

### What is FAST APP?

FAST APP is the online method for submitting qualifying CAP Applications. Start using it now and benefit from:

- Faster processing and fulfillment
- Simplified submission
- Less paper

### Getting Started

1. Verify that your credit union Designated Security Contact (DSC) has granted you access to the FAST APP application.
2. Log in to CUETS Connect ([www.cuetsconnect.ca](http://www.cuetsconnect.ca)) and click the "FAST APP" link on the home page.
3. Use the dropdown box in the top right corner to view the types of application forms that are available. Select the appropriate application type based on the province that the applicant resides in and the language you wish to use to complete the application form. **Please ensure you select "Credit Union" applications. Applications called "First Nations Bank" are intended for First Nations Bank of Canada only and cannot be used by credit unions.** Applications submitted on the incorrect form will be rejected and must be resubmitted using the correct form.
4. At the top of the FAST APP page are links to the Credit Card Selector Tool and this Quick Reference Guide.

### When to Use FAST APP

- FAST APP is only used when submitting CAP, Guarantee, New to Credit, or Referral applications.
- The manual fax method is still used when submitting applications for **Staff** and the **CUETS Financial Enhanced Business MasterCard** credit cards.
- For rush card shipping requests, use the manual fax method.

Credit Card Selector Tool    Quick Reference Guide

Application Type

The screenshot shows the FAST APP interface. At the top, there is a navigation bar with a 'Home' link. Below the navigation bar, there are two links: 'FAST APP' and 'Credit card selector tool'. A dropdown menu is open, showing a list of application types. The table below displays credit card options with columns for Credit card, Description, Introductory Annual interest rate (AIR), Standard Annual Interest Rates (AIR), and Annual fee.

Credit card	Description	Introductory Annual interest rate (AIR)	Standard Annual Interest Rates (AIR)	Annual fee
CHOICE REWARDS® World Elite® Mastercard® Credit Card		• 3.99% promotional AIR† on balance transfers for 10 months	• Purchases: <b>19.99%</b> • Balance transfers: <b>24.99%</b> • Cash advances: <b>24.99%</b>	\$150

The dropdown menu shows the following options: (Please Select), (Please Select), Credit Union Region A English, Credit Union Region A French, Credit Union Region B - QC-NS-NU-YT - Credit Union Region B - QC-NS-NU-YT - First Nations Bank Region A English, First Nations Bank Region A French, First Nations Bank QC-NS-NU-YT English, First Nations Bank QC-NS-NU-YT French. An 'Apply Now' button is visible at the bottom right of the dropdown menu.

## Submitting an Application

- CAP Matrix rules apply when completing a FAST APP application.
- FAST APP supports the following browsers: Internet Explorer 10/11, Safari, Chrome and Firefox.

1. Applicable credit card products and their descriptions, introductory annual interest rates, standard interest rates and annual fees are displayed. Select the product the applicant would like to apply for by clicking the **Apply Now** button for that credit card.

Apply Now

2. The application consists of 3 parts: **Fill your information**, **Verify and Submit** and **Confirmation**.

### Fill your information

1. Detailed card information will be displayed. You must print the **Information Box** and **Terms and Conditions** and provide a copy to the applicant prior to continuing with the application.

2. Select the **Preferred Language of Correspondence**.

SELECT YOUR PREFERRED LANGUAGE OF CORRESPONDENCE S: English ▾  
English  
French

 3. **Applicant Confirmation** must be reviewed and checked by the applicant and **Credit Union Agent Confirmation** must be checked by the credit union agent in order to submit the application.

#### **Applicant Confirmation \***

Prior to continuing with the application, I confirm that I have received in paper the Terms and Conditions including the Privacy Terms and Balance Protection Ins

#### **Credit Union Agent Confirmation \***

Prior to continuing with the application, I confirm that I have provided to the Information Box and the Terms and Conditions including the Privacy Terms and B

 4. **Applicant Eligibility** is mandatory and if any of the criteria is not met you will not be able to complete or submit the application. Review the "**BEFORE you BEGIN this application, please confirm your eligibility**" section with the applicant.

5. Enter information in the fields as required. Additional information on these fields is on the next page.

### Submitting an Application, continued

A red asterisk (\*) is used to highlight all mandatory fields in FAST APP.

#### Employee Information

- **Branch route number** and **Transit number** are pre-populated fields based on user sign-in. Enter **Employee code** and **Employee Name** (first and last name is required).

#### Primary Applicant's Information

- If the applicant's years at current address is less than two, you will need to enter a previous address.

#### Employment Information

- Select the applicant's **Employment status**. *Additional fields will appear under this field depending on your selection.*
- **Describe your occupation/Nature of Business** is a free form field that is mandatory when the **Self Employed** field is selected.
- **Total Household Income** will automatically populate by adding the **Gross Annual Income** and **Other Income** (if applicable) fields.

#### Application

- Select the **Application Sub Type**.
  - If "Meets CAP criteria" is selected, the **Credit Limit** field will default to "AS PER MATRIX" and the highest possible credit limit based on the applicant's criteria will be assigned.
  - "New to Credit" credit limit defaults to \$500.
  - *Depending on your selection, additional instructions may appear under this field.*
- Enter your **Credit score type**, **Credit score**, and **Credit score date issued**. Your credit score must be less than 60 days old.
- You must verify with the applicant whether they have other products with your credit union (e.g., a deposit account, mortgage or loan) and select the corresponding radio button below the **Do you have any other products with your CU?** field. If you select "No", ensure that the **Application Sub Type** is set to "Referral" unless it is a "Student" or "New to Credit" CAP application.

### Submitting an Application, continued

A red asterisk (\*) is used to highlight all mandatory fields in FAST APP.

#### Identity Verification

- Select the **Type of identification**. The fields that follow will change to reflect your choice.
- Confirm you have verified the applicant's identification using the criteria listed on the application.
- Select **Income verification** from the drop-down.

#### Additional User Information

- Select **Yes** under **Add an authorized user?** to add an authorized user. Additional fields will appear for you to fill in.
- Enter **Credit Union Member Card Number** to link the applicant's CHOICE REWARDS *Member Card* rewards points to their CHOICE REWARDS *MasterCard* credit card's points, if applicable.

#### Card Features

- If the applicant wishes to perform a Balance Transfer, check the **Balance transfer box** to reveal additional fields. Enter **how many credit card balances** the applicant would like to make (up to 3), as well as the **Name of the credit card institution**, **Account number** and **Requested transfer amount** for each transfer.
- The applicant can call 1-800-561-7849 to request additional balance transfers upon receiving their *MasterCard* credit card (based on credit availability).
- To enroll in Balance Protection, click **Print Balance Protection Terms and Conditions** to print them. Then check YES! under the link and initial at the bottom of the terms.

#### Check "YES!"

[Print Balance Protection Terms and Conditions](#) 

YES! Protect my credit card account with the optional Balance Protection Insurance, for up to 6 different coverages and a maximum policy benefit of \$25,000. By checking this box, I consent to receiving the Balance Protection Insurance Certificate of Insurance and the Distribution Guide (for

#### And initial

**Initials of first and last name**  
(2-3 letters only)

## Submitting an Application, continued

### ! Submit and Verify

**Continue**

- Click **Continue** to move to the Submit and Verify section.

- If required information is missing, fields will be highlighted.
- If all required information is complete, the application information is displayed. You can print the information, or edit the information.

First name \*

Please provide your first name, as you would like it to appear on your card.

Print this page

Edit information

Print this page

Employee

Edit >

- Click **Continue** again to move to the **Confirmation** section.

### Confirmation

- A “Thank you for applying” message will appear on screen to confirm the application has been submitted. You can print this page if needed.

## Frequently Asked Questions

### What is a card shipping rush request?

Credit cards and PINs are typically sent separately and within 10 – 14 business days. Card shipping can be expedited so that cards and PINs are shipped together in one package via Canada Post Priority, typically 2 – 4 business days after processing. To initiate a rush request the card application must be submitted via manual fax along with the CUETS Financial *MasterCard* Rush Card Request Form (found on the Credit Union Secure Website).

### How long do I have to fill out a FAST APP?

Once the FAST APP form opens, you will have 9 minutes to fill out the application. After 8 minutes you will be asked if you would like to extend your session. If you do not extend your session within 1 minute of the warning message, the system will return you to the product selection page and you will lose all the information entered in the FAST APP form.

### What credit limit will the applicant receive?

The credit limit for first time applicants will be the amount that appears on the CAP Matrix. If the applicant already has a CUETS Financial *MasterCard* credit card account, the amount of credit extended for their new credit card will be the difference between the CAP Matrix value and their current credit limit. (CAP Matrix value - Current Credit Limit = New Credit Limit). **Action: Make sure you tell the member the credit limit they can expect to receive with their new credit card, using the CAP Matrix (less any existing credit limit with CUETS Financial) as a guide.**

### How do I know if the application was submitted?

After you have clicked Continue at the bottom of the page to validate the fields, click Continue again. A "Thank you for applying" message will appear on screen to confirm that your application has been submitted.

### How can I get access to FAST APP?

Your credit union Designated Security Contact (DSC) can grant you access.

### Who do I call if I have questions?

Credit union employees can contact Resolution Management at 1-866-422-2221, option 4 with FAST APP related questions.

## Credit Card Selector Tool

Use the Credit Card Selector Tool to help you determine which card is right for the applicant.

1. Answer a series of questions about what card product the applicant is interested in, reward preferences and questions about the applicant.
2. The Card Selector Tool will recommend a card for the applicant, as well other cards they may want to consider, and give them details about the cards.
3. To apply, simply click the **Apply Now** button.



### Credit card selector tool

Applicant's Province of Residence

QC, NU, NS, YT  BC, AB, SK, MB, ON, NB, PE, NF, NW

Is the applicant a member of a credit union?

Yes  No

What type of credit card product are you interested in?

Student  Business  Personal

What matters most when choosing a credit card?

Earning rewards - like travel, cash back, merchandise and charitable donations  Comprehensive benefits including travel insurance  Just the basics

Are you interested in earning double points and willing to pay slightly more?

Yes  No

Is your personal income 80K or more, or total household income greater than 150K?

Yes  No

Our recommendation

 **CHOICE REWARDS® World Elite® Mastercard®**

Annual Fee: See below Interest Rate: See below

- Standard Annual Interest Rates:
- Purchases: **19.99%**
- Balance transfers: **24.99%**
- Cash advances: **24.99%**
- Card Features :
- 3.99% AIR on balance transfers for 10 months
- 5,000 welcome bonus points

**Apply Now**