

MIDOS 3

User guide

Signing in for the first time

Your Mann Island Account Manager will register your email address with Mann Island Head Office.

- Once approved, an email will be sent to your registered email address containing a unique link that you can use to create a MIDOS account.
- Open the link in your chosen web browser and you will be able to complete your set up.
- To start accessing MIDOS, click Log In.

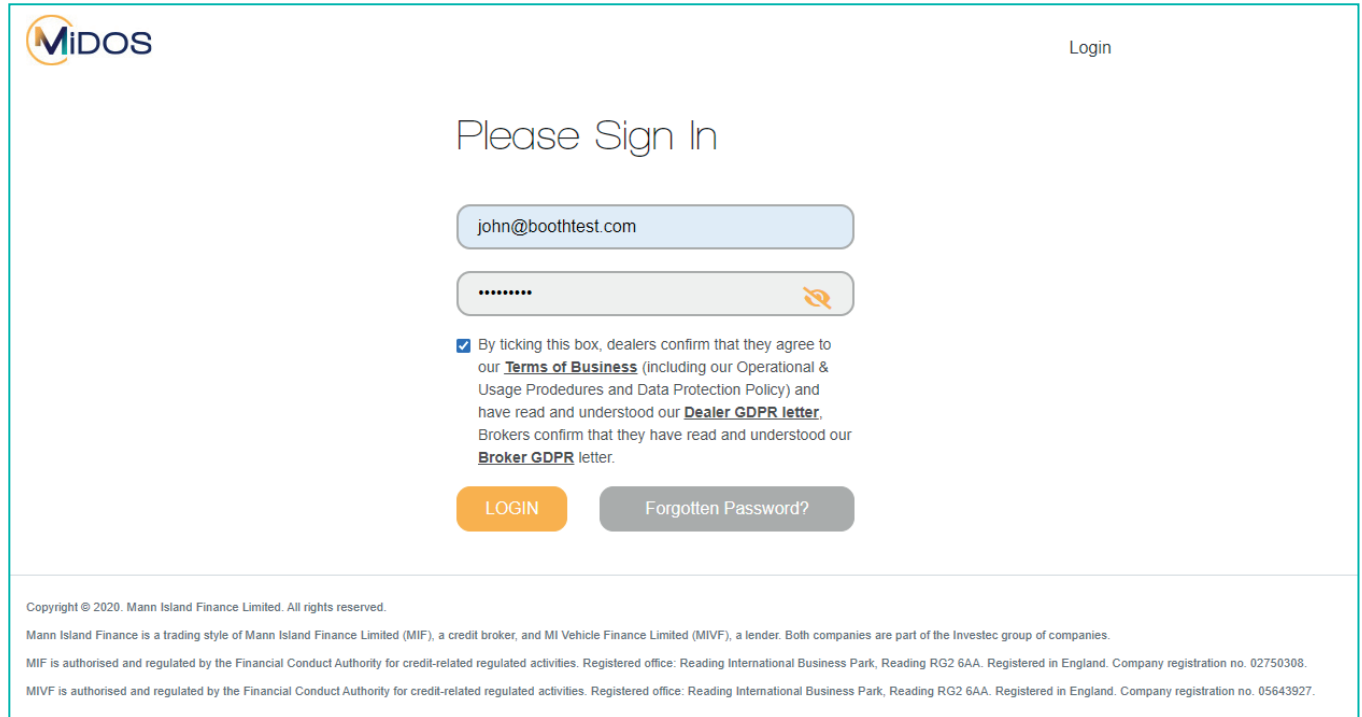
Redeeming your invitation

- Open the unique link that has been sent to you in your invitation Email.
- Enter your email address that you will use to log in to MIDOS.
- Enter a password.
- Click Register.
- Remember, do not share your user name and password with anyone else
- You are now able to use MIDOS.

Logging in

- Enter your email address and password
- Click to confirm that you agree to our Terms of Business and have read and understood our GDPR letter.
- Click Log In

If you have forgotten your password, simply click on the '**Forgotten Password**' button and follow the instructions



The screenshot shows the MIDOS login interface. At the top left is the MIDOS logo, and at the top right is a 'Login' link. The main heading is 'Please Sign In'. Below this are two input fields: the first contains the email 'john@boothtest.com' and the second contains a masked password '.....' with a toggle icon. A checkbox is checked, and the text next to it states: 'By ticking this box, dealers confirm that they agree to our [Terms of Business](#) (including our Operational & Usage Prodedures and Data Protection Policy) and have read and understood our [Dealer GDPR letter](#). Brokers confirm that they have read and understood our [Broker GDPR](#) letter.' Below the checkbox are two buttons: an orange 'LOGIN' button and a grey 'Forgotten Password?' button. At the bottom, there is a footer with copyright information and regulatory details for Mann Island Finance Limited (MIF) and MI Vehicle Finance Limited (MIVF).

MIDOS Login

Please Sign In

john@boothtest.com

.....

☒ By ticking this box, dealers confirm that they agree to our [Terms of Business](#) (including our Operational & Usage Prodedures and Data Protection Policy) and have read and understood our [Dealer GDPR letter](#). Brokers confirm that they have read and understood our [Broker GDPR](#) letter.

LOGIN Forgotten Password?

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Mann Island Finance is a trading style of Mann Island Finance Limited (MIF), a credit broker, and MI Vehicle Finance Limited (MIVF), a lender. Both companies are part of the Investec group of companies.
MIF is authorised and regulated by the Financial Conduct Authority for credit-related regulated activities. Registered office: Reading International Business Park, Reading RG2 6AA. Registered in England. Company registration no. 02750308.
MIVF is authorised and regulated by the Financial Conduct Authority for credit-related regulated activities. Registered office: Reading International Business Park, Reading RG2 6AA. Registered in England. Company registration no. 05643927.

The dealer home page

- Once logged in and on the home page you will be presented with a list of your submitted proposals giving you an overview of their progress.
- You will also see a series of options on the menu which is permanently displayed on the left of the screen.
- Create Retail Proposal – allowing you to create a quote for finance and submit it as a proposal
- Create Non Standard Proposal – allowing you to submit a non-standard request for Finance to Mann Island Head Office
- Drafts/Quotes – View a list of quotes that you have created but not submitted as a proposal
- Tasks – this will contain requests for further information, which may include a request for signed documents to be provided
- Submitted - View a list of all proposals submitted to Mann Island.
- At the top of the screen you will also find
- Notifications – Here you will notified of any key changes to your proposals, including where a proposal status has changed, documents are available or tasks have been created for you.
- My Account – Here you can change your password and also toggle commission to be on/off in the quote results returned.
- Logout

The screenshot displays the MIDOS dealer home page. On the left is a sidebar menu with options: 'Create Retail Proposal', 'Create Non Standard Proposal', 'Drafts/Quotes', 'Tasks', 'Submitted', and 'History'. The 'History' section lists recent activities. The main area is titled 'Proposals' and features an 'Advanced Search' bar. Below the search bar, there's a table of proposals with columns: Created Date, Proposal Reference, Registration Number, Applicant, Status, Last Updated, and Portal Owner. The table shows 10 entries, with a 'Showing 1 to 10 of 34 entries' message at the bottom. Navigation links for '1', '2', '3', '4', and 'Next' are provided.

Created Date	Proposal Reference	Registration Number	Applicant	Status	Last Updated	Portal Owner
17/09/2020	17092000020317		Clint Eastwood	Referred To Underwriting	11 days	John Doe
20/06/2020	20062000019693	EO18EYJ	James Carlin	Awaiting Decision	39 days	John Doe
18/06/2020	18062000019630	FD17NSU	Rob Coffee	Referred To Underwriting	41 days	John Doe
05/08/2020	05082000018965		Elon Musk	Referred To Underwriting	54 days	John Doe
30/07/2020	30072000018565	FD17NSU	Testbus	Referred To Underwriting	60 days	John Doe
29/07/2020	29072000018442	ML10NEF	John Doe	Referred To Underwriting	61 days	John Doe
27/07/2020	27072000018428	FD17 NSU	John Testdh	Referred To Underwriting	63 days	John Doe
27/07/2020	27072000018426			Awaiting Processing	63 days	John Doe
24/07/2020	24072000018383		Rodney Trotter	Accepted	60 days	John Doe
24/07/2020	24072000018377		James Bond	Referred To Underwriting	66 days	John Doe

My Account

Here you can change your password and also toggle commission to be on/off in the quote results returned.

[Back](#)

Account Settings for john.doe@mannisland.co.uk

☒ Show Commission?

Change Password

Password

New Password

Confirm Password

Change Password

Passwords must be different to the last 5 passwords used

Passwords must be at least 8 characters

Passwords must not contain more than 2 consecutive characters

Passwords must not contain more than 2 sequential characters

Passwords must contain at least 3 of the following:

- Upper case
- Lower case
- Numeric
- Special Character

Create Proposal

Having clicked through from the previous page you will come to a screen which allows you to enter all of the information required to produce a quote for finance. There's no expectation for the customer to use MIDOS. The dealer will input all data, even though the customer may be on the other side of the desk. Whether or not to display commission information in the results can be toggled on/off from the My Account page.

Happily, the information required is largely self-explanatory. Please note the mandatory fields that must be completed are indicated by a red * next to the name of the field.

Please note that certain fields are defaulted, for example "Import" and "VAT Qualify" therefore you must change these values if required.

After you have entered all of the information required, including Vehicle and Finance details, deposit information, any odd-ons to the package, term, annual mileage and APR click on '**Generate/Update Quotes**'.

MIDOS Notifications My Account Logout

Create Quote

Proposal Type
Type*

Customer Information
Customer Firstname
Customer Surname*

Vehicle Information
Condition* Manufacturer* Import ☐ Yes ☒ No
Type* Model* VAT Qualify ☒ Yes ☐ No
Reg Number Derivative*
Current Mileage* Chassis Number
Usage* Reg Date




Finance Quotation

	Net	VAT	Gross
Vehicle Price*	£ 0.00	£ 0.00	£ 0.00

Generate Quotes

Dependent upon the information provided, MIDOS helpfully displays the financing options available (subject to underwriting); there can include HP, PCP and LP.

A quote, or number of quotes will be returned within seconds for your request. Each line displays the product, payments, term and APR.

Available Products (3)								
Video	Products	Fees	Balance Payable	Term	First Payment	Regular Payment	Final Payment	APR
	HP	> £1.00	£9643.24	48	£200.88	£200.88	£201.88	9.90%
	Lease Purchase	> £1.00	£10015.99	48	£163.92	£163.92	£2311.75	9.90%
	PCP	> £1.00	£10052.48	48	£160.34	£160.34	£2516.50	9.90%

View Quotes

You can also expand the line to present further details, print and/or apply for the product.

A short video is also available that you can show to your customer to help them identify the most appropriate product based upon their needs and circumstances.

PCP

>

Available Products (3)

Video	Products	Fees	Balance Payable	Term	First Repayment	Monthly Repayments	Final Repayment	APR	
	PCP	✓	£1.00	£7006.16	48	£92.78	£92.78	£2645.50	5.90%

Cash Price

£ 10000.00

Cash Deposit

£ 4000.00

Funded Add-ons

£ 0.00

Part Exchange

£ 0.00

Settlement

£ 0.00

Term

48

Months

APR

5.90

%

Arrangement Fee

£ 0.00

Option to Purchase Fee

£ 1.00

Amount of Credit

£ 6000.00

Unfunded Add-Ons

£ 0.00

Balance Payable

£ 7006.16

Total Charge For Credit

£ 1006.16

Scheme

15.00

First Repayment

£ 92.78

Monthly Repayments

£ 92.78

Final Repayment

£ 2645.50

Print/Save as PDF

Compare This Product >

Edit Monthly Payment >

Proceed with Quote >

Personal Contract Purchase vs Hire Purchase Comparison

	Personal Contract Purchase	Hire Purchase
Vehicle Cash Price	£10,000.00	£10,000.00
Customer Deposit	£4,000.00	£4,000.00
Amount Borrowed	£6,000.00	£6,000.00
Term	48 Months	48 Months
Monthly Repayments	£92.78	£140.19
Final Repayment	£2,645.50 (optional)	£141.19
Option to Purchase Fee	£1.00 (included in final payment)	£1.00 (included in final payment)
Customer APR	5.90%	5.90%

Personal Contract Purchase
 Total Amount Payable: £7,006.16
 (If you decide to buy the car at the end of the period)

Hire Purchase
 Total Amount Payable: £6,730.12

Differences:
 - Personal Contract Purchase is £2,356.01 more on Personal Contract Purchase.
 - Personal Contract Purchase has an optional Final Repayment of £2,645.50.

Completing an application

After choosing to apply for a quote a further screen will be presented for you to capture the customer's personal information, such as their address, employment history and bank details.

The questions asked are self-explanatory and include some clearly marked mandatory fields.

Once this information has been completed the proposal process moved to an important page; a summary of all the information to check prior to submitting the application.

This stage also contains important information that the customer must be made aware of and then you confirm by selecting that it has been done.

Once approved by the customer, the proposal can then be submitted to Mann Island Finance to be underwritten.

MIDOS Notifications My Account Logout

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Apply for Proposal

Primary Applicant

Contact Type* Primary Applicant Gender* Select Day Phone*
Title* Select Date of Birth* Evening Phone*
First Name* John Marital Status* Select Mobile Phone*
Middle Name(s)* No of Dependents* Email Address*
Last Name* Doe Driving Licence Type* Select

Applicant's Current Address

Postcode Lookup Postcode* Address Details Residency*
Building Name*
Building/House Number* Years at*
Sub-Building Name* Months at*
Line 1*
Line 2*

Submission

☐ **Distance Selling** means that this proposal was marketed exclusively by distance means and there will be no face to face contact with the customer at any point in the transaction including signing documents.


☐ **Home Sign Up Required?** If the Applicant(s) associated to this proposal require Home sign up please ensure their email address has been added. To add the email address please select edit within the applicant details section.


☐ **Data Protection:** Under the General Data Protection Regulation and, in accordance with our terms of business/agreements with dealer and brokers, you must now ensure that the customer is given a Data Protection Notice (DPN). Dealers must provide our [Dealer DPN](#) and brokers must provide our [Broker DPN](#). By choosing this option and clicking 'Submit Proposal' below, you are confirming that the appropriate notice has been provided to the customer and that you will keep a record of this.

[Submit Proposal](#)

Drafts/Quotes

The Drafts/Quotes page lists all of the quotes that have been requested for your customers that have not been submitted to Mann Island as a completed proposal.

Selecting the  button will open the Quote details and allow you to generate a new quote.



Create Retail Proposal

Create Non Standard Proposal

Drafts/Quotes

Tasks

Submitted

History

Q13655 - John Doe

Q12942 - test test

24072000018377 - James Bond

24072000018383 - Rodney Trotter

29072000018442 - John Doe






20082000019693 - James Carlin

Help

Quotations

My Quotes

Show 10 entries

Reference	Applicant	Registration Number	Amount of Credit	
Q12942	TEST TEST	WR66EFE	£7,502.98	
Q13007	ME MEE	WT18JNK	£24,699.00	
Q13009	SHELVEY	FD17NSU	£7,000.00	
Q13505	MEE	P3MOJ	£40,000.00	
Q13655	JOHN DOE	FD17NSU	£6,000.00	

Showing 1 to 5 of 5 entries (filtered from 77 total entries)

1

Tasks

The Tasks page lists all of the tasks that are require a response from you in order to finalise a finance case.

Tasks can be opened from the list by clicking on the +

Once a task has been opened you will see the details of the information required, can provide a response or upload a file to support the proposal.

Marking the task as Complete will submit it back to Mann Island.

Closing it will not send it back to Mann Island and will leave it in your list to return to at a later date.

Task Details

Richard Forrester

Registration NumberFL68TWC

Proposal Number01072000017332

Proposal StatusAccepted Documents Available

SubjectAwaiting Signed Documents

DescriptionPlease upload all signed documents

Customer PackDownload

Esign URLPlease click here to start E-Sign Process

Response

Attachments

Drop files here or click to upload.
(If possible please upload **INVOICE**, **DOC PACK** and **PROOFS** as separate files as this will help speed up the payout process)

Complete Task

Back

Tasks

All Tasks

Show 10 entries

Proposal Number	Applicant	Subject	Status	Registration Number	
01072000017337	Ellen-Marie L. Shearon	Underwriting Missing Information	Underwriting Additional Information Required	KE17NGV	+
02072000017366	Eric J. Watts	Awaiting Signed Documents	Accepted Documents Available	DX67UAS	+
12062000016744	Gobbins Welsh	Vehicle Information Missing	Accepted Vehicle Information Required		+
02072000017367	Jennifer A. Blewitt	Underwriting Missing Information	Underwriting Additional Information Required	VO18WPY	+
12062000016745	Matt Zeb	Underwriting Missing Information	Underwriting Additional Information Required	PE66 YEW	+
01072000017332	Richard Forrester	Awaiting Signed Documents	Accepted Documents Available	FL68TWC	+
26062000017163	Test Submittestnew	Pre-Payout Missing Documents	Pre Payout Additional Documents Required	FL68TWC	+
03072000017463	Test Validation	Underwriting Missing Information	Underwriting Additional Information Required	MW65KAU	+

Showing 1 to 8 of 8 entries


1

Submitted

This page, which is also the dealer home page, contains all of your current proposal activities; instantly you can see the current status of all your proposals.

This page will allow you to:

- Search for a proposal by name, proposal number or vehicle registration
- Filter the list to show proposals from particular dates or in particular statuses
- View key information including status, proposal number and customer name.











For further information about each proposal you can click on the  button to open the proposal

Proposals

Advanced Search

My Proposals

Show 10 entries

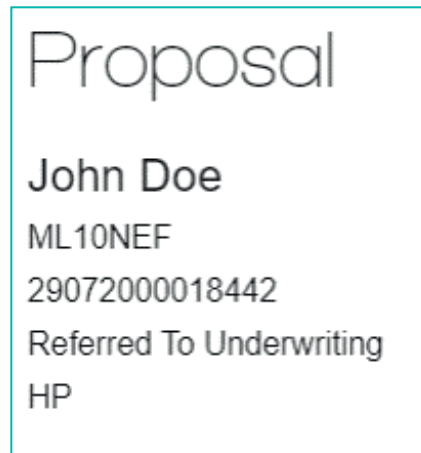
Created Date	Proposal Reference	Registration Number	Applicant	Status	Last Updated	Portal Owner	
03/07/2020	03072000017416			Awaiting Processing	10 days	John Doe	
02/07/2020	02072000017355	FL68TWC	Test Test	Referred To Underwriting	11 days	John Doe	
02/07/2020	02072000017352	FD17NSU	Test Settlement	Referred To Underwriting	12 days	John Doe	
23/06/2020	23062000016928		Elon Musk	Referred To Underwriting	20 days	John Doe	
22/06/2020	22062000016894	IVECO	Slim Shady	Referred To Underwriting	21 days	John Doe	
22/06/2020	22062000016892	IVECO	Elon Musk	Referred To Underwriting	21 days	John Doe	
22/06/2020	22062000016890	IVECO	Dfgdfg Dsdfsf Mcainey	Referred To Underwriting	21 days	John Doe	
22/06/2020	22062000016889	DY16 UAC	Peter Piper	Referred To Underwriting	21 days	John Doe	
22/06/2020	22062000016871		Boris Johnson	Referred To Underwriting	21 days	John Doe	
22/06/2020	22062000016868	FD17NSU	Lem Newcomb	Referred To Underwriting	21 days	John Doe	

Showing 1 to 10 of 18 entries

1 2 Next

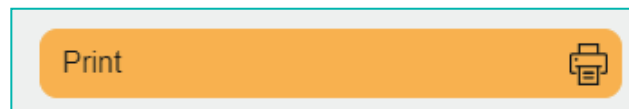
Viewing a submitted proposal

At the top of the Proposal page there is a summary of the key information relating to the proposal, the name of the Primary Applicant, vehicle registration, proposal number, status and product.



Print proposal

When viewing a proposal that has already been submitted, a Print button will be displayed on the permanent menu. You can choose this option to produce a PDF document containing the current details on the proposal. This can then be printed for your file.





Funder Tries

When viewing a proposal you will see a list of any attempts that have been made to place your application with a Funder, and the decision returned.


You will also be notified via the notifications of when an attempt to place the business with a funder has been started.


Funders	
Funder Type	Decision
Prime Brokered	Accepted


 Notifications


 My Account


Notifications

 10072000006617 - Mr Draft Test - New Task
[Learn more](#) [Dismiss](#)

 23062000007742 - Mr Dodi Sending to Funder 1 - PrimeBrokered
[Learn more](#) [Dismiss](#)

 23062000007744 - Mr Lyons - New Task
[Learn more](#) [Dismiss](#)

 06072000006595 - Mr Employment Type - Status Change - Accepted Awaiting Documentation
[Learn more](#) [Dismiss](#)

 01072000006579 - Mr Test Sending to Funder 1 - PrimeOwnBook
[Learn more](#) [Dismiss](#)

Registr	Stat
MW65KA	Await
MW65KA	Await
	Await
	Await
	Await
FL68TW	Await
FL68TW	Await
	Await

Viewing documents

When documents are available to be signed you will receive a notification.

The documents can be viewed directly from the proposal and there will also be a task in your list of tasks with a subject of “Awaiting Signed Documents”.

When viewing a proposal any associated documents will be shown:

Documents	
Document Name	Download
Customer Pack	Download
MIF Acceptance	Download

Uploading signed documents

When you are required to provide signed documents you will be assigned a task to complete. This will appear as a notification at the top of the screen and will also be present in your list of Tasks which you can find from the permanent menu.

Any tasks associated with a proposal will also be displayed when you view a proposal.

The subject of the task will be Awaiting Signed Documents.

When you open the task you will see a PDF document attached containing the documents to be printed and signed by the customer.

Once the customer has signed the documents you need to scan them and upload them to the task.

Click on the Choose Files button to select your file. If you have multiple files you will need to Save and Close the task for each one.

When you have finished adding documents you must click on Complete to submit the task back to Mann Island Finance where our team will be able to proceed with the payout process.

If the customer documents are instead e-signed, the task will remain open for you to upload and submit your invoices.

[Back](#)

Tasks

My Tasks

Show 10 entries

Client Name	Registration Number	Proposal Number	Proposal Version Status	Task Status	Subject	
Kieran settlement test		15052000007475	Underwriting Additional Information Required	Open	Underwriting Missing Information	+
Kieran test	MW65KAU	13052000007460	Underwriting Additional Information Required	Open	Underwriting Missing Information	+
Michael Henstock	FD14NSU	11052000007418	Underwriting Additional Information Required	Open	Underwriting Missing Information	+
Test Tasks	FL68TWC	04062000007571	Accepted Documents Available	Open	Awaiting Signed Documents	+

Showing 21 to 24 of 24 entries

Previous 1 2 3

Open Tasks

Task Description

Awaiting Signed Documents	Open
---------------------------	------

E-sign

Within the task is the e-sign link if the customer elected to execute e-sign is in the showroom.

To action the e-sign process click the link to open it in your browser.

FL68TWC

01072000017332

Accepted Documents Available

Awaiting Signed Documents

Please upload all signed documents

Download

Please click here to start E-Sign Process

Drop files here or click to upload.

*(If possible please upload **INVOICE**, **DOC PACK** and **PROOFS** as separate files as this will help speed up the payout process)*

Complete Task

Modifying a proposal

We know that some customers may want to amend some of the details of their application either before or after it has been submitted to Mann Island, for example they opt to add an extra service such as GAP insurance or extended warranty.

This can be accommodated easily when viewing a submitted proposal by selecting **‘Modify Vehicle/Financial Information’** which returns you to the Quote stage.

If changes are required prior to submission then simply choose to go **‘Back’** to the quote stage.

Back

Apply for Proposal

Primary Applicant

Contact Type*

Primary Applicant

Gender*

Select

Date of Birth*

Day Phone*

Title*

Select

Marital Status*

Select

Mobile Phone*

First Name*

No of Dependents*

Select

Email Address

Middle Name(s)

Driving License Type*

Select

Last Name*

Mostly/Quote/Test

Current Address

Postcode Lookup

Postcode*

Address Details

Building Name*

Residency*

Select

Maurine Wuckert

MC17NYO

11062000016715

Accepted

PL

Documents

Document Name

Download

MIF Acceptance

Download

Open Tasks

There are currently no open tasks for this proposal

Funders

Funder Type

Decision

Near Prime Brokered

Accepted

Primary Applicant

Bank Details

Vehicle Information

Financial Information

Mark as Not Taken Up

Update Applicant Information

Modify Vehicle/Financial Information

Logging Out

At the end of all MIDOS sessions it is important for data security and privacy that you log-out, to do this simply click on the Log Out button at the top of the page



Mann Island Finance is a trading style of Mann Island Finance Limited (MIF), a credit broker, and MI Vehicle Finance Limited (MIVF), a lender. Both companies are part of the Investec group of companies.

MIF is authorised and regulated by the Financial Conduct Authority for credit-related regulated activities. Registered office: Reading International Business Park, Reading, RG2 6AA. Registered in England. Company registration no. 02750308. Data Protection Registration Number Z5593398.

MIVF is authorised and regulated by the Financial Conduct Authority for credit-related regulated activities (including hiring). Registered office: Reading International Business Park, Reading, RG2 6AA. Registered in England. Company registration no. 05643927. Data Protection Registration Number ZA081781