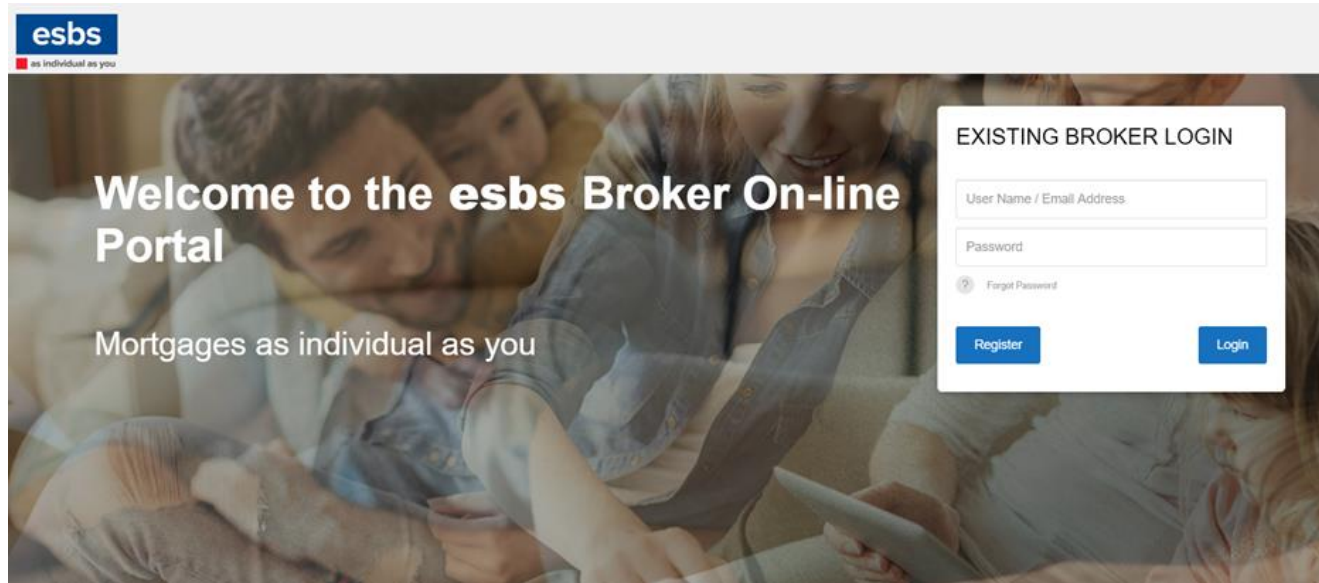




 as individual as you



Broker Online User Guide

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

February 2023

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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. !£\$%^&*~#).

Any missing information, such as your surname, will result in a delay in your registration as we will need to contact you to confirm the missing details.

Organisation Details

FCA Number

Organisation Name

Trading As Name

Post Code

Property Name

Property Number

Road

District

Town

County

Phone Number

Network

Mortgage Clubs

- 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.**

Any missing or incorrect information, such as your organisation name not matching that on the FCA register, or not stating your Principal firm, will result in a delay in your registration as we will need to contact you to confirm the missing details.

- 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.

Marketing Details

Please tick below to select the channels to provide you with information about products, the Society, services and events which may be of interest to you.

Email

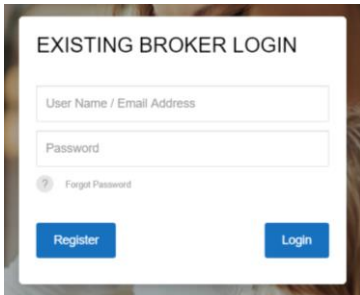
Phone

Post

The image shows a web form titled "Confirm Your Details". It contains three input fields: "Name" with the value "Richard Carson", "Email Address" with the value "richc2013@gmail.com", and "FCA Number" with the value "123456". Below the fields is a small paragraph of text: "Thank you for registering. Please confirm your details and press 'Create Account' to complete your registration." At the bottom of the form are two buttons: "Previous" and "Create Account".

- You will be asked to confirm your details.
- Then select 'Create Account'.
- You should now receive an email asking you to activate your account. **This email will come from broker@esbs.co.uk. If this is not received then please check your spam/junk folder and you may need to add the email address to your safe sender list. All future notifications will also be sent to this address.**
- 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, complete Enquiry forms and upload documents. However, please note that you will not be able to submit a full Application form until your registration has been approved.
- An email will be sent to you once approval has been granted.

2. Using Broker Online



EXISTING BROKER LOGIN

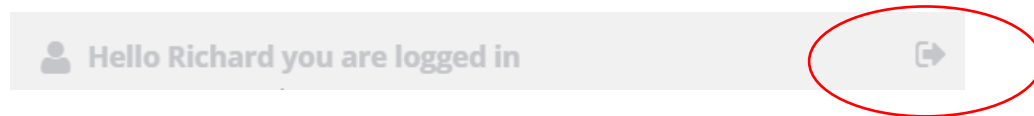
User Name / Email Address

Password

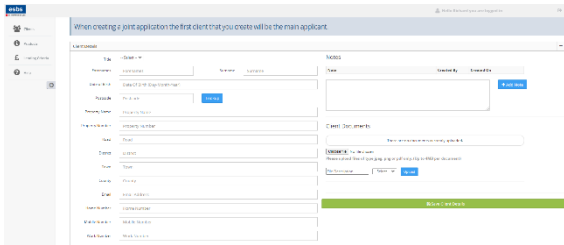
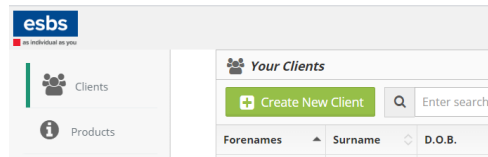
[Forgot Password](#)

[Register](#) [Login](#)

- After registering, all you need to do to log in is enter your username and password on the homepage. Remember that your username is your email address!
- Also remember that whilst waiting for the approval email you will be able to enter Client details, complete Enquiry forms and upload documents. However, please note that you will not be able to submit a full Application form 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

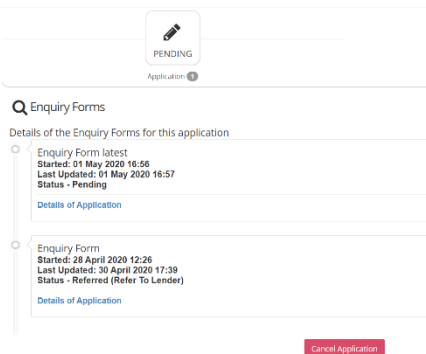
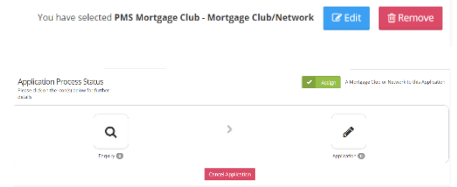
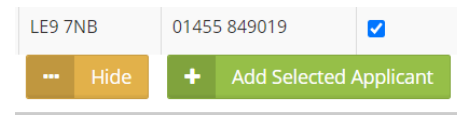
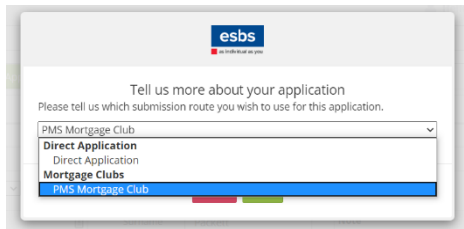


- Once logged in, you will see the 'Your Clients' page. This is where you will find a list of your current and previous clients. From this page, in the top left-hand corner select 'Create New Client'.
- Add the client details then click 'Save Client Details'
- Then you can add notes
- You can also upload documents here (see **Section 6**)

Please do not attempt to add notes or load a document before you have saved a Client as it may log you out, with the notes lost, and the Client will not be saved.

Please ensure that all clients required for a joint application are created and saved before starting an Enquiry form

4. How to make an enquiry



- Ensure that you have created and saved all clients required for your enquiry and then 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. Select which is relevant
- 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 next to the Client to be added, and then click 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 incomplete. Click on the section to return to it. If there are two or more applicants, the missing information could be on any of their pages. Therefore if all mandatory fields are completed for the first applicant, click 'Next' to review the mandatory fields for the second (or third or fourth) 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 all applicants), you can then select 'Submit'
- 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.
- Once submitted, you will then be taken back to the Client's details where you can also upload documents here (see **Section 6**)
- The Enquiry icon will show as 'Referred' and we will liaise with you through the 'Notes' section if anything further is required. When a note is added, you will receive an email (from broker@esbs.co.uk) advising you of this and to visit Broker Online.
- If required information is needed to be added to the Enquiry form then it may be reset to 'Pending'. If so, then please complete the required information and then you will need to 'Submit' again. At which point it will once again be set to 'Referred'.
- The Enquiry will need to be 'Passed' before you are able to submit an Application Form. You will receive an email when an enquiry is passed or declined, and the Enquiry icon will be updated accordingly.

- 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.

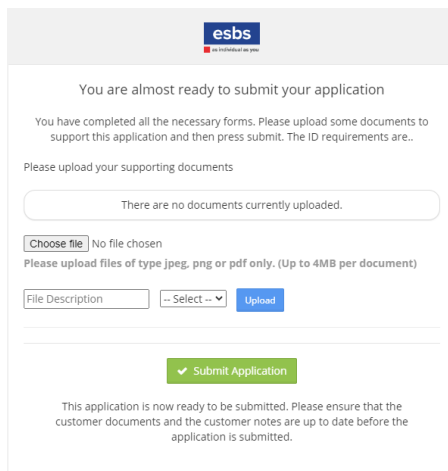
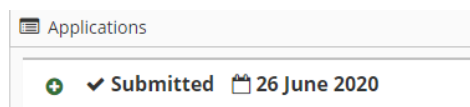
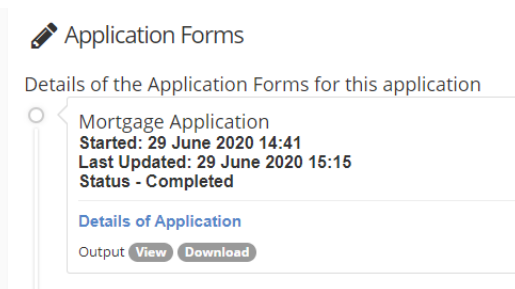
5. How to submit an application



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. **To avoid delays with processing your application, please answer all questions fully, paying particular regard to those questions already pre-populated from the Enquiry Form.**
- 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 incomplete. 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.
- 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.
- 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'
- 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
- If you have not done so already, we now require documents to be uploaded as detailed in our Submissions Requirements and ID Requirements Documents. These documents can be found on our Intermediaries landing page – www.esbs.co.uk/intermediaries.
- Scanned documents provided by your broker firm are acceptable if they have been certified using the esbs Document Certification Header Sheet, an editable Word version of which can also be found at www.esbs.co.uk/intermediaries. If preferred, a pdf version of the Document Certification Header Sheet can be found at the end of the printable version of the application form.
- Also at the end of the printable version of the application form you can find the Declaration, Direct Debit Mandate and Contact Preference forms which will need customer signatures. Whilst you can now submit the application, the signed Declaration and Direct Debit Mandate will need to be uploaded before the application can start to be assessed. Uploading of the other documents asap will also help to limit delays in processing the application.
- 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 review and sign.
- The customer can telephone 01455 844422 to pay the booking fee (if applicable). The valuation fee (again if applicable) can be paid at any time by the customer prior to the valuer being instructed.
- Notes/underwriting updates (See Section 8) - You can also upload any notes which may support your application within the Client area. Simply complete the text box with any additional supporting information. Then select 'Add Note'.
- You can also upload required documents in the Client area – Details of documents required are in the document 'esbs Application Submission Requirements' which can be found here - <https://www.esbs.co.uk/intermediaries>
- Certain questions can be altered after submission either at your request or at ours. This is done by completing and uploading the 'Intermediary Application Amendment Form' which can be found here - <https://www.esbs.co.uk/intermediaries>

If you need to change any of the following you must submit a new mortgage application:

- A significant* change to an applicant's first name, surname or previous name.
- To add or remove an applicant.

* A significant change is a change that would result in a different record being returned on a credit search, e.g. Smith to Jones or Pearce to Pierce.

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 - <https://www.esbs.co.uk/intermediaries/>

7. Case Tracking

Applications

Transferred - 29 June 2020 - £100,000.00 - SVR less 1.85% for 5 Years (Interest only)

Transferred - 29 June 2020 - £100,000.00 - SVR less 1.85% for 5 Years (Interest only)

Application Underwriting Offer Completion

Transferred - 29 June 2020 - £100,000.00 - SVR less 1.85% for 5 Years (Interest only)

Application Underwriting Offer Completion

Description	Admin Document	Broker Document	Completed
Applications Received	No Document	Uploaded	Completed
Fees Collected	No Document	Uploaded	Completed
ID Verified	No Document	Uploaded	Completed
Credit Search Conducted	No Document	Uploaded	Completed
Income and Affordability Assessed	No Document	Uploaded	Completed
Valuer Assessed	No Document	Uploaded	Completed
Valuation Signed-off	No Document	Uploaded	Completed
Signed Declaration Received	No Document	Uploaded	Completed
Signed Direct Debit Mandate Received	No Document	Uploaded	Completed

Applications

Transferred - 29 June 2020 - £100,000.00 - SVR less 1.85% for 5 Years (Interest only)

Application Underwriting Offer Completion

Description	Admin Document	Broker Document	Completed
Offer Issued	No Document	Uploaded	Completed
Offer Accepted	No Document	Uploaded	Completed

- 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

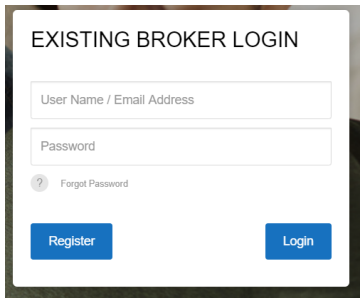
- Simply click on the green 'Plus' sign at the top of the 'Client' details. The 'Application' icon will show a green 'tick' to confirm that the application has been received.
- Then click on the 'Underwriting' icon. You will see which of the above Underwriting components have a green 'Tick' next to them under 'Completed'. Once all components are completed, then the icon itself will have a green 'Tick' within it.
- If a document has been sent to you to review then this will be found in this section.
- 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 in the Client area.
- You can also send information through the Notes section which is a more secure way of sending information to us.

9. Forgotten Password



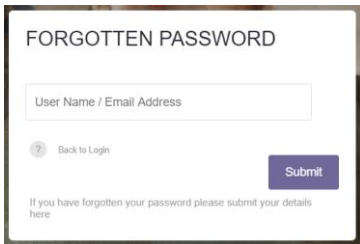
EXISTING BROKER LOGIN

User Name / Email Address

Password

? Forgot Password

Register Login



FORGOTTEN PASSWORD

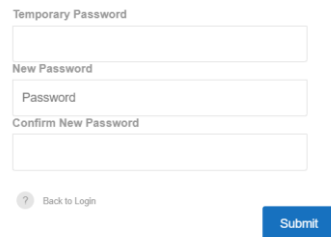
User Name / Email Address

? Back to Login

Submit

If you have forgotten your password please submit your details here

RESET PASSWORD



Temporary Password

New Password

Password

Confirm New Password

? Back to Login

Submit

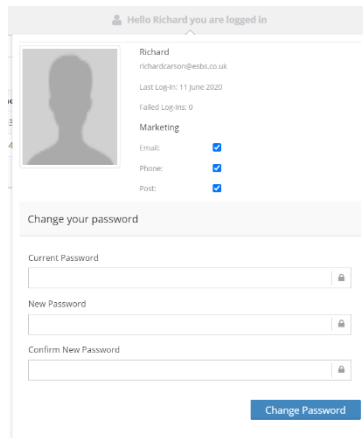
- If you have forgotten your password, click on 'Forgot Password' on the Home Page.

- Then enter your email address and you will be sent an email shortly after.
- **This email will come from broker@esbs.co.uk. If this is not received then please check your spam/junk folder and you may need to add the email address to your safe sender list.**

- 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



Hello Richard you are logged in

Richard
richardcarson@ebs.co.uk
Last Login: 11 June 2020
Failed Log-ins: 0

Marketing

Email:
Phone:
Post:

Change your password

Current Password

New Password

Confirm New Password

Change Password

- 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.

If further questions need to be answered or amended then the Application form may be set to 'Pending'. If so, then the form will need to once again be 'Submitted' once the amendments have been completed.

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
- **Shane Dye** – Business Development Manager. M: 07803 146827 E: shanedye@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.

I am struggling to create a joint Enquiry form?

Please ensure that you have created all applicants before attempting to start the Enquiry form.

Mortgages as individual as you



22 THE HOLLOW, EARL SHILTON, LEICESTER LE9 7NB

 01455 844422  www.esbs.co.uk  enquire@esbs.co.uk

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