Common mistake is that applicants do not notice this first tab where they have to tick the acknowledgement

They must fill in EVERY field which has the red asterisks in applicant details otherwise they cannot proceed.

Signature needs to be 'drawn' with the mouse.

Then they need to hit the blue submit button.

Then they will be taken to a BPOINT page, they have to select which card they will use and then extra info will appear once they've selected the appropriate option.