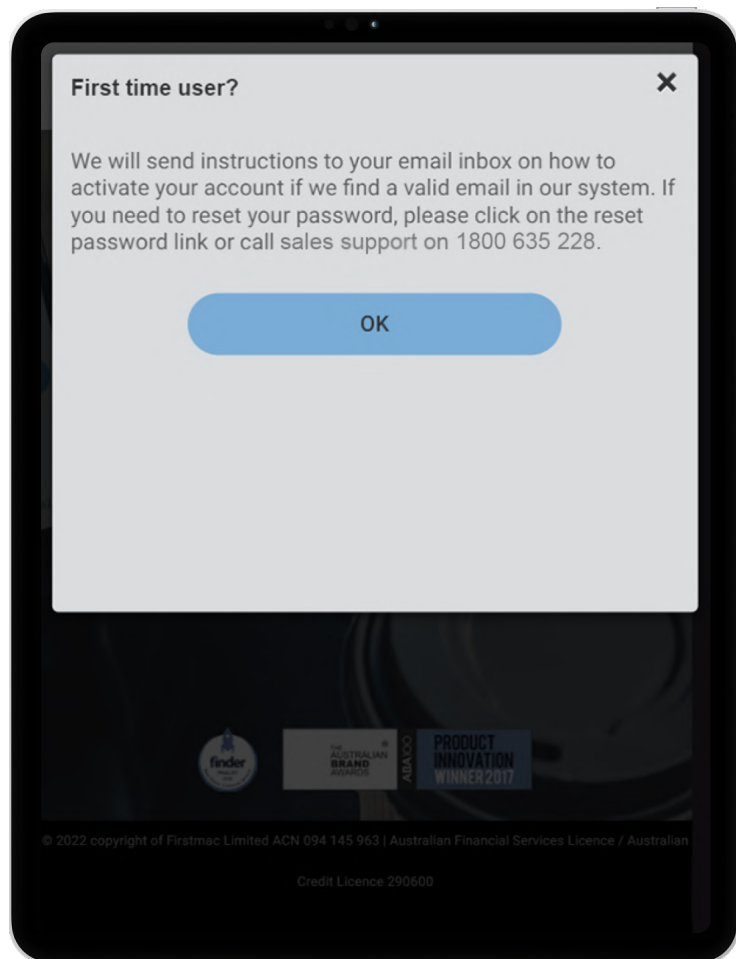
Please enter your email address below and submit. We will send you a link to activate your account to your email inbox.

Email: johnsmith@email.com

Submit

finder THE AUSTRALIAN BRAND ABAO PRODUCT INNOVATION WINNER 2017

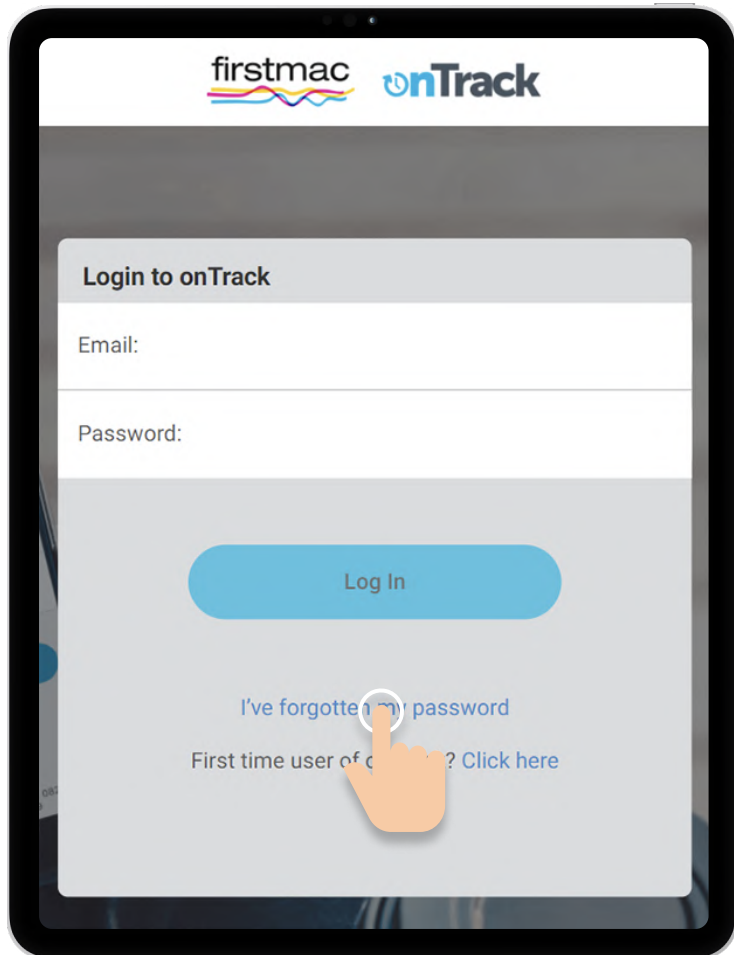
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Step 4

Your customer will then start from Step 1 in the Customer Account Set Up.

onTrack Password Reset

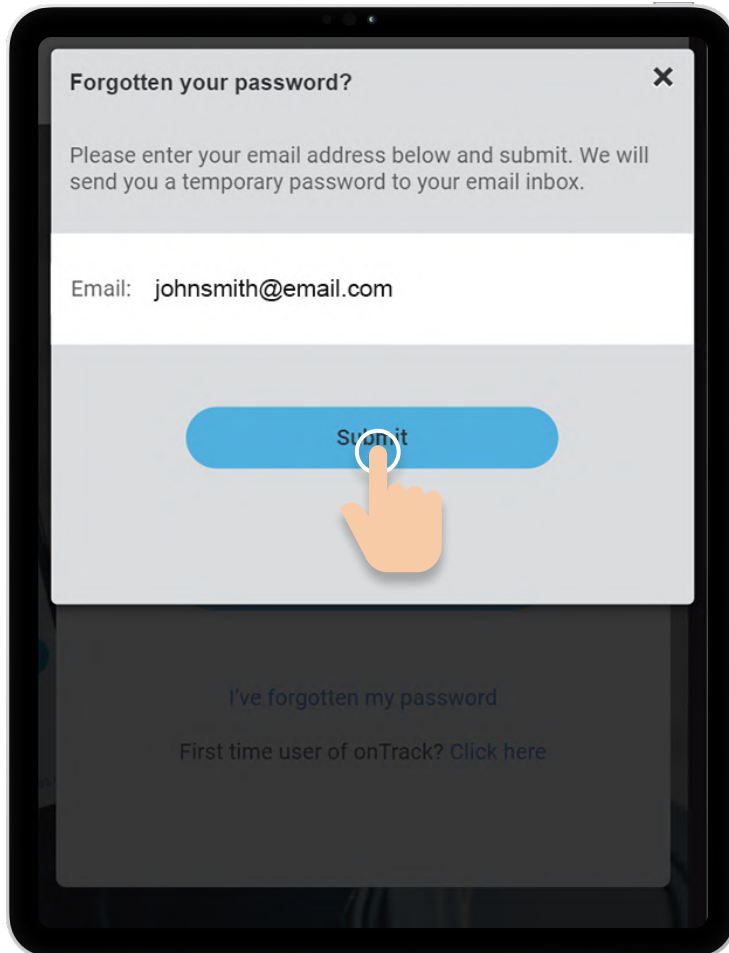


Step 1

If customer exited the password setup page, user must click on **I've forgotten my password** to setup a new password (account is already activated at this point).

Step 2

Enter email address – same email address receiving the Home Loan Contract For Signing notification and click **Submit**.



Forgotten your password? X

Please enter your email address below and submit. We will send you a temporary password to your email inbox.

Email: johnsmith@email.com

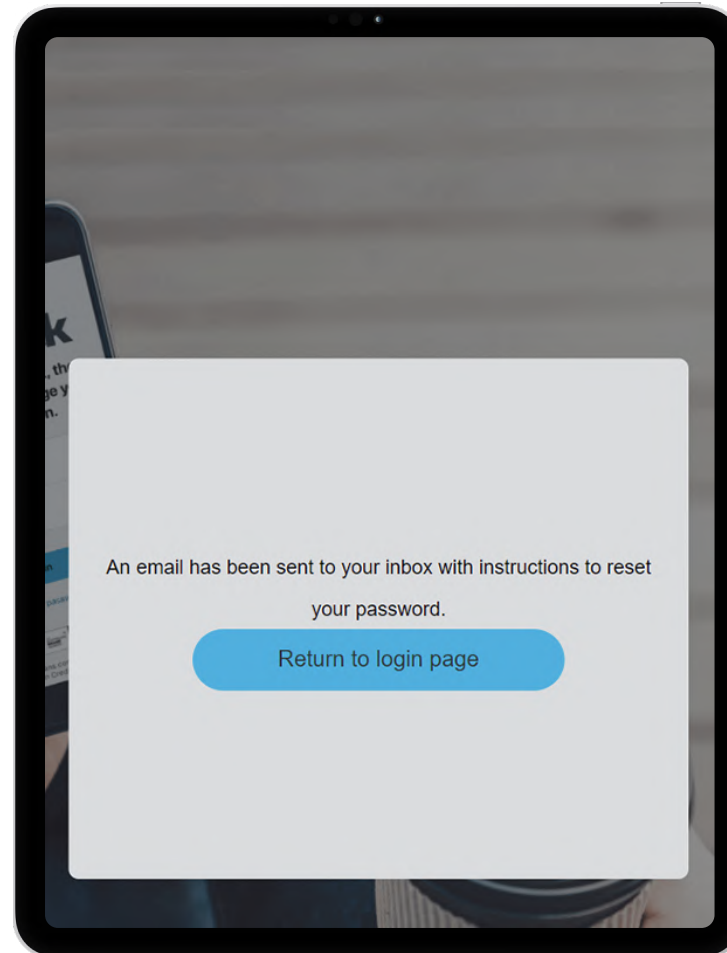
Submit

I've forgotten my password

First time user of onTrack? Click here

Step 3

System will send password reset instructions if entered email is valid.

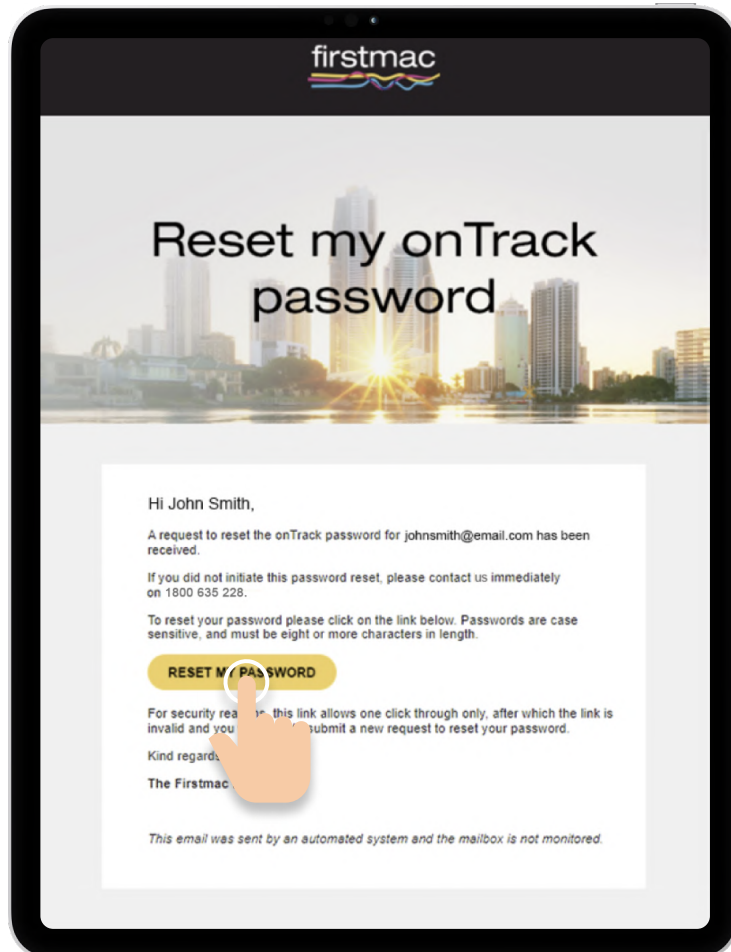


An email has been sent to your inbox with instructions to reset your password.

Return to login page

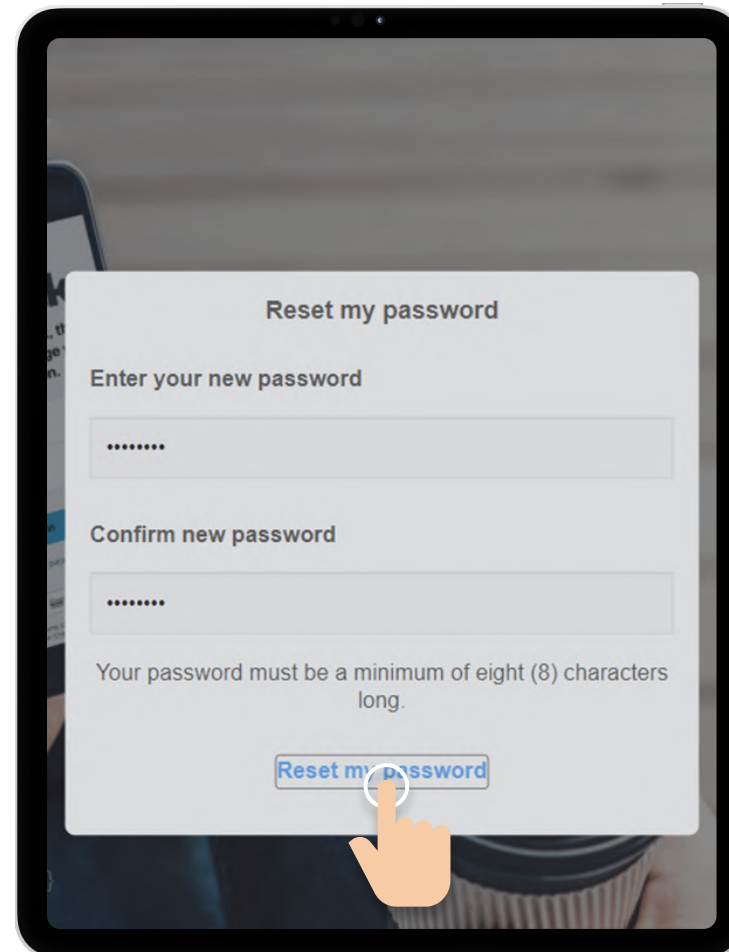
Step 4

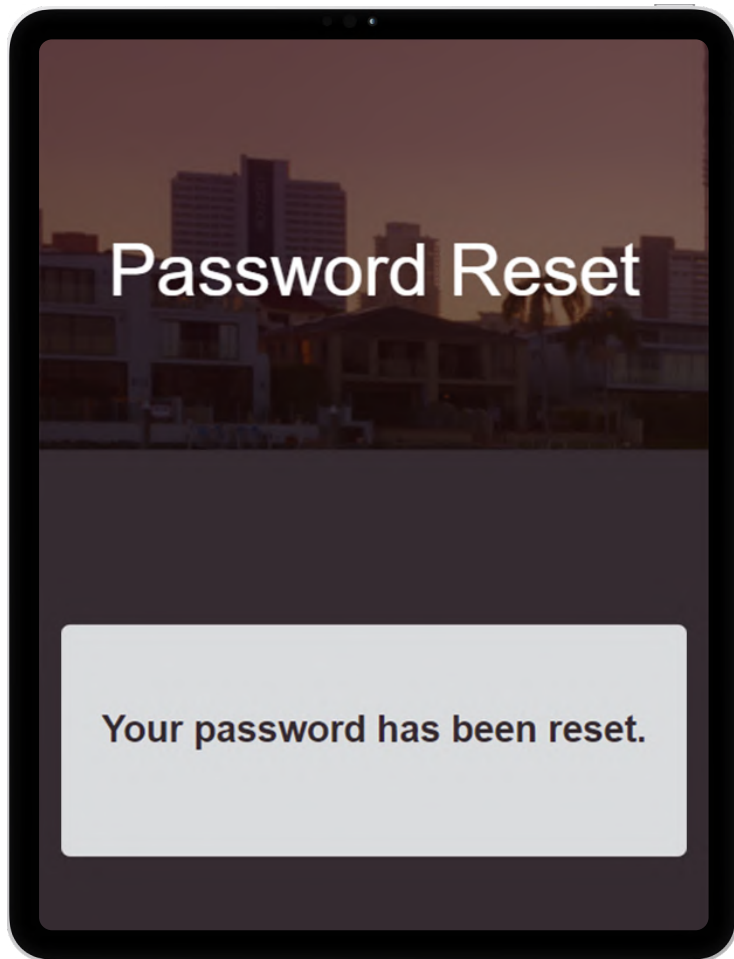
Customer will receive a **Reset my onTrack password** email. Click on **Reset My Password** button to open the new password setup page. The link can only be accessed once and will expire afterwards.



Step 5

Setup new password for the account and click **Reset my password**.





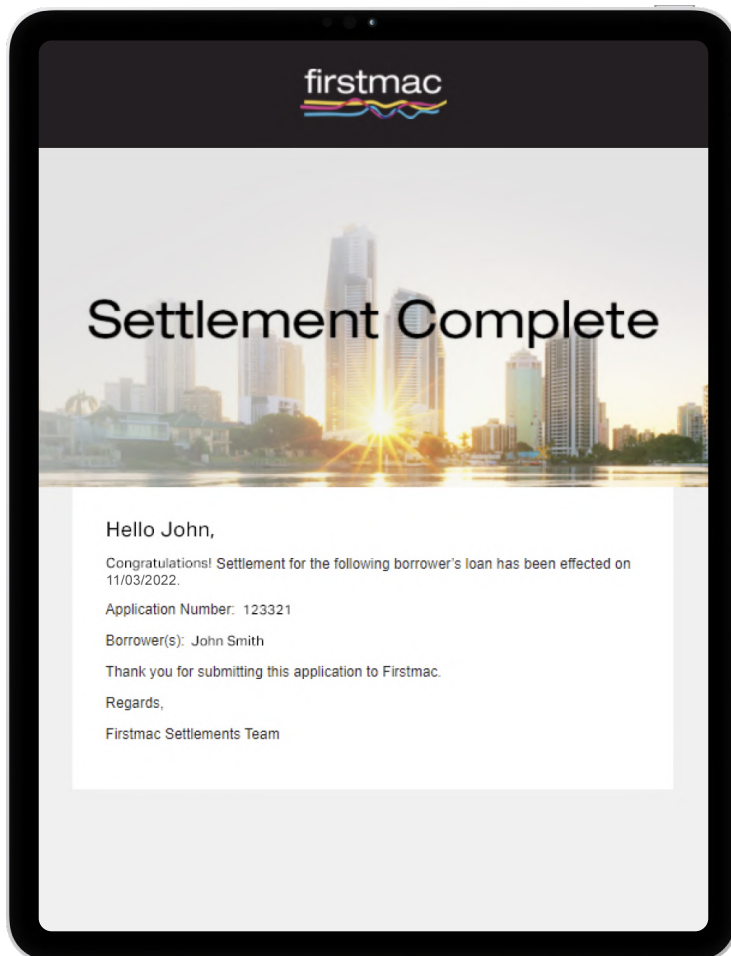
Step 6

A success page will be displayed after completing password setup. Return to **Firstmac onTrack Login page** and enter new account details to access the application.

Viewing Welcome Letter

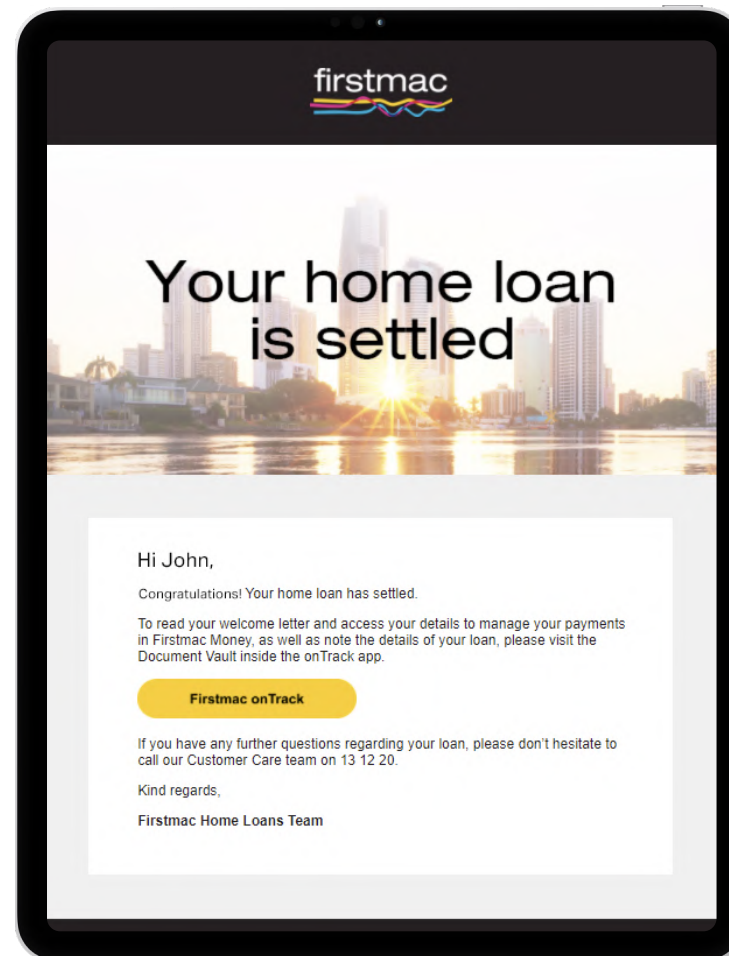
Step 1

Once application has settled, you will receive a **Settlement Confirmation** email notification.



Step 2

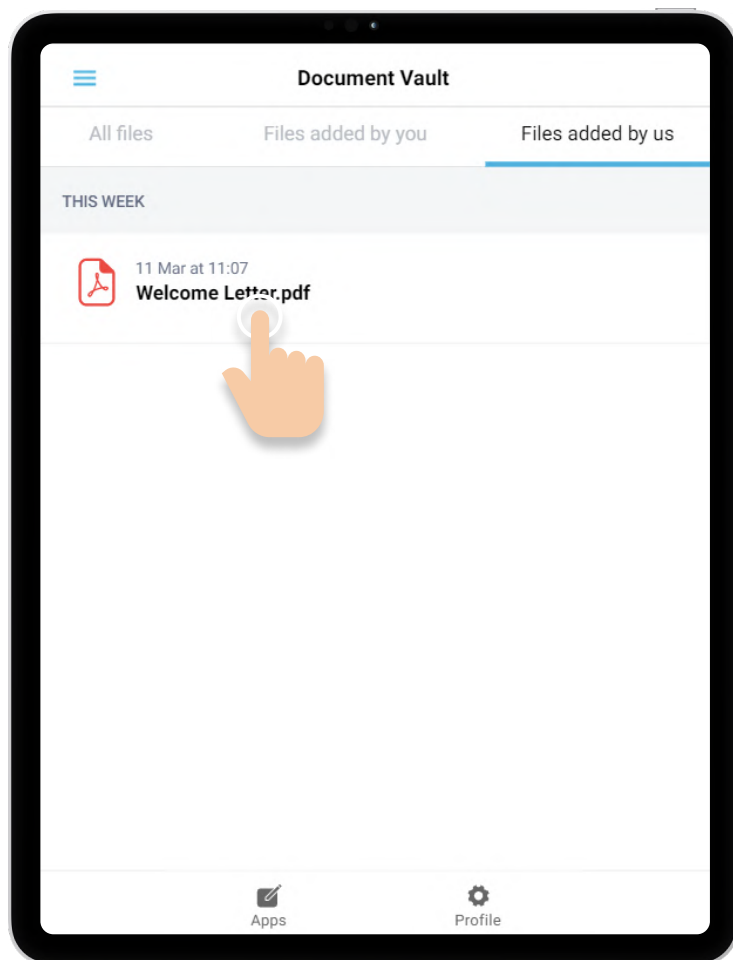
A **Welcome Letter** email will be sent to your customer the following morning.



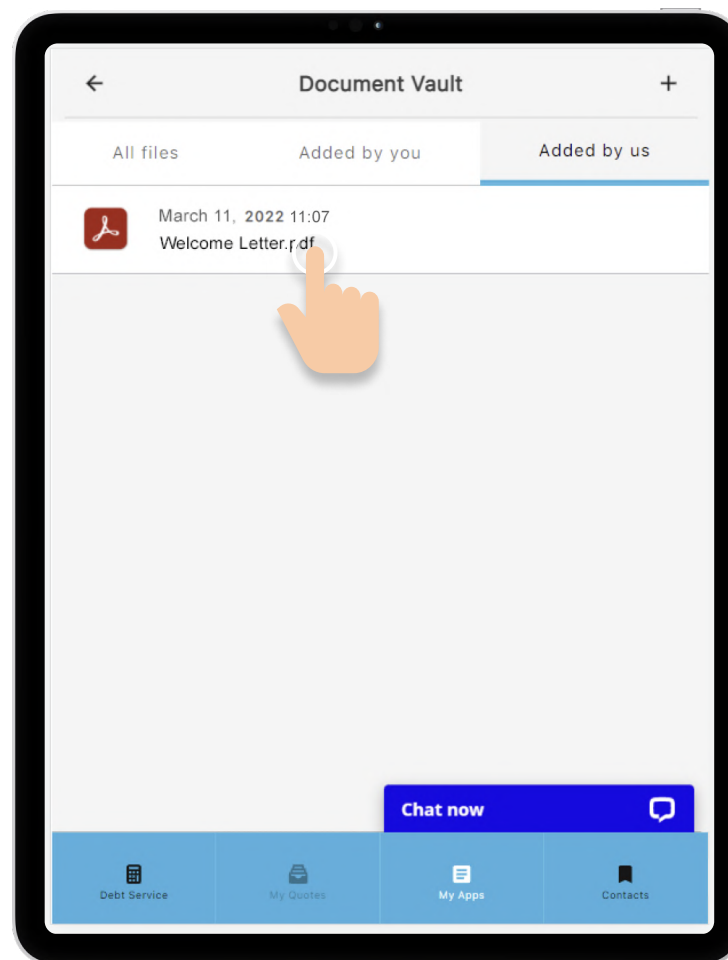
Step 3

Your customer can view the welcome letter in **Document Vault** in onTrack.

A copy is also saved to **Broker Tools Document Vault** for your reference.



onTrack



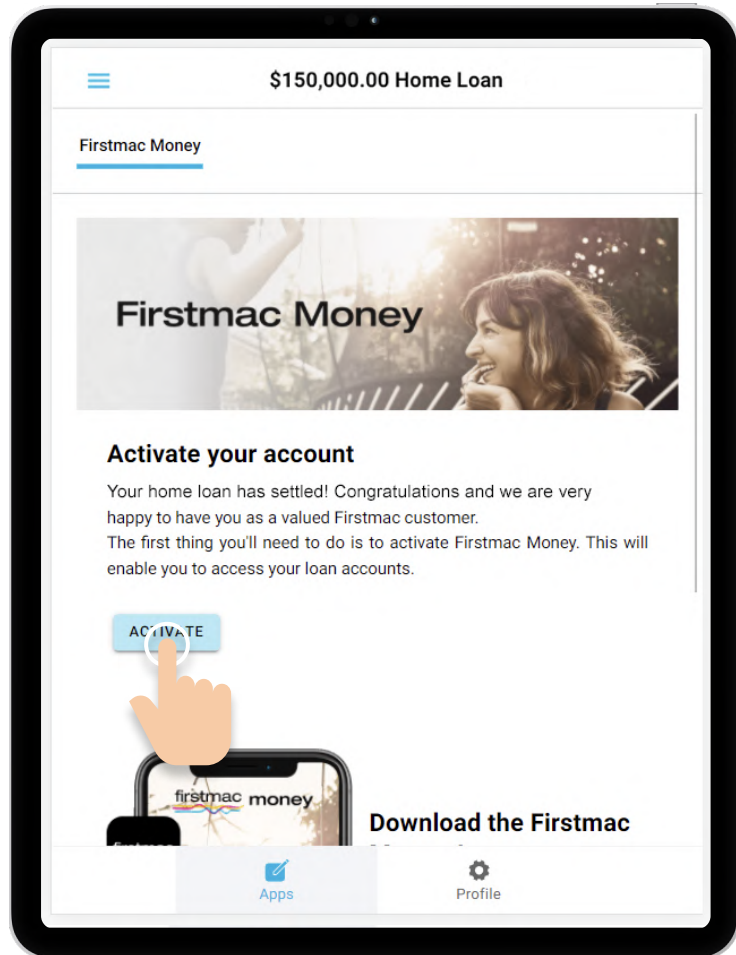
Broker Tools



Step 4

Click the **download icon** to save a copy.

Firstmac Money account activation



Step 1

Upon selecting an application in onTrack, a page for Firstmac Money activation will load. Your customer will have to click **Activate** to initiate the process.

Step 2

Your customer will receive a verification code to their mobile phone. Enter the code on the website and click **Continue**.

The screenshot shows a mobile app interface for a "\$150,000.00 Home Loan". The header includes a menu icon and the text "Firstmac Money". Below this is a section titled "Activate Firstmac Money". The main content area says "Enter your verification code" and "We've sent you a unique code to your mobile ending in **** *026". It prompts the user to "Enter 6 digit code" and shows a text input field with "967215" entered. A blue "CONTINUE" button is visible, with a hand icon pointing to it. At the bottom, there is a link "I'm having trouble getting my code" and a banner for "Download the Firstmac" app with icons for "Apps" and "Profile".

Step 3

Upon successful verification, the system will provide your customer with their **Customer Number** and send a **temporary access code** to their mobile phone. By clicking Login, your customer will be directed to Firstmac Money.

The screenshot shows the same mobile app interface, but now it says "Great! We've verified who you are. Here's your Firstmac Money login credentials". It displays "Your customer number is: 12344321". Below this is a blue "Login" button with an envelope icon, which a hand icon is pointing to. The text below the button explains that accessing loan amounts requires a Customer number and a temporary Access Code, and mentions that a temporary Access Code will be sent to the user's mobile. At the bottom, there is a link "If you need help logging in or you enter your details incorrectly please call customer care on 13 12 20" and the same "Download the Firstmac" banner with "Apps" and "Profile" icons.

Step 4

Your customer will be asked to provide **Security Questions**, accept **Terms and Conditions** and setup a **new access code**.

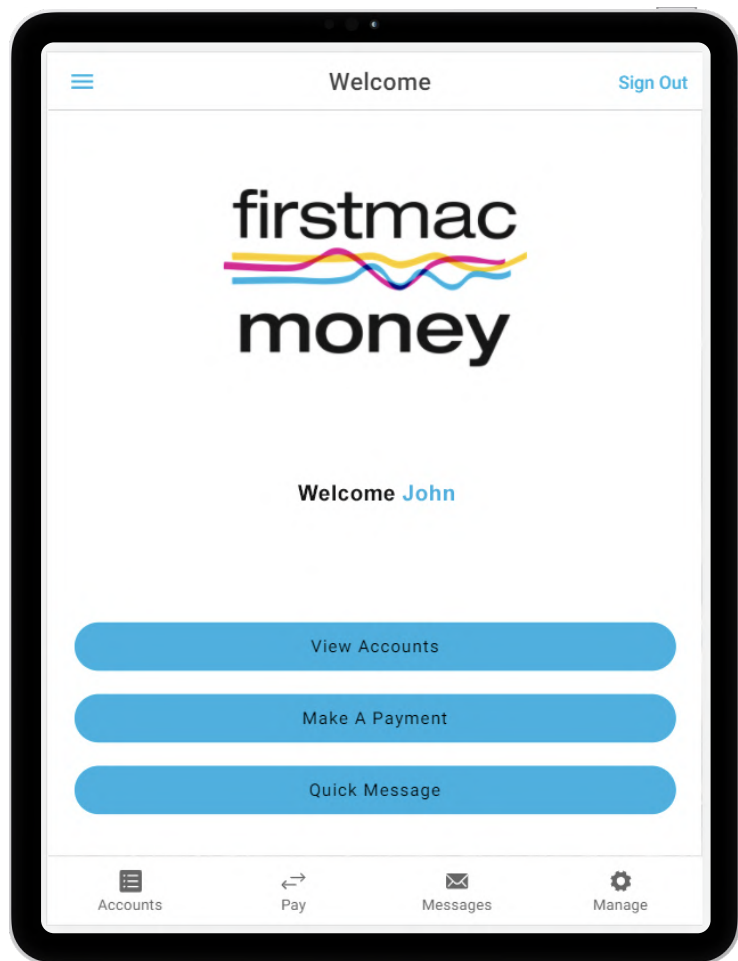
The image displays three sequential mobile app screens for a customer setup process.

Screen 1: Security Questions
The screen has a title bar with a back arrow, "Terms and Conditions", and a "Sign Out" link. The main heading is "Security Questions". Below it, a paragraph states: "Please select three security questions and provide your answers in the fields provided. This will allow us to verify your identity and ensure the safety of your account. Answers are not case sensitive." A note follows: "Note: Please only use between 3 and 24 letters or numbers. No special characters such as hyphens, apostrophes, tildes, punctuation or other accent marks will be accepted." Below this, a prompt says "Click in the field below to enter your answer." There are three sections, each with a question number, a question, and an "Answer:" field. At the bottom, there is a radio button option "Do not show this message again." and a blue "SAVE" button.

Screen 2: Terms and Conditions
The screen has a title bar with a back arrow, "Terms and Conditions", and a "Sign Out" link. The main heading is "Terms and Conditions". Below it, the section "1. Access to Online Services" is followed by a list of terms (a through g) regarding online services, conditions of use, and access codes.

Screen 3: Change Access Code
The screen has a title bar with a back arrow, "Change Access Code", and a "Sign Out" link. It contains three input fields: "Current code:", "New code:", and "Verify new code:", each followed by a series of dots. Below these fields, a paragraph states: "Your Access Code must be numeric, be between 8-14 characters, must not consist of consecutive number (e.g. 12345678), repeated numbers (e.g. 22222222) and must not resemble your date of birth or client number". At the bottom, there is a blue "Save" button with a hand icon pointing to it.

Click **Save** to proceed.



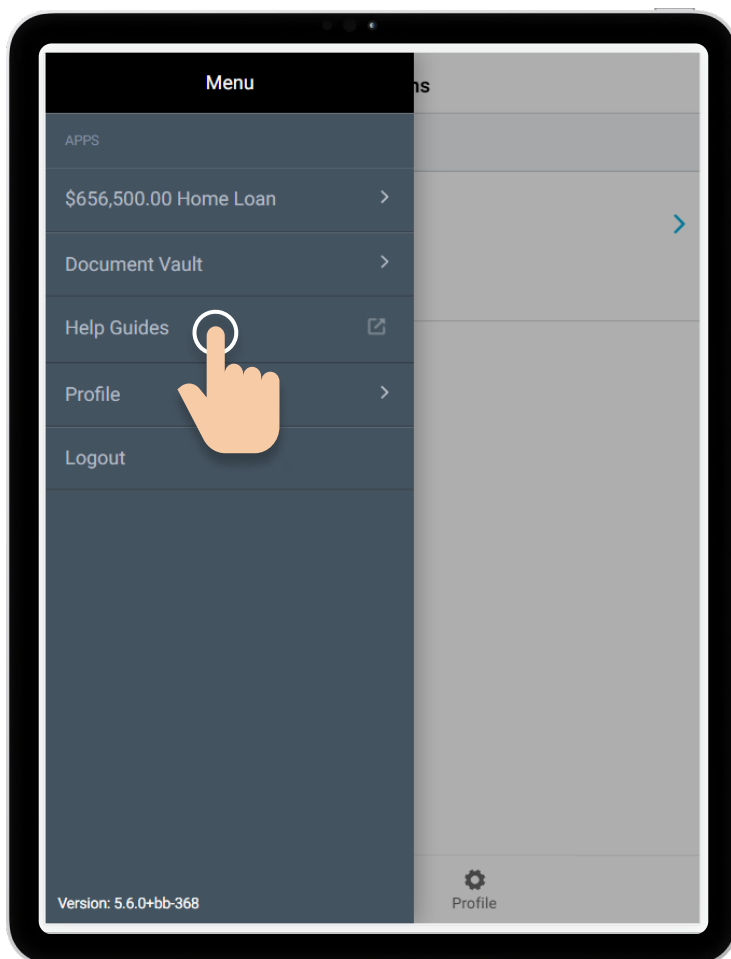
Step 5

Once completed, their Firstmac Money account is **Active**.

Access Helper Guides from Firstmac onTrack

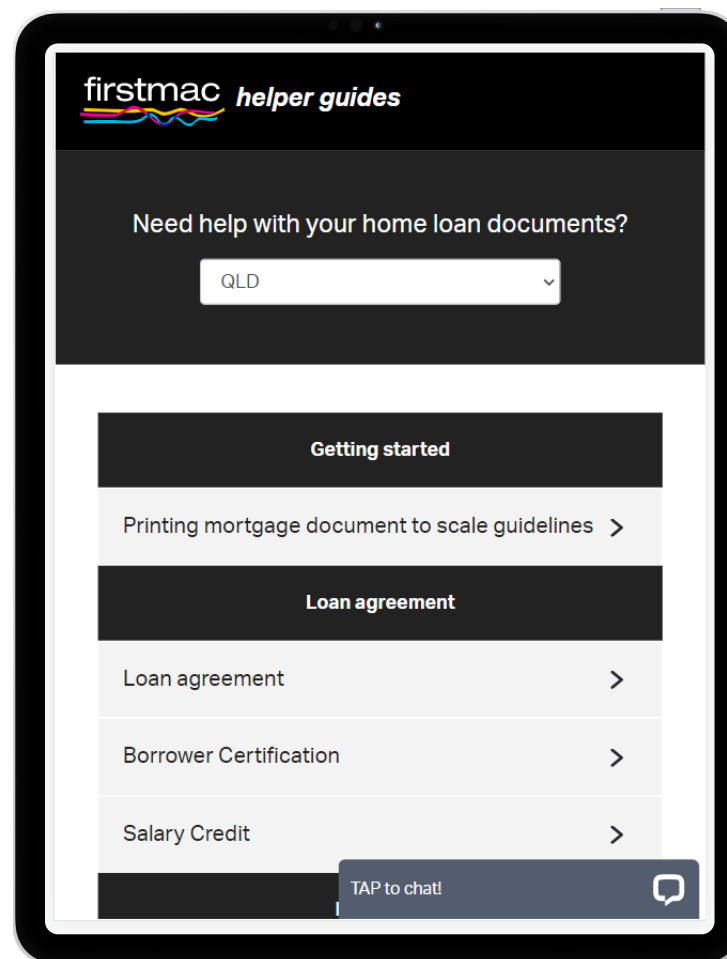
Step 1

Login to FMC onTrack and select **Help Guides** from menu.



Step 2

This will open a **new page in browser** and direct you to **Firstmac Helper Guides** site.



If you have any further questions
please call our **Home Loan Sales
Support** on **1800 635 228**.

