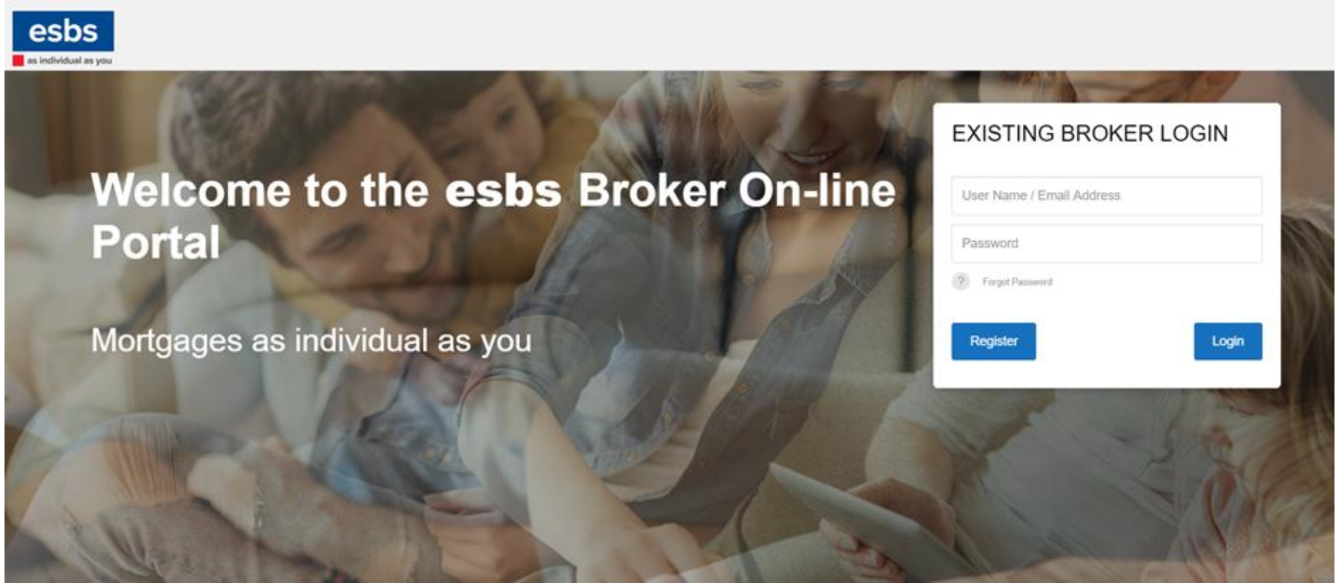


Broker Online User Guide

THIS DOCUMENT IS FOR THE USE OF INTERMEDIARIES ONLY AND IS NOT FOR USE BY THE GENERAL PUBLIC

June 2020

Contents

1. How to Register

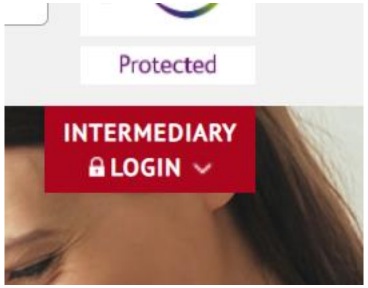
- Before you begin, please be aware that for the system to work properly you will need either Firefox, Internet Explorer (IE) 11 or Google Chrome.

- If using Internet Explorer you will need to check what version you are currently using. When opening Internet Explorer, click on the 'Settings' button and select 'About Internet Explorer'.

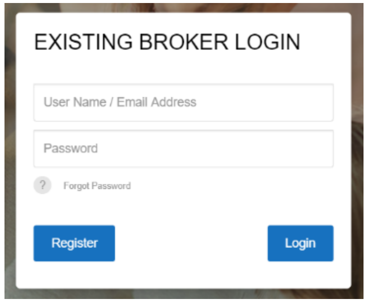
- This will confirm which version of IE you have. If you need to upgrade this, simply search for 'Internet Explorer 11' via your preferred search engine and you should be able to download this from there.
- Alternatively, contact your network's IT helpdesk.

- To start, you will need to register to use the system.

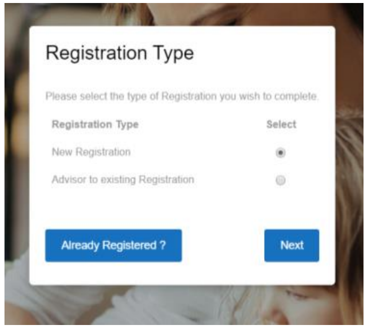
- To do this simply click on the Intermediary Login button which can be found at the top right hand side of any page at www.esbs.co.uk.



- You will then be taken to a landing page where you will find the link for the Broker Online Portal.

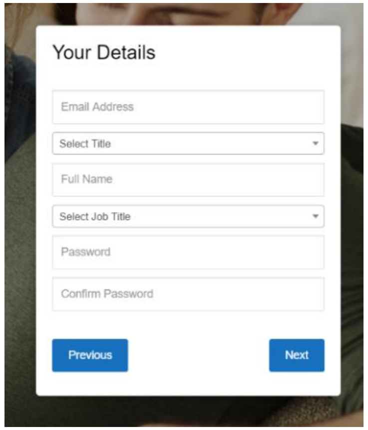


- Click on this and then select 'Register’.



- Now click 'New Registration' (‘Advisor to existing Registration’ functionality is currently not switched on)
- Then click 'Next'.

If there is an interruption during registration, then you may need to start the process again.

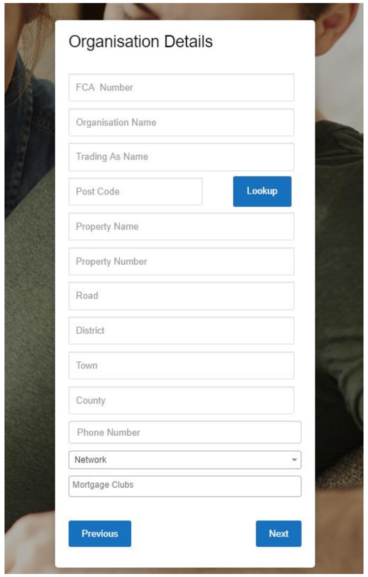


- Complete the 'Your Details' fields and select 'Next'.

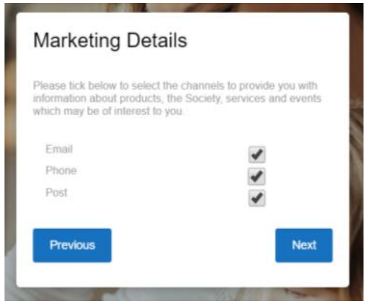
Please note that your email address will become your Username.

You will not be able to use an email address that has previously been used.

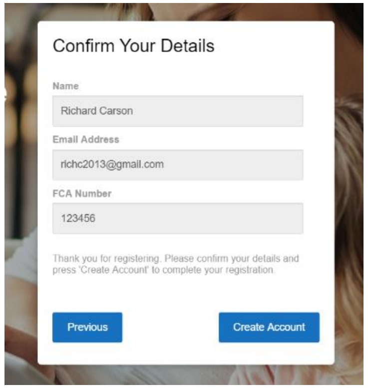
Your password must be 8 characters or longer and have at least one upper case, lower case and a number, as well as a special character (e.g. !£$%^&*-#)



- Under 'Organisation Details' complete all the fields.
- If you are an Appointed Representative then please select your Network. If your Network is not listed then please contact us.
- If you wish to submit via a Mortgage Club, please select one or more from the list (To select a second or subsequent Club click in the box next to the last one selected and the available list is re-presented). If you wish to add a Mortgage Club after registration then you must email the Society to request this.
- Once completed, select 'Next'.



- Now select how you would like esbs to keep you informed of criteria and product changes
- These can be changed at any time by you in the system.

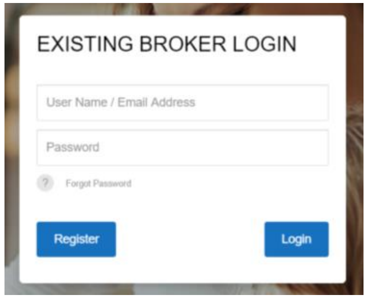


- You will be asked to confirm your details.
- Then select 'Create Account'
- You should now receive an email asking you to activate your account.
- Please note that the link will expire after 24 hours. If you fail to activate the account in that time then you will need to contact esbs.

- After activation you will be allowed to log in to the system and be able to enter Client details and complete Enquiry and Application forms. However, please note that you will not be able to submit Enquiry or Application forms or upload any documents until your registration has been approved.

- An email will be sent to you once approval has been granted.

2. Using Broker Online

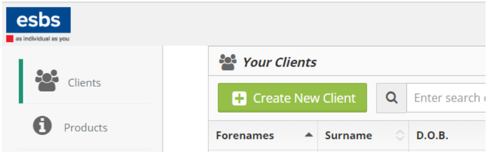


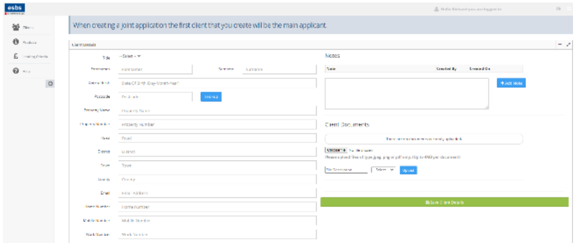
- After registering, all you need to do to log in is enter your username and password on the homepage. Remember that your user name is your email address!

- Also remember that whilst waiting for the approval email you will be able to enter Client details and complete Enquiry and Application forms. However, you will not be able to submit Enquiry or Application forms or upload any documents until your registration has been approved.

- Once logged in you can log out at any time by clicking on the arrow as shown below

3. Creating a Client

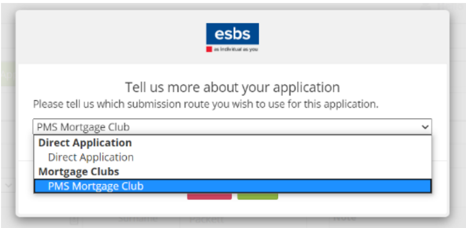


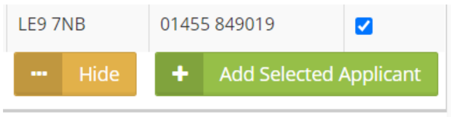


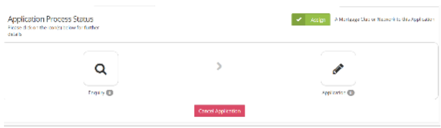
- Once logged in, you will see the ' Your Clients' page. This is where you will find a list of your current and previous clients. From this page, in the top left-hand corner select ‘Create New Client'.
- Add the details as well as any notes.
- Then click ‘Save Client Details’
- You can also upload documents here (see **Section 6**) – and it would be helpful if these could be certified now to save having to re-upload certified copies should the case proceed to full application later.

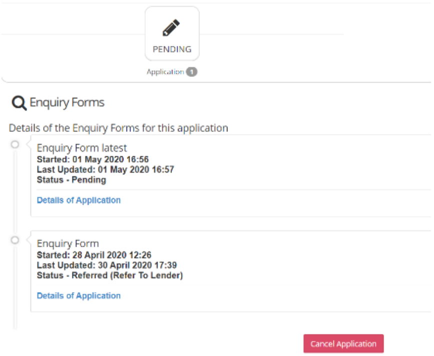
Please do not attempt to load a document before you have saved a Client as it may log you out and the Client will not be saved.

4. How to make an enquiry









- Once you have saved the client details, you will see the ‘Create A New Single Application’ (green box) and ‘Create A New Joint Application’ (blue box) at the top of the screen.
- Next select either ‘Direct Application’ or one of the Mortgage Club submissions listed and then click on ‘Save’. Please note that you will not see this box If you did not select one or more Mortgage Clubs when you originally registered.
- If you selected ‘Create A New Joint Application’ you will be presented with all of your other clients here. You will need to click on the ‘Select’ box, and then the green ‘Add Selected Applicant’ box.
- Here you can also change your Mortgage Club selection or remove it and change to a ‘Direct Application’. Likewise you can add a Mortgage Club here if you initially selected ‘Direct Application’. This will only apply if you chose one or more Mortgage Clubs when you originally registered. If you wish to add a Club which you did not assign against you on first registration then please email the Society to request this.
- Now you will need to select ‘Enquiry’ as this is required before an Application Form can be submitted.
- Before completing and submitting you need to check all mandatory questions have been completed.
- Each section of the form will be highlighted light grey, red or green at the top of each page and on the Summary page.
- If a section is highlighted red this means there are mandatory questions which are in complete. Click on the section to return to it. If there are two applicants, the missing information could be on either of their pages. Therefore if all mandatory fields are completed for the first applicant, click ‘Next’ to review the mandatory fields for the second applicant.

- If a section is highlighted light grey this means that no questions on that page have been answered yet.

- Green highlighting means all questions have been answered and you can submit the enquiry. If you have completed all mandatory fields (for both applicants), you can then select ‘Submit’

- You will be taken back to the Client’s details where you can also upload documents here (see **Section 6**) – and it would be helpful if these could be certified now to save having to re-upload certified copies should the case proceed to full application later.

- Also remember that if your enquiry is successful, and you wish to make a full application, then the information saved into the Enquiry form will be transferred to the Application form, meaning that you will not need to re-key.

- Likewise documents will not need to be resent. Please note that certified documents will be required at application stage so if documents sent at enquiry stage are not certified then they will need resending.

- A response to the Enquiry will be required before you are able to submit an Application Form.

- You can see the status of the request by clicking on the Enquiry icon.

- If you need to leave the system before completing the Enquiry Form, you will find the Client and Enquiry details saved as you last left them.

- To access a case you are part way through keying, simply log in and select the appropriate client. You will then see that the Enquiry is now ‘Pending' or ‘Referred’.

- To be able to carry on inputting details click on the Enquiry icon and then you can see when you last updated it. Then click on ‘Details of Application’ and you will return to where you left.

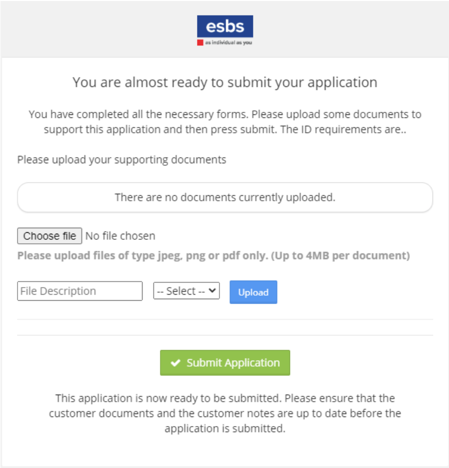
- You will also see that you can 'Cancel Application' from the Client area if you or your client decides not to proceed. Once an application is cancelled by you, the details cannot be retrieved and you will need to re-start the Enquiry Form process. All Applications and Enquiries linked to the client will be deleted so try to avoid this if possible.

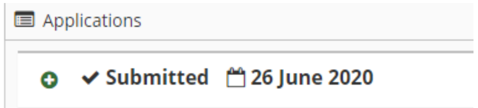
5. How to submit an application

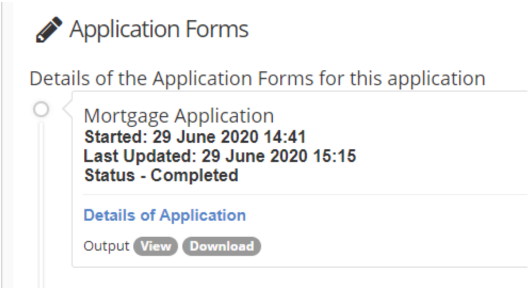
The Society's Privacy Notice and the Credit Reference Agency Information Notice (CRAIN) must be provided prior to applying. These can be found on the Intermediary landing page www.esbs.co.uk/intermediaries.

The Broker declaration at the start of the form must be answered 'Yes' or the application will be rejected.

- Select your Client and then select the 'Application Form' icon (provided the 'Enquiry' icon is showing as 'Passed').
- The form will be pre-populated with answers to questions added to the Enquiry Form. You can make changes however if circumstances have changed.
- Please complete the questions, and add any Further Information (if applicable) in free text at the end.
- Before completing and submitting you need to check all mandatory questions have been completed.
- Each section of the form will be highlighted as light grey, red or green at the top of each page and on the Summary page.
- If a section is highlighted red this means there are mandatory questions which are in complete. Click on the section to return to it.
- If a section is highlighted light grey this means that no questions on that page have been answered yet.
- Green highlighting means all questions have been answered and you can submit the enquiry. If you have completed all mandatory fields (for both applicants), you can then select 'Submit'
- Notes/underwriting updates - You can also upload any notes which may support your application. Simply complete the text box with any additional supporting information. Then select 'Add Note'.
- You can also upload documents here – and it would be helpful if these could be certified now to save having to re-upload certified copies should the case proceed to full application.







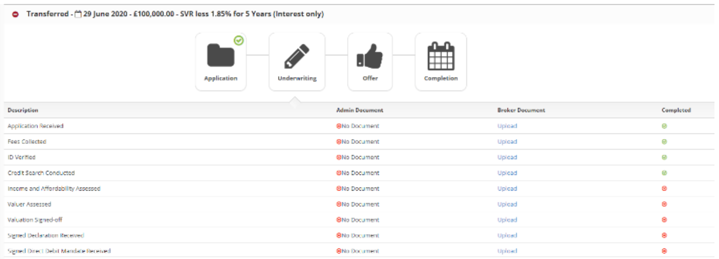
- Once you have entered all the details for your client(s) select 'Next' at the bottom right-hand corner. You will be taken to a 'Summary Page'.
- Before proceeding you need to check all mandatory questions have been completed.
- You will then be directed to the final submission page (which is not required if you uploaded all the supporting documents at the beginning). Here it reminds you that you must fully package the case and certify all the documents before submitting.
- Once uploaded select Submit Application.
- You will receive an email confirming that this has been submitted.
- To print/save an application that you have submitted, simply access the client you have submitted a case for and, at the top of the page, you will see the 'Applications' menu. Click on the ‘Plus’ circled in green then click on the Application (Completed) icon. You will then see 'View’ and 'Download'.
- Click 'Download' and the application form will be downloaded in a PDF format. This will include the Direct Debit Mandate, Customer Contact Preference Form and Mortgage Declaration for your client to sign.
- Please have the applicants sign the Declaration page and Customer Contact Preference Form (one per applicant) the Direct Debit mandate which will then need to be uploaded initially (in the Client Details section). These three documents will also then need to be received in the post prior to an offer being able to be made.
- If you need to leave the system before completing the Application Form, you will find the Client and Application details saved as you last left them.
- To be able to carry on inputting details click on the Application icon and then you can see when you last updated it. Then click on ‘Details of Application’ and you will return to where you left.
- You will also see that you can 'Cancel Application' from the Client area if you or your client decides not to proceed. Once an application is cancelled by you, the details cannot be retrieved and you will need to re-start the Application Form process. All Applications and Enquiries linked to the client will be deleted so try to avoid this if possible.

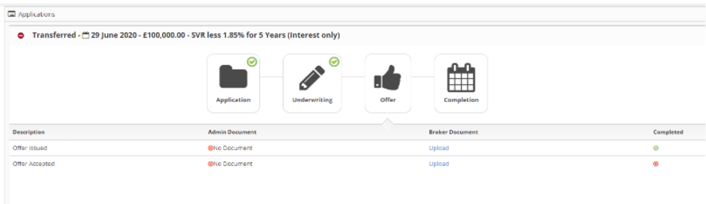
6. Upload supporting documents/information?

Please do not attempt to load a document before you have saved a Client as it may log you out and the Client will not be saved.

- In the ‘Client Details’ select 'Choose File' and find the document you would like to upload. In the 'File Description' field give the document a name.
- From the drop down menu select the document type which best fits the document you are uploading. If none of the descriptions fit then please select ‘Other’.
- Select 'Upload'. A pop-up message will display in the top right-hand corner of the page confirming the upload was successful.
- A list of application submission requirements and ID requirements can be found on our Intermediary Login page

7. Case Tracking





- You will be advised by email prompting you to log in to your client's record on Broker Online as each of the following four key stages are completed:

  1. **Application Received**
  2. **Underwriting**
     - Application Received
     - Fees Collected
     - ID Verified
     - Credit Search Conducted
     - Income and Affordability Assessed
     - Valuer Assessed
     - Valuation Signed-off
     - Signed Declaration Received
     - Signed Direct Debit Mandate Received
  3. **Offer**
     - Offer Issued
     - Offer Accepted
  4. **Mortgage Completed**

- Simply click on the green ‘Plus’ sign at the top of the ‘Client’ details. The ‘Application’ icon will show a green ‘tick’ to confirm that the application has been received.

- Then click on the ‘Underwriting’ icon. You will see which of the above Underwriting components have a green ‘Tick’ next to them under ‘Completed’. Once all components are completed, then the icon itself will have a green ‘Tick’ within it.

- Once Underwriting has been completed, then click on the Offer icon and you will then see which of the above two Offer components have a green ‘Tick’ next to them under ‘Completed’. Once both components are completed, then the icon itself will have a green ‘Tick’ within it.

- The Completed icon will have a green ‘Tick’ within it when the mortgage is completed (There is no need to click on the icon as you will see just the one component stage of ‘Mortgage Completed’).

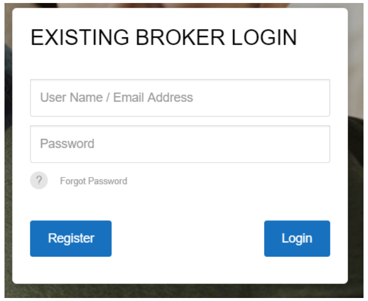
8. Notes to and from esbs

- When the Society needs to contact you regarding an enquiry or application, they will place a note in the system.

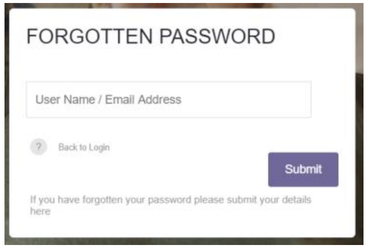
- You will then receive an email notifying you of this and prompting you to log in and respond through the notes area.

- You can also send information through the Notes section which is a more secure way of sending information to us.

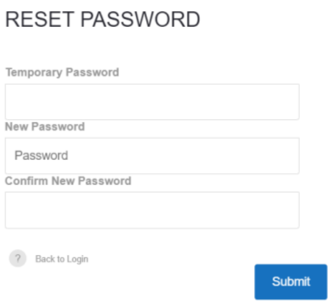
9. Forgotten Password



- If you have forgotten your password, click on ‘Forgot Password’ on the Home Page.



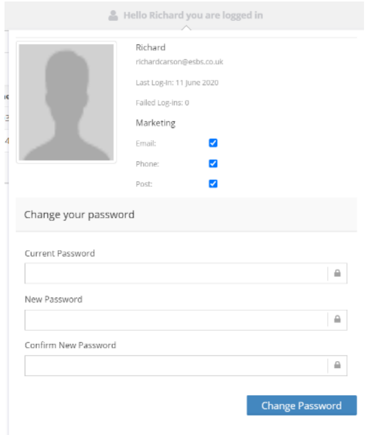
- Then enter your email address and you will be sent an email shortly after.
- If you do not receive the email, please contact us, and we can check your registration details.



- The email will provide a temporary password to use with your username (your email address).
- Once entered, before being allowed into the system, you will be asked to re-enter this temporary password and chose a new password.

  Your password must be 8 characters or longer and have at least one upper case, lower case and a number, as well as a special character (e.g. !£$%^&*-#)

10. Changing Settings



- By clicking on your name, you can change your photo, your password and your marketing preferences.

11. Frequently Asked Questions

Can I submit an application form where I don't have all the supporting documents?

All applications must be fully packaged before they can be considered by our Underwriting Team. Any partially packaged cases will be updated via the 'notes' section advising of what is outstanding and then marked as pending.

What should I do if I am having trouble completing or submitting the application?

For any issues regarding the Broker Online system please contact our BDM Team:

- **Richard Carson** - Business Development and Marketing Manager. T: 01455 849019 M: 07803 146824 E: richardcarson@esbs.co.uk
- **Debbie Holmes** – Business Development Manager. M: 07803 146827 E: debbieholmes@esbs.co.uk

What if I am part way through keying the application and I am logged out unexpectedly? Will all my work be lost and will I have to start keying the application again?

No, once your client is set up and you are keying an application you can log in and out freely and all your work will be saved. If you are logged out unexpectedly, the system will revert to the last auto-saved version.

When completing the application, and there is a mandatory field that doesn't apply to my client, what should I input?

Mandatory fields are put in place to ensure that we are getting as much information as possible, although we appreciate that your client's details/circumstances may be different. In these instances, please input the most accurate information and place details in the 'Additional Information' section at the end of the form.

I have registered, but when I try to submit the application online I get a message that says 'You cannot submit an application at this time, please contact the Society'?

This could be because we have not set you as an 'Active Broker' online. You will receive an email once this has changed.

Mortgages as individual as you

esbs

as individual as you

22 THE HOLLOW, EARL SHILTON, LEICESTER LE9 7NB

t 01455 844422 w www.esbs.co.uk e enquire@esbs.co.uk