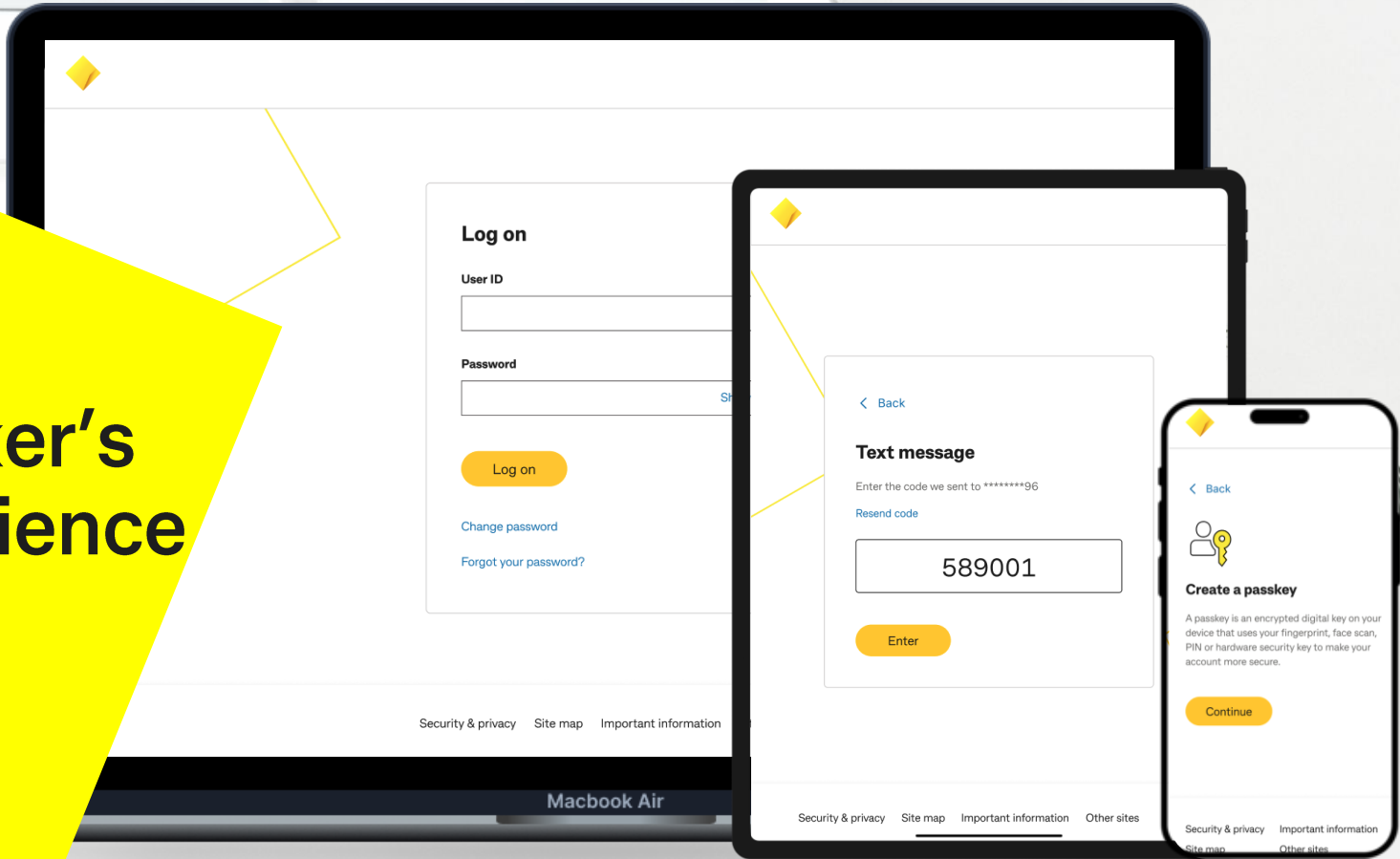




# Navigating CommBroker's Enhanced Login Experience

## Reference Guide



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**What's New?**



# Introducing a secure, simple way to authenticate

We are introducing multi-factor authentication, to keep CommBroker secure, and your client data safe.



## Simpler, better experience

At CommBank we are focused on delivering a simpler, better and easier experience for our brokers. We have invested in our broker technology to put you, the broker, in the driver's seat.



## Keeping data safe

We are introducing multi-factor authentication to enhance the security of your data as well as the data of your customers. Various multi-factor authentication methods will be available for you to choose from when logging into CommBroker.



## Refreshed look and feel

The new log on process now has a fresh, modern look and feel to enhance your CommBroker experience. We've also streamlined the process, making it even easier for brokers and support staff to access CommBroker.



# Overview of the changes to access

## Support staff and delegates

Support staff and delegate users now have full access to CommBroker. They can manage home loans and are able to use all tools in a similar way as a broker.

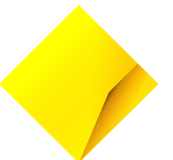
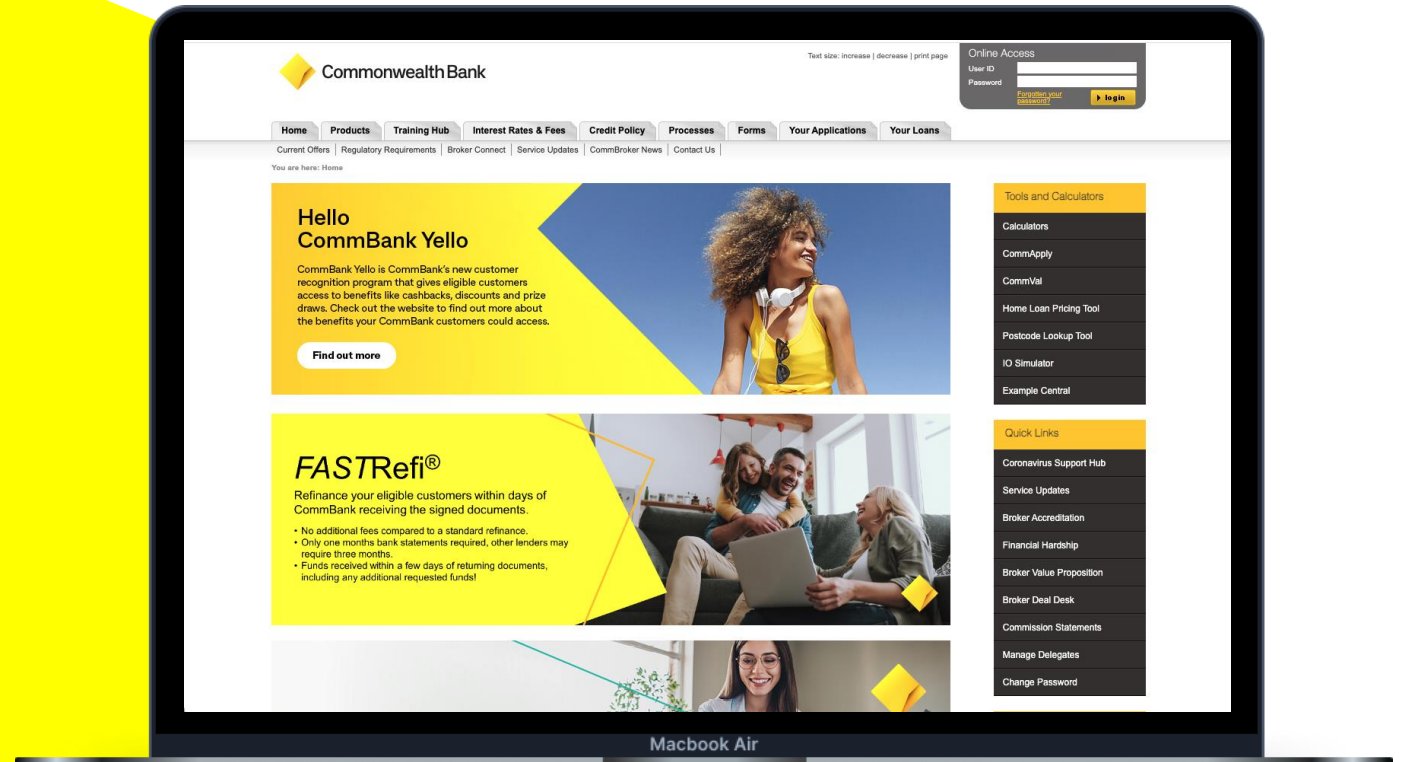
Brokers no longer need to share their credentials with office staff. Instead assign them delegate access. Read more on page 6: [How to assign delegate access](#)

## Brokers and aggregators

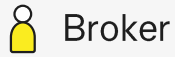
As an existing broker or aggregator user of CommBroker there are no changes to your access. You will continue to have access to all of CommBroker.



Any communication with respect to home loan applications, credit decisioning will *continue* to be sent to *originating Brokers only*.



# How to assign delegate access for support staff



Broker

As a Broker, you can manage your delegates by assigning delegate access in CommBroker.

1. To create or assign a new delegate user, navigate to [Manage Delegates](#) on CommBroker and enter their details.
2. After submitting, delegate users will receive a "Welcome to CommBank" email introducing them to CommBroker and steps to finalise their accounts.



Delegates must maintain at least one association to retain access to CommBroker. If all associations are removed, their account will be automatically deactivated.

**Create or Assign a Delegate**

A Delegate is a member of a Broker's support staff, whom the Broker has given permission to view and track their home loan applications and in-life home loans. Delegates must only be set up for your own company. Do not nominate a delegate from another company. Complete the fields below to create a new Delegate or enter an Email Address to find an existing Delegate.

Delegate email address:    
This will become the Delegates User ID. A valid email address of the delegate must be provided so access is limited to only the intended person.

First Name:   
Surname:   
Phone Number:    
This will be required for resetting password  
Mobile Number:

By providing the above details, I acknowledge that:

- ▶ I have a contractual relationship with the Delegate for the purpose of the provision of service application for credit or in-life credit products. As part of my contractual relationship with the Delegate, I ensure I am comfortable the person I am engaging with is fit and proper for the purpose of the service.
- ▶ I am responsible for maintaining appropriate technical and organisational security measures (CommBroker portal) and personal information against loss, unauthorised access or disclosure of information in strict confidence.
- ▶ I must notify CommBank immediately if I suspect that confidential or personal information may be lost or disclosed.
- ▶ I will disable Delegates access to the CommBroker portal immediately when the Delegate(s) is no longer employed by my company.
- ▶ I agree to comply with the [Broker Code of Conduct](#). I will also, to the best of my endeavours, ensure that the Delegate(s) is aware of and agrees to the terms of the Code of Conduct.
- ▶ I have obtained the Delegate's agreement to being added and have explained that they will receive access to the CommBroker portal.



## You now have access to CommBroker

Dear John Doe,

This email is to confirm that Jane Doe (35000) has assigned you access to CommBroker. You can now view loan information, see application updates, request valuations and more.

Please refer to your broker if you have any questions. If you experience any issues with the login process, contact technical support on [1800 240 405](tel:1800240405).

We thank you for choosing CommBank and look forward to doing business with you.

Yours sincerely,  
Commonwealth Bank

# How to manage broker associations

 Support staff and delegates

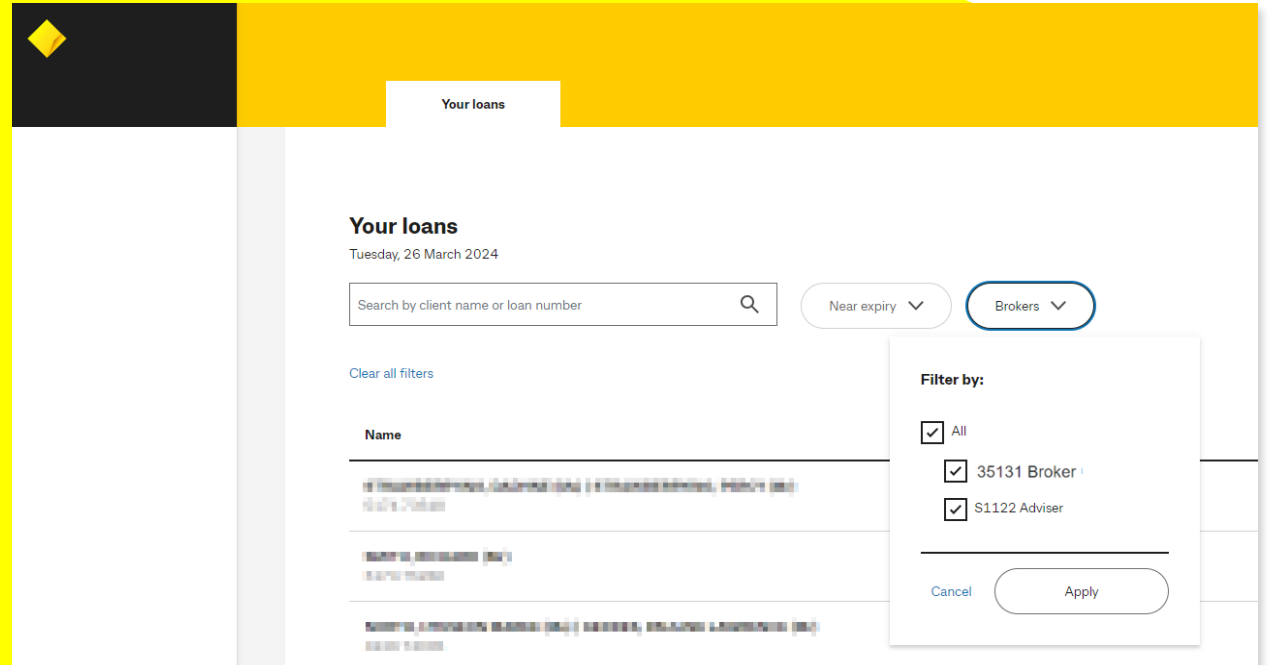
When you log on to the CommBroker portal, you will be shown a screen where you can enter which broker you want to login as. This is detailed on page 14: [How to log in as support staff or a delegate user.](#)

Once logged in to CommBroker, you can view all the brokers that have added you as their delegate under Manage Brokers. Here, you can remove brokers if you are no longer their delegate.

## Manage Brokers

Broker Name	Action
35131 Broker	<a href="#">Remove</a>
S1122 CA Adviser	<a href="#">Remove</a>

**Important:** : A delegate must maintain at least one association to retain access to CommBroker. If all associations are removed, your account will be automatically deactivated.



The screenshot shows the 'Your loans' page in the CommBroker portal. The page has a yellow header with a diamond icon. Below the header, there is a search bar with the text 'Search by client name or loan number' and a magnifying glass icon. To the right of the search bar are two filter buttons: 'Near expiry' and 'Brokers'. Below the search bar is a 'Clear all filters' link. The main content area shows a list of loans with columns for 'Name', 'Status', and 'Action'. A 'Filter by' dropdown menu is open, showing three options: 'All' (checked), '35131 Broker', and 'S1122 Adviser'. Below the dropdown are 'Cancel' and 'Apply' buttons.

# **Guide to the New Log on Experience**





# How to Log on for the first time and create a password

1. Clicking on the link in your welcome email will direct you to set your own password.
2. Enter your user ID or delegate email address and click "Continue" button.
3. Enter the code received on the mobile number associated with your account and click the "Log on" button. If your mobile number is incorrect, please contact technical support on 1800 240 405.
4. Once authenticated successfully, you shall be directed to create a new password.
5. After you set your new password, you will be automatically directed to the initial "Log on" screen. Enter your user ID and new password to log on.

The image shows a laptop screen with a 'Reset password' form. The form includes a 'Back' link, a shield icon, the title 'Reset password', and the instruction 'Enter your user ID to recover your account.' Below this is a 'User ID' input field and a yellow 'Continue' button. At the bottom of the screen, there are links for 'Security & privacy', 'Site map', 'Important information', and 'Other sites'. The laptop is a 'Macbook Air'.

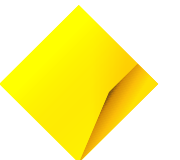
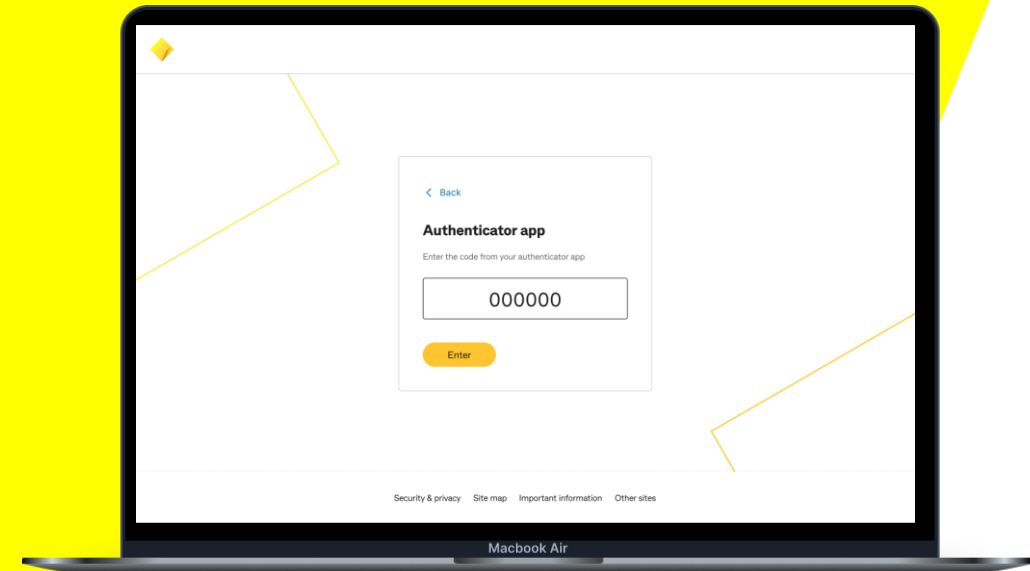
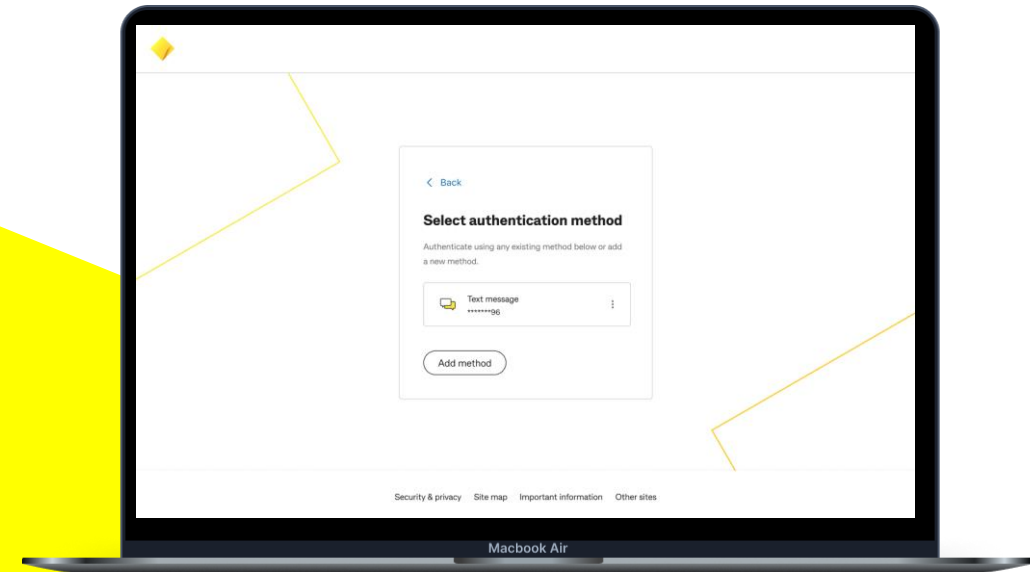
A circular inset shows a 'Congratulations on becoming an accredited CommBank residential broker' screen. It features a yellow ribbon icon and text stating: 'CommBroker Portal is your one stop shop for product, policy, process and regulatory requirements. You'll have access to our calculators, tools to keep up to date with our communications and Broker Training Hub.' Below this, it says: 'To access CommBroker, create a new password and complete two-factor authentication using the mobile number associated with your account. See instructions in the Training Hub.' There are two input fields: 'User ID: 35000' and 'Create password: [Set your password here](#)'. A 'Note' section follows with two bullet points: 'Your Broker number and login details are specific to you. Do not share these details with anyone.' and 'Your new password will expire after 12 months and is specific to you. Do not share these details with anyone. If you experience any issues with the log-in process, contact technical support on 1800 240 405.' At the bottom, there is a link for '1800 240 405'.

# How to set up multi-factor authentication

1. From the initial "Log on" screen, enter your user ID and your password, then click "Log on".
2. Select the authentication method tile to proceed. If you have multiple listed, you can click the 3 vertical dots to set a method to default. This means that method will display at the top of the list for convenience.
3. Authenticate using your preferred multi-factor authentication method and click "Log on".
4. Once authenticated successfully, you will be successfully logged into CommBroker.

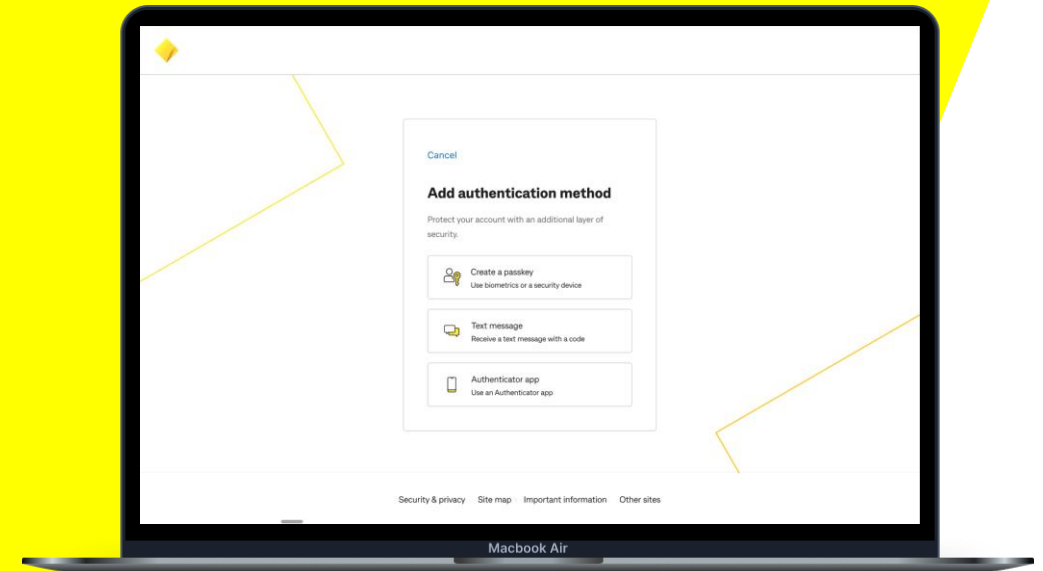
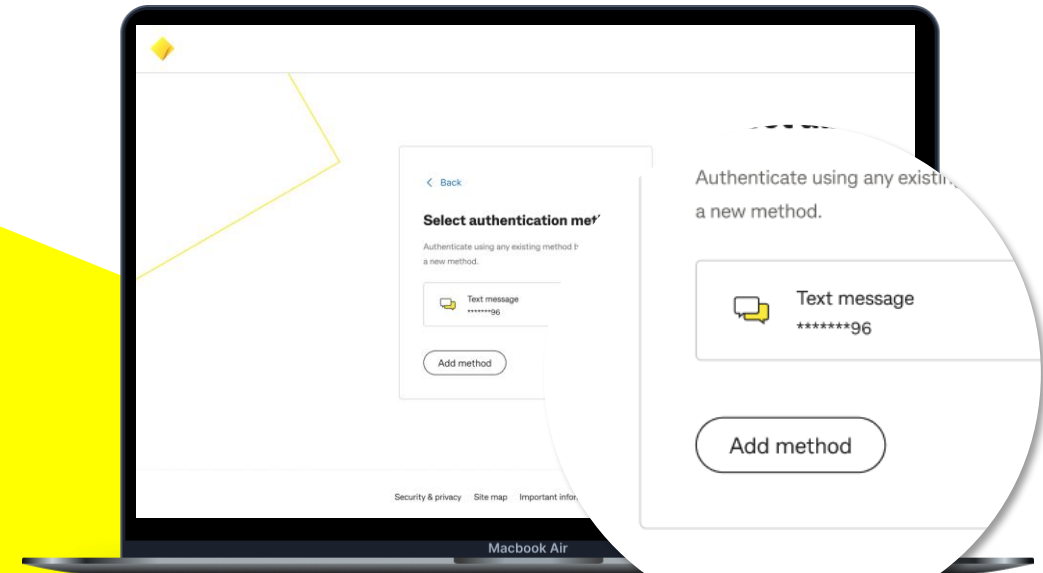


You can add up to 5 authentication methods. Choose from text message, authenticator app or a passkey using your device to secure your account



# How to add a new authentication method

1. From the initial "Log on" screen, enter your user ID and your password, then click "Log on".
2. Select the add method button to proceed to add authentication methods.
3. You will be taken to the next screen to let you know you must complete multi-factor authentication before proceeding.
4. Authenticate using your preferred multi-factor authentication method and click "Log on".
5. Once authenticated successfully, you will be shown options to add authentication methods.



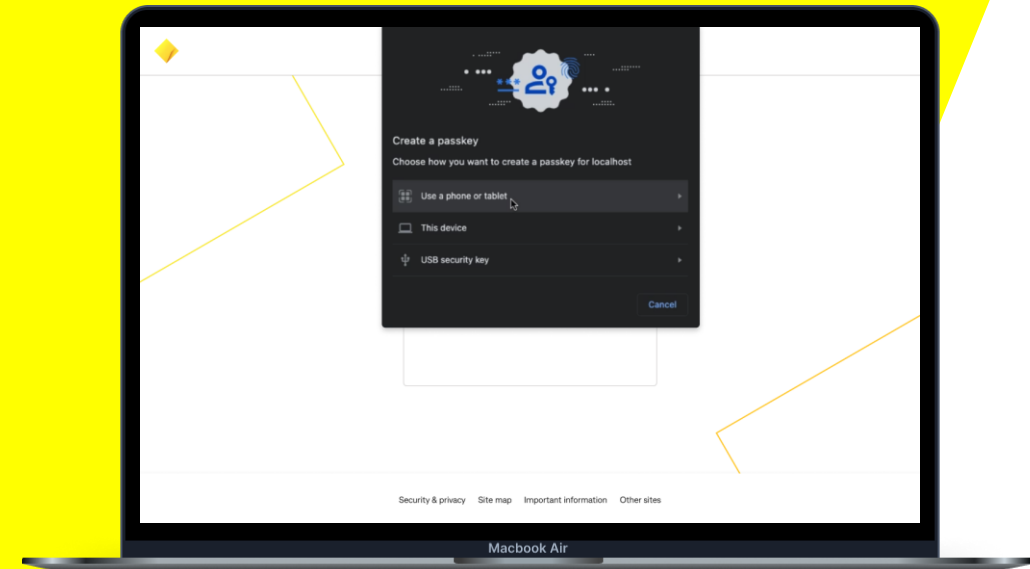
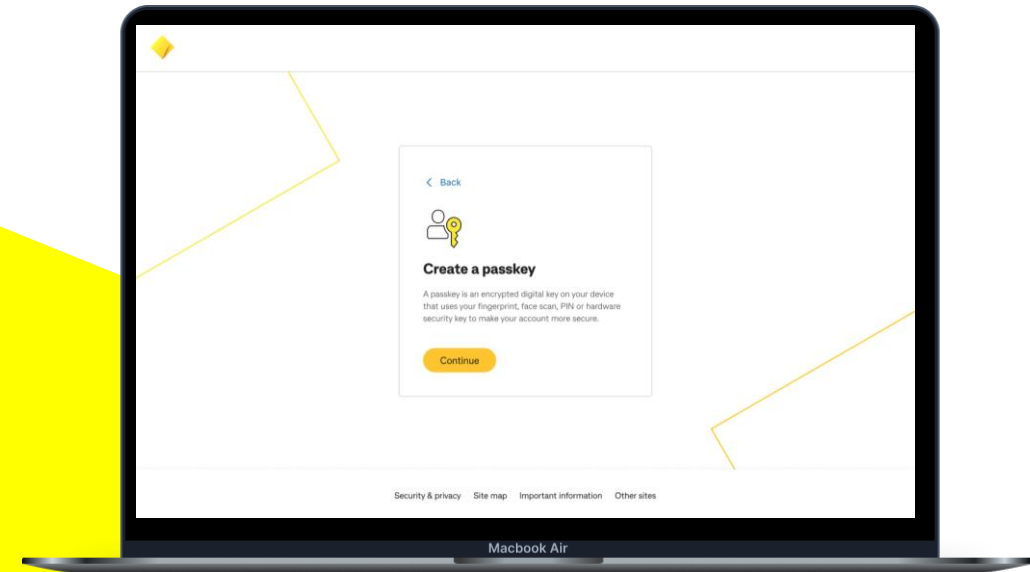
Passkeys are the most secure way to authenticate. [Learn more about passkeys.](#)



# How to add a passkey

1. From the initial “Log on” screen, enter your user ID and your password, then click “Log on”.
2. After logging on, you will be directed to the “Select authentication method” screen. Here you will see existing methods for multi-factor authentication.
3. Click “Add method” then “Create a passkey” to the create a passkey screen with additional details regarding passkeys. [Learn more about passkeys.](#)
4. Follow the instructions to set up a passkey (this process may differ slightly depending on your operating system or browser).
5. After you’ve successfully added a new passkey, it will be available for you to use next time you log on to CommBroker.

You can manage your passkeys from the “Select authentication method” screen upon log on. There, you can remove previously added passkeys or add more.



# How to remove an authentication method

1. From the initial "Log on" screen, enter your user ID and your password, then click "Log on".
2. After logging on, you will be directed to the "Select authentication method" screen.

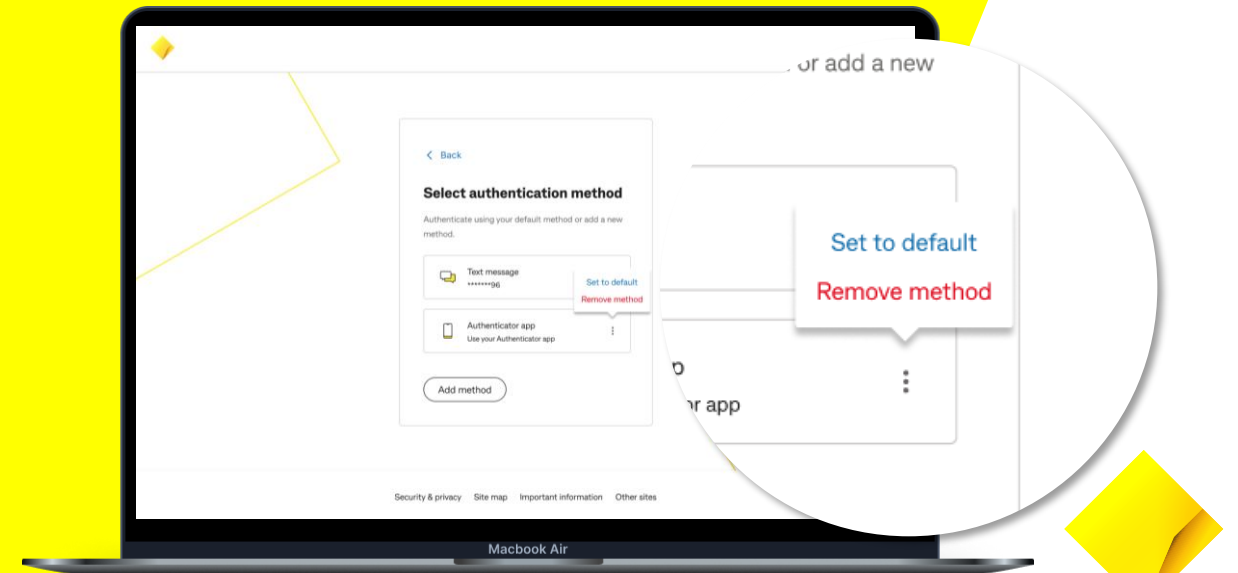
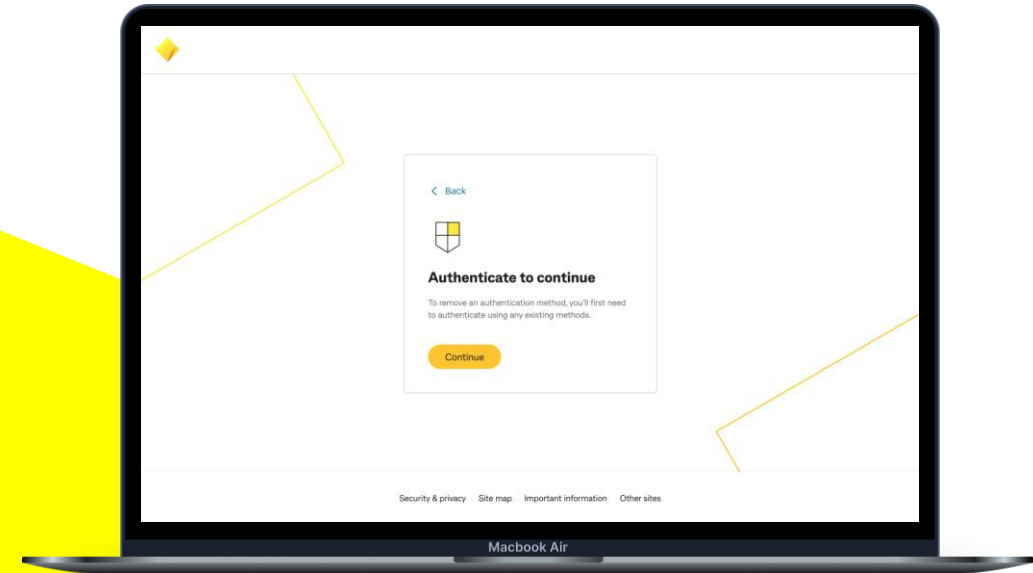
To remove a method, click on the three dots attached to the method you want to remove. Then click "Remove method" (see screenshot).

3. After clicking, you will be taken to a new screen asking you to first authenticate before removing the method. Select a remaining authentication method to authenticate.

Once authenticated successfully, you'll be navigated back to the "Select authentication method", showing the method has been successfully removed.



At least one multi-factor authentication method must be maintained. To remove the last method, first add a new one, then delete the initial method.



# How to log in as support staff or a delegate user

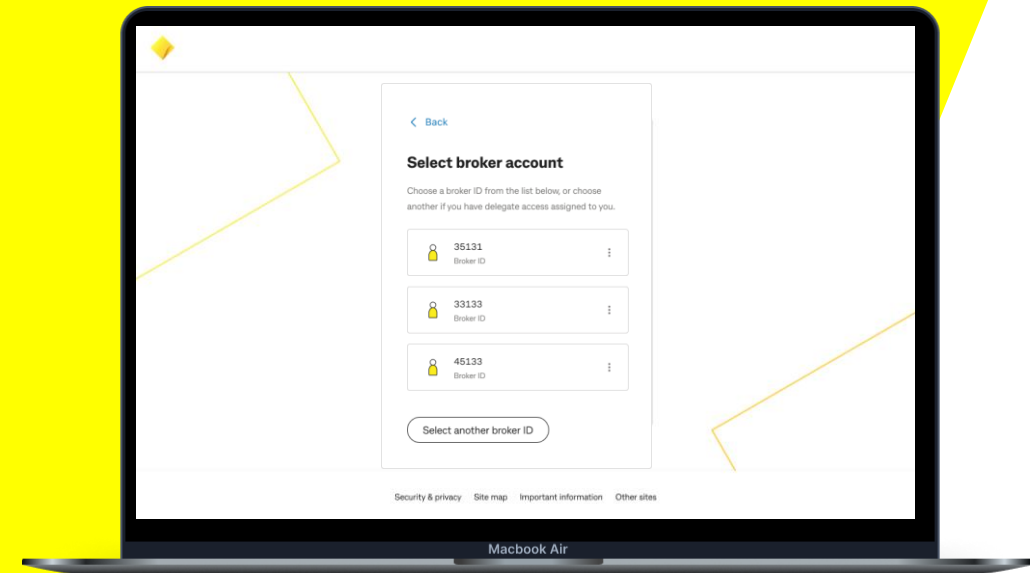
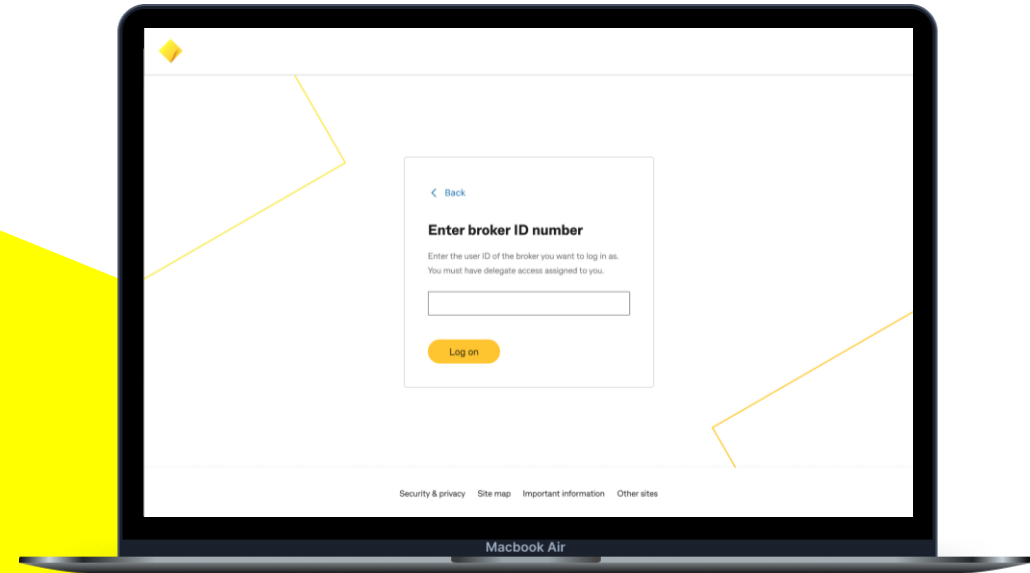
1. Enter your delegate email address and your password, then click "Log on" button.
2. Authenticate using your preferred multi-factor authentication method and click the "Log on" button.
3. Once authenticated successfully, you will be navigated to broker selector screen.

Enter the Broker ID without CF (5 alphanumeric characters and without spaces). Click "Log on".

4. Once valid broker ID is entered you will be redirected to CommBroker. You will see the same information and be able to complete the same tasks as your associated broker.



Previously entered broker IDs will show in a list for you to easily select the next time you log in (see screenshot).



# How to change your password

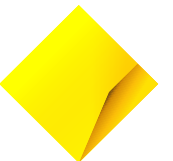
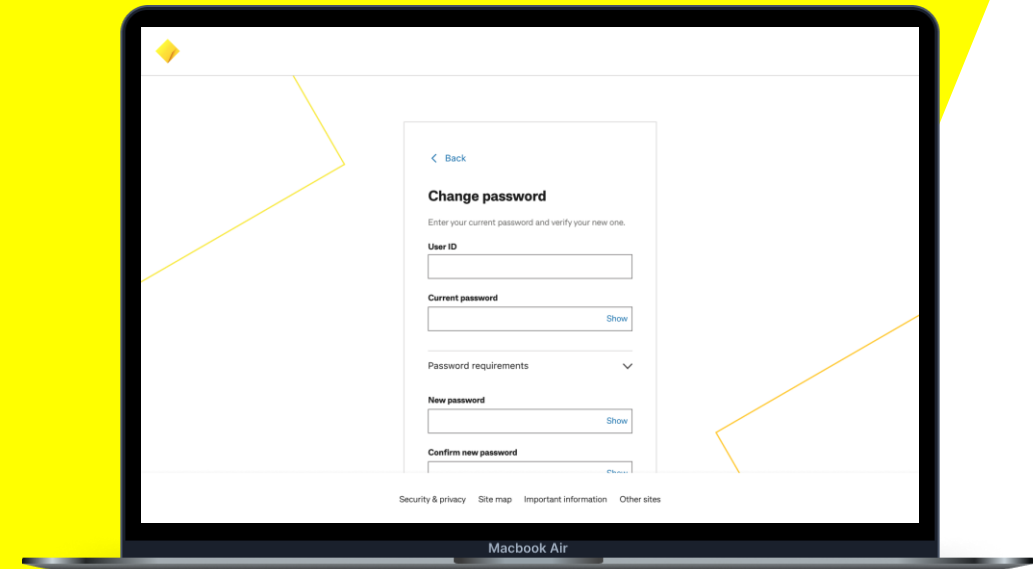
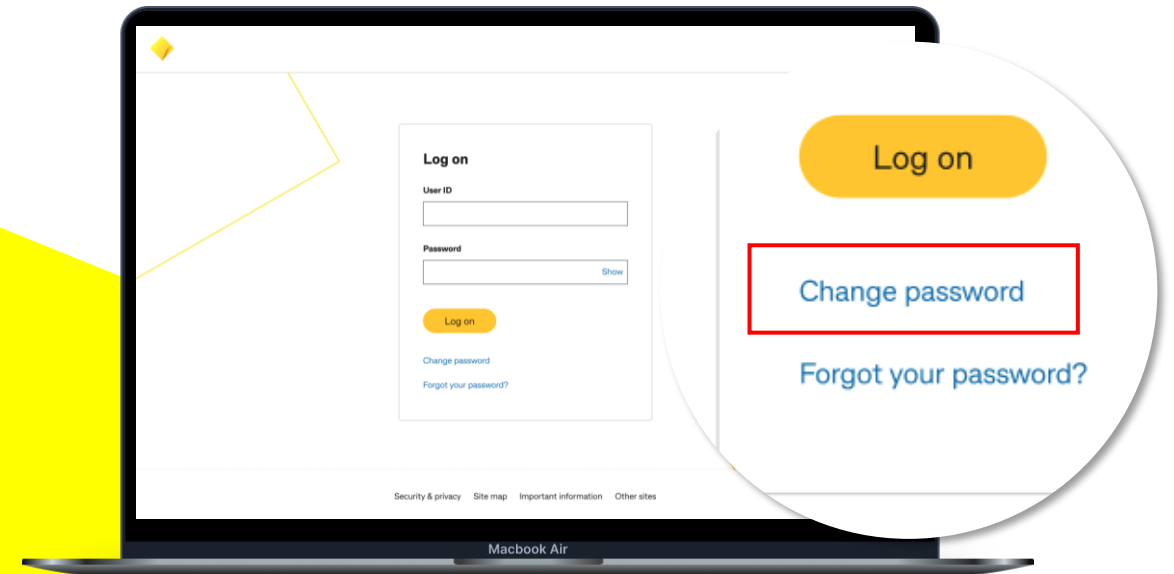
1. From the initial “Log on” screen, click the “Change password” link.
2. You will be directed to the “Change password” screen. Here, enter your user ID and current password, then enter your new password and re-enter.
3. Once the password is changed successfully, you will be redirected to a success screen.

You will then be redirected to the initial “Log on” screen. If you wish to enter CommBroker, log on again with your user ID and your new password.

Your new password will expire in 6 months. To read more about password expiry, go to page 17: [What happens when my password expires?](#)



Expanding the drop down will show the password requirements to help you set your new password.

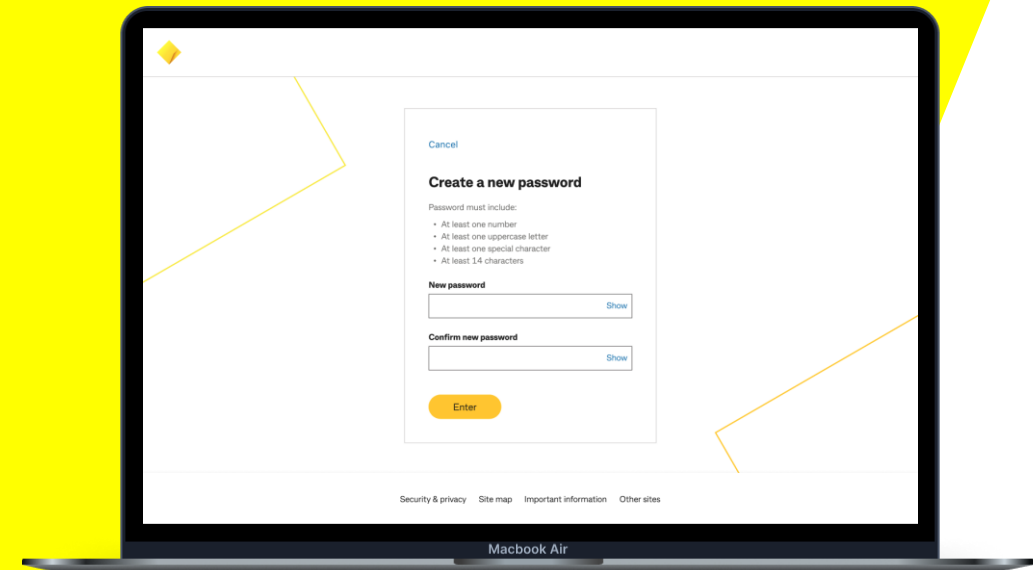
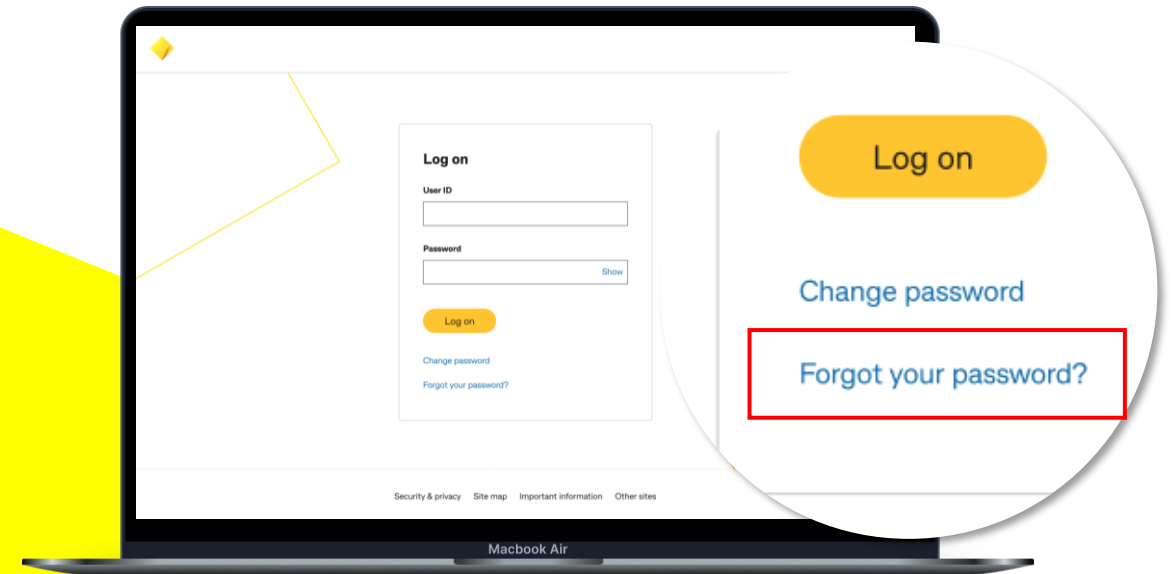


# How to reset your password

1. From the initial “Log on” screen, click “Forgot your password?” link.
2. You will be directed to the “Create a new password” screen. Enter your user ID. Click “Enter” button.
3. To reset your password, you will first need to multi-factor authenticate for verification purposes.

From the list on the “Select authentication method” screen, select your preferred multi-factor authentication method. Click “Log on” button.

4. Once successfully authenticated, you will be directed to the “Create a new password” screen. Enter a new password and then confirm your new password. Click “Enter” to continue.
5. You will then be redirected to the initial “Log on” screen and automatically logged out of all current sessions. To log on to CommBroker, enter your user ID and new password.





# What happens when my password expires?

1. Starting seven days before password expiry, you'll be prompted to change it at login.

If it expires before your next CommBroker login, you'll be required to change it immediately.

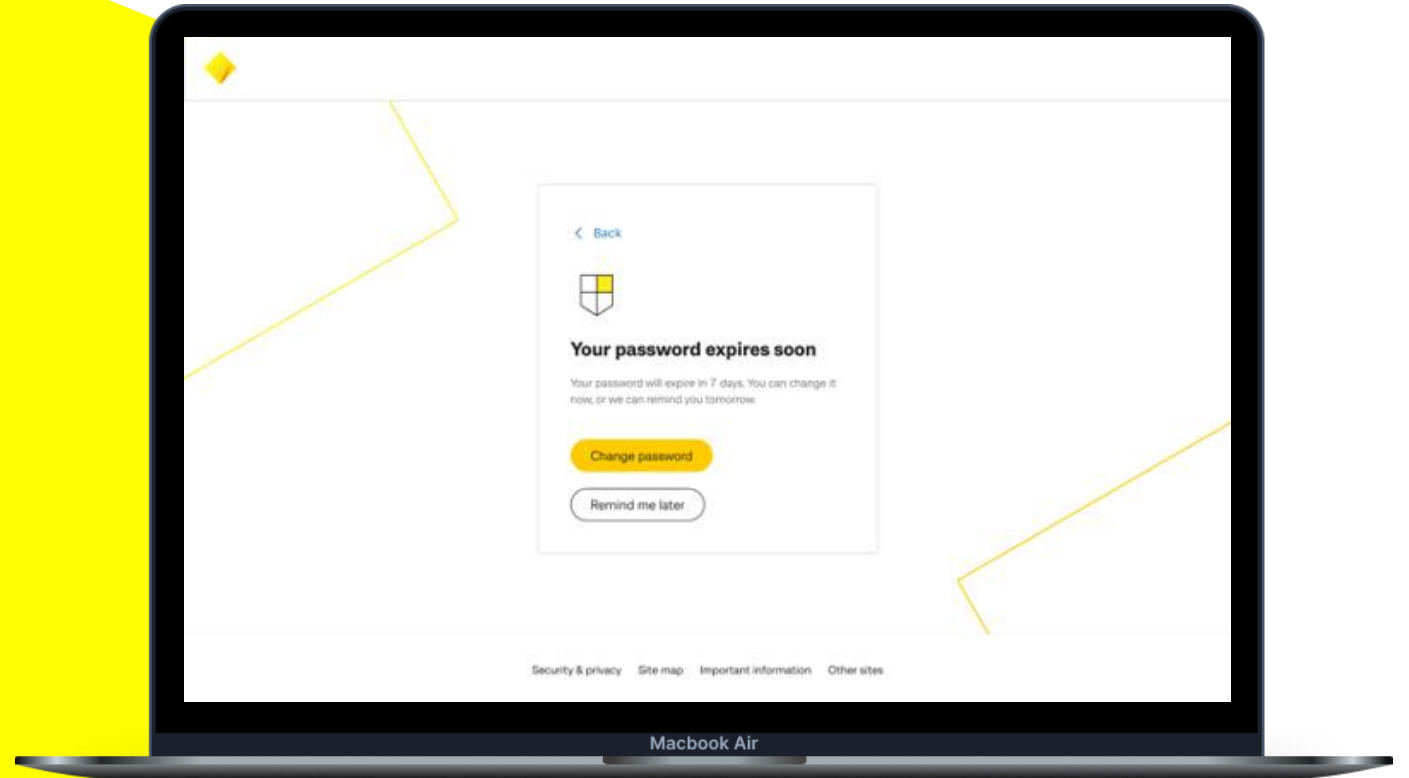
2. If you click "Change password" button, it will take you through the change password process to enter your current password and set your new password.

If you click "Remind me later" button, it will allow you to ignore the warning for one day. On the last day, changing your password will be compulsory.

3. After clicking "Change password", you will need to authenticate via your preferred multi-factor method. Click "Enter" button.

4. Once authenticated successfully, you will be directed to the "Change password" screen to change your password. Refer to page 15: [How to change your password](#). Your new password will

expire in 6 months.



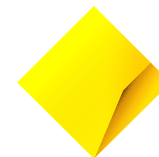
**Thank you**

If you require additional support with the new authentication experience, please call technical support on 1800 240 405.

When you connect you will be asked for a staff number (on your phone dial pad) please enter: 11111111 followed by the # sign.

Then select Option 1 for password resets.

When you connect to an agent, please advise them you are a broker and provide your CAPS ID



**Commonwealth  
Bank**