

Diocesan Loans – Client on-boarding

Basic steps

General outline of on-boarding process

1. Identify the client
2. Enrol them to Dio Loan campaign
3. Set correspondence preferences, adding the organisation address if required
4. Create the loan account(s)
5. Confirm whether Diocese current signatory list will be used
6. Confirm the person relationships to the loan accounts
7. Confirm their preferences for Email Indemnity, adding nominated email addresses if required
8. Generate Application Forms

Detailed steps

Client Enrolment

1. Determine the client you are talking to. This should occur via the standard 'Answer a call' link on the UCM home page, after entering their Client Number. In this example I am enrolling Norwich Diocesan Board of Finance.

The screenshot shows a web application interface for client onboarding. It is divided into several sections: 'Search' at the top, followed by 'CCLA Identifiers' with fields for Org Code, Person Code, and Campaign No. Below that is 'External Identifiers' with fields for ONS No, HMRC No, Crockfords, Charity Ref, and Company Ref. The next section is 'Existing Organisations/Accounts' with fields for Client No (containing '126001'), Account No, Fund, and Corr. No. This is followed by 'New or unidentified People/Organisations' with fields for Person Name, Org. Name, Postcode, House/Flat No, and Email. The bottom section is 'Search Results', which contains a sub-section 'Organisation Results'. This sub-section has a table with columns: Org Code, Name, Postcode, and Action. The table contains one entry with Org Code 'AURB00126001' and Name 'NORWICH DIOCESAN BOARD OF FINANCE LTD'. The Action column for this entry has a red 'Open' button. Below the table are three buttons: 'Create new person...', 'Create new organisation...', and 'Create both...'.

Org Code	Name	Postcode	Action
AURB00126001	NORWICH DIOCESAN BOARD OF FINANCE LTD		Open

2. Click the Open button in Organisation Results. This will take you to the Record

Interaction page. Now click the 'Enroll to Dio Loan' button on the left-hand side of the page:

Record Interaction

- Select or add person's relationship
- Confirm identity of the person

Organisation Details

Name: NORWICH DIOCESAN BOARD OF FINANCE LTD

Org Account Code: AUBB00126001

Organisation check status: ■ AMBER

Relation check status: ■ RED

- The resulting page will look the same, except it will say 'Enrol client to campaign' at the top of the page. Select who you are corresponding with about the loan from the panel at the bottom. If you don't see their name, click Add Person... to link a new/existing person record to the client.

Charity Ref: X2521

Address: None

Other Contact Details: N/A

Related Persons

Organisation

Name	Corr	A.Pers	Trst	Sig	Assc	CRM	L.Mand	P.Corr	S151	Empl	Status	
Ms Katie Dent	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	■ AMBER	Select
Mr Cain Li	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	■ AMBER	Select
Mr Thomas Marchant	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	■ AMBER	Select
Mr R. Butler	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	■ AMBER	Select

Update Add person...

- Confirm their identity and click Next. This will take you to the Diocesan Loan Enrolment screen for the client. They are now part of the campaign, although no loan accounts have been created for them yet.

Enrolment info			
Campaign:	Diocesan Loans	Date started:	01/07/2011 0:00
Enrolment ID:	50125	Last action:	30/08/2011 18:21
Status:	Enrolled		

Account Details	
Nominated Correspondent:	Mr Thomas Marchant
Status:	Undecided
Preferred Contact Address:	** No contact address specified **
Update/Add New: Org Address Correspondent Address	
<small>Hint: Correspondence must be sent to an address associated with the organisation or nominated correspondent. If none are available or if you need to change an address then you can add or update them using the 'Update/Add new' link.</small>	

Diocesan Loan Accounts	
Total requested loan amount: £0.00 (£1,000,000.00 available)	
None	

Add Loan Account			
Confidence:	Confirmed	Amount:	
Loan Type:	Interest-only	Term:	1 months
Create loan account template			

Correspondence Preferences

- First confirm who the Nominated Correspondent will be. All forms will feature this person's name above the Preferred Contact Address. An address must be selected before forms can be generated.

Enrolment info			
Campaign:	Diocesan Loans	Date started:	01/07/2011 0:00
Enrolment ID:	50125	Last action:	30/08/2011 18:21
Status:	Enrolled		

Account Details	
Nominated Correspondent:	Mr Thomas Marchant
Status:	Undecided
Preferred Contact Address:	** No contact address specified **
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Diocesan Loan Accounts	
Total requested loan amount: £0.00 (£1,000,000.00 available)	
None	

Add Loan Account			
Confidence:	Confirmed	Amount:	
Loan Type:	Interest-only	Term:	1 months
Create loan account template			

- When opening the drop-down box, you should really select the Organisation address where possible. If it says 'No organisation addresses present' then you should open the Organisation record and add the address manually. There is a link to do this right underneath the drop-down box:

Account Details	
Nominated Correspondent:	Mr Thomas Marchant
Status:	Undecided
Preferred Contact Address:	** No contact address specified **
Update/Add New: Org Address Correspondent Address	
<small>Hint: Correspondence must be sent to an address associated with the organisation or nominated correspondent. If none are available or if you need to change an address then you can add or update them using the 'Update/Add new' link.</small>	

- After adding the address on the Edit Organisation page, refresh the previous Enrolment Info screen and the new address should be available in the drop-down box.

Creating and updating the Loan Account(s)

- Now that basic correspondence details are sorted, it's time to create their first loan account. Scroll down to the 'Add Loan Account' section and fill in any details that the client can provide you e.g. intended loan amount, loan type, term of the loan. If the client is unsure of their draw-down amount, enter zero and set the confidence to 'Undecided'. Click the 'Create loan account template' button to create the first loan account. The screen will refresh to display the account:

Diocesan Loan Accounts
Total requested loan amount: £100,000.00 (£900,000.00 available)

Account no.	Subtitle	Confidence	Loan Amount	Status	Inc. dist. method	Sigs	A.Pers	Bank Accs.	Actions
09000007	NORWICH DIOCESAN BOARD OF FINANCE LTD	Undecided	100000	TEMP	RETN	2	2	✗	⋮

Add Loan Account

Confidence: Amount: Loan Type: Term:

[Create loan account template](#)

- If the client wishes to draw down multiple loans, simply repeat the process for each loan they require.
- The line above the account listing will show their total requested loan amount, based on their draw-down intentions. To change the Confidence level or Loan Amount, change the relevant field values and click the Action button at the end of the row. A pop-up menu will appear – click 'Update intention' to apply the change.

Diocesan Loan Accounts
Total requested loan amount: £100,000.00 (£900,000.00 available)

Account no.	Subtitle	Confidence	Loan Amount	Status	Inc. dist. method	Sigs	A.Pers	Bank Accs.	Actions
09000007	NORWICH DIOCESAN BOARD OF FINANCE LTD	Undecided	100000	TEMP	RETN	2	2	✗	⋮

Add Loan Account

Confidence: Amount: Loan Type: Term:

[Create loan account template](#)

View info
Update
Generate form...
Update intention

- Notice the 'Sig', 'A.Pers' and 'Bank Accs.' Columns on the loan account listing. These will display the number of people and bank accounts currently linked to the loan account. By default, all new loan accounts will copy the current Authorising Persons and Signatories from the client level. You will have to link their designated withdrawal Bank Account manually.

12. To link a bank account, or change the persons/correspondent for the loan account, open the Actions menu and click Update. The 'Update Account Template' screen will be displayed on a new screen.

13. There are a few things you should always review/change here:
- a. Subtitle of the account. This will be the label used by CCLA and the client to identify this particular loan account. By default, it is set to the client's name. If they are planning to draw down multiple loans, distinguishing the accounts by name becomes very important. Ask the client for the purpose of the loan, e.g. Church Roof Restoration. Use this as the account subtitle.
 - b. Loan type and Loan Term. This is the only place you can change these details after you create the initial template on the previous screen.
 - c. Required Signatures. This defaults to 1. This number will determine how many signatory sections will be required/displayed on draw-down forms.
 - d. 'Use current sig list' in the Other Details section. Setting this field to 'Yes' will remove the Additional Signatories section from the Loan Application form.

Confirming Person Details

14. Only persons who are connected directly to the loan account will be printed on the Application Form. These people, and their relationships to the account, can be reviewed and updated in the usual manner from the Update Account screen mentioned above.
15. If any of the Authorising Persons have not yet passed IVS checks, you should open their Person record and ensure they have a name, address and D.O.B on file, and try and Experian check them at the time.
16. Bear in mind that when the application form is printed:
- a. Authorising Persons will be printed in the Authorising Signatories section

- b. The Account Correspondent will be printed in the Main Contact section, if she isn't also an Authorising Person
- c. Signatories will be printed in the Additional Signatories section, if their details weren't printed in the previous two sections, unless the 'Use current sig list' field is set for the account.

Confirming Organisation Details

17. Open the Update Organisation page. This is accessible from the Enrolment Info page, under the Actions panel. Click the Org Account Code link:

Diocesan Loan Accounts
Total requested loan amount: £100,000.00 (£900,000.00 available)

Account no.	Subtitle	Confidence	Loan Amount	Status	Inc. dist. method	Sigs	A.Pers	Bank Accs.	Actions
09000007	NORWICH DIOCESAN BOARD OF FINANCE LTD	Undecided	100000	TEMP	REIN	Z	Z	✖	

Add Loan Account

Confidence: Undecided Amount: Loan Type: Interest-only Term: 1 months

[Create loan account template](#)

Actions

[Submit](#)

Add new enrolment note:

[Add Note](#)

Organisation

Name: NORWICH DIOCESAN BOARD OF FINANCE LTD

Org Account Code: **AURD00126001**

Organisation check status: AMDCR

Relation check status: RED

18. Click the Edit tab at the top to ensure you are in Edit Organisation mode.
19. Confirm the Diocese Address has been added to the Organisation Addresses section (this should have been done previously)
20. Scroll to the Other Details section in the first panel. Check if the client has already sent in an Email Indemnity request. If so, the 'Email Indemnity Received' field will be set to Yes.
21. If the field is blank, ask the client if they wish to execute instructions via email. If yes, set the 'Email Indemnity requested' field to Yes. This will ensure that the application form requires the client to return the Email Indemnity form we will provide to them.

Marketing Details	
No. of Employees:	<input type="text"/>
Council Control:	<input type="text"/>
Number of Seats:	<input type="text"/>
In House Treasury:	<input type="text"/>
Cash Holding (£million):	<input type="text"/>
MMF Limit (£million):	<input type="text"/>
Can invest in PSIC:	<input type="text"/>
Population Served:	<input type="text"/>
Council Change:	<input type="text"/>
PSDF Seed Funder:	<input type="text"/>
Restriction on agencies:	<input type="text"/>
Can invest in MMF:	<input type="text"/>
Treasury Mgmt Strategy Paper:	<input type="text"/>
Early PSDF Investor:	<input type="text"/>
Other Details	
Supplier:	<input type="text"/>
Approved for Diocesan Loans:	<input type="text"/>
Email Indemnity received:	<input type="text"/>
Supplier Code:	<input type="text"/>
Email Indemnity requested:	<input type="text"/>
Client Number	
Client Number:	126001
Company:	CDF
Save changes	

22. It is recommended that the nominated email addresses that the client will use for sending instructions are collected now and added to the Organisation Contact Details section. This will ensure the Email Indemnity form is fully populated with the addresses and the client will not have to write them on the form.

Organisation Contact Details	
Name	Auth. Status
<input type="text" value="Business email"/> <input type="text" value="vicar@norwichdio.org.uk"/>	<input type="text" value="Unauthorised"/>
Update Add new contact detail	
Organisation Addresses	

23. After adding an email address, set the Auth Status to 'Pending Authorisation' and click Update. Any email addresses linked to the Organisation with 'Pending Authorisation' status will be displayed on the Email Indemnity form (maximum of 3)

Printing Forms

24. Once all data above has been collected and verified with the client, you are ready to generate a Diocesan Loan Application form, and Email Indemnity if they requested one.
25. Go back to the Enrolment Info page and open the Actions menu for the first loan account. Click the Generate Forms... link to open the Generate Forms popup.

[Close this window](#)

Generate Forms

Account forms

Select the Account forms you wish to generate below

Sel.	Form Type Name
<input type="checkbox"/>	Dio Loan Additional Capital Repayment
<input type="checkbox"/>	Diocesan Loan Application
<input type="checkbox"/>	Diocesan Loan Draw-Down
<input type="checkbox"/>	PSDF Additional Account
<input type="checkbox"/>	PSDF Additional Withdrawal Bank Account
<input type="checkbox"/>	PSDF Application (LA)
<input type="checkbox"/>	PSDF Application (Non-LA)
<input type="checkbox"/>	PSDF Cancellation
<input type="checkbox"/>	PSDF Change of Dividend Payment Mandate
<input type="checkbox"/>	PSDF Redemption
<input type="checkbox"/>	PSDF Subscription

[Generate selected](#) [Close](#)

Organisation forms

Select the owning Organisation forms you wish to generate below

Sel.	Form Type Name
<input type="checkbox"/>	Email Indemnity

[Generate selected](#) [Close](#)

26. Tick the Diocesan Loan Application form box and click the first 'Generate selected' button. If the form was generated successfully, the popup will reload with a message saying '1 form(s) generated'.
27. If the client also requires an Email Indemnity form, this must be generated separately using the same popup. It is listed at the bottom under Organisation forms.
28. The PDF forms will be dropped into the CCLA Electronic Documents folder.