Ecology
Building Society

Broker Online: User Guide

INTERMEDIARY USE ONLY

Building a greener society

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1. How do I log in?

1.1 Check your browser settings

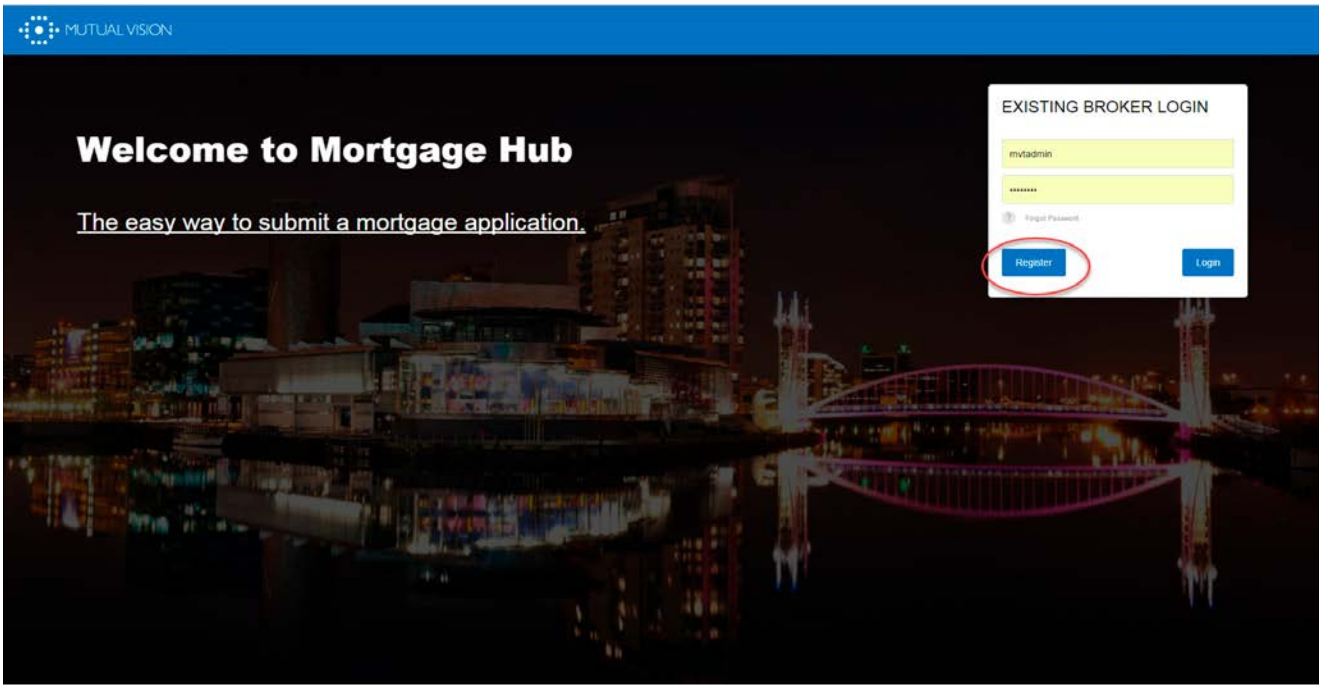
Before we begin, note you will require Firefox, Internet Explorer (IE) 11 or, alternatively, Google Chrome otherwise the system will not work properly.

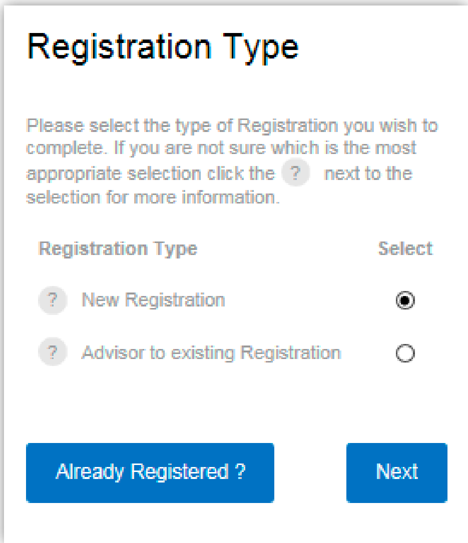
If using Internet Explorer you will need to check what version you are currently using. When opening Internet Explorer, click on the ‘Settings’ button and select ‘About Internet Explorer’.

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.

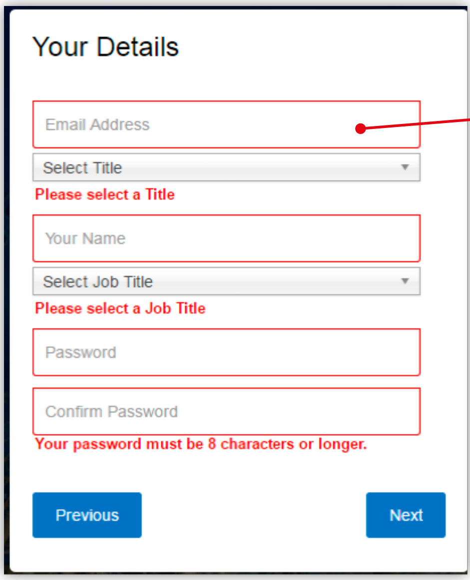
1.2 Online registration

Once you have received the URL for Broker Online paste this into your browser and it will bring you to the login page.



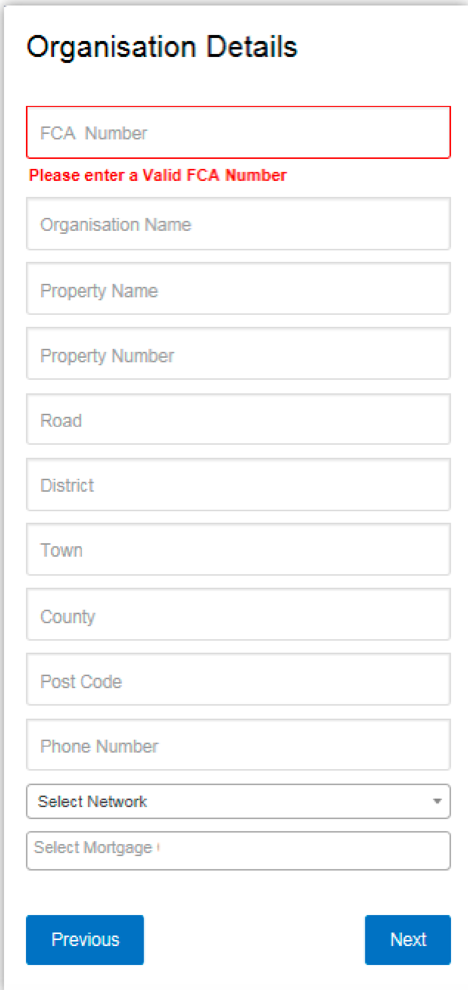


The first thing you will need to do is register. To do this simply select ‘Register’, ‘New Registration’, and then click ‘Next’.



Hint: your email address will be your username once you are registered.

Complete the four fields under ‘Your Details’ and select ‘Next’.



Under ‘Organisation Details’ complete all the fields and select ‘Next’.

Next, you will be asked to confirm your details. Once you are happy the information entered is correct, select ‘Create Account’.

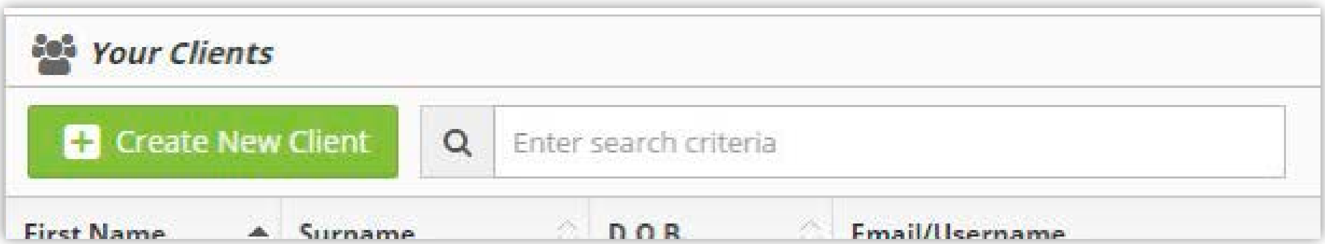
Once your account has been created you will be logged in to the system straight away.

Please note: You will not be able to submit any applications until Ecology has approved your Broker Online Registration. You can enter client/application details but will not be able to submit **until approval has been confirmed**. You will receive an email confirming when this has been done.

After registering, all you need to do to log in and out is enter your user name and password on the homepage. **Your user name is your email address**.

2. How do I create a client?

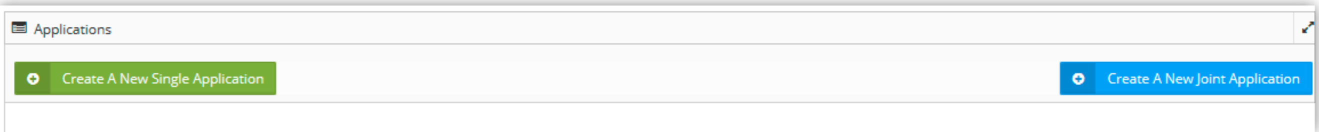
Once logged in, you will see the ‘Your Clients’ page. This is where you will find a list of your current and previous clients. From this page, in the top left-hand corner select ‘Create New Client’.



You will be directed to the ‘Customer Details’ page. Enter the information and select ‘Save Client Details’. Once you have saved your client details a pop-up message will display in the top right-hand corner of the page informing you the details were saved successfully.

3. How do I create a DIP?

Once you have saved the client details, you will see the application option at the top of the screen. Here you can select to either complete a 'Single Application' or a 'Joint Application'. Select the appropriate option (single or joint).

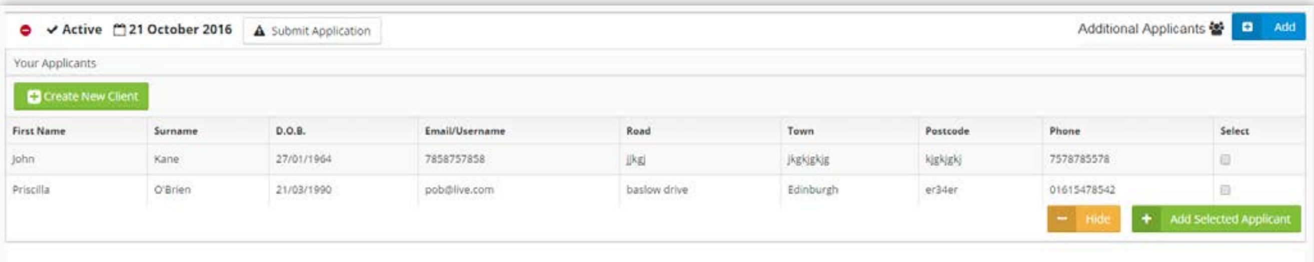


Click 'Save'.

You will then be directed to either process the application form **or, if the application is joint, you can add another applicant at this stage** by selecting 'Add' in the top right-hand corner.

If you add a second applicant, you will be taken to a list of your current clients.

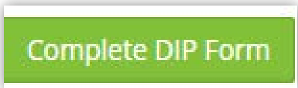
If you have already entered the second applicant as a client you will be able to select them from your list or you can select 'Create New Client' where you can add information and (if applicable) copy address information from applicant one.



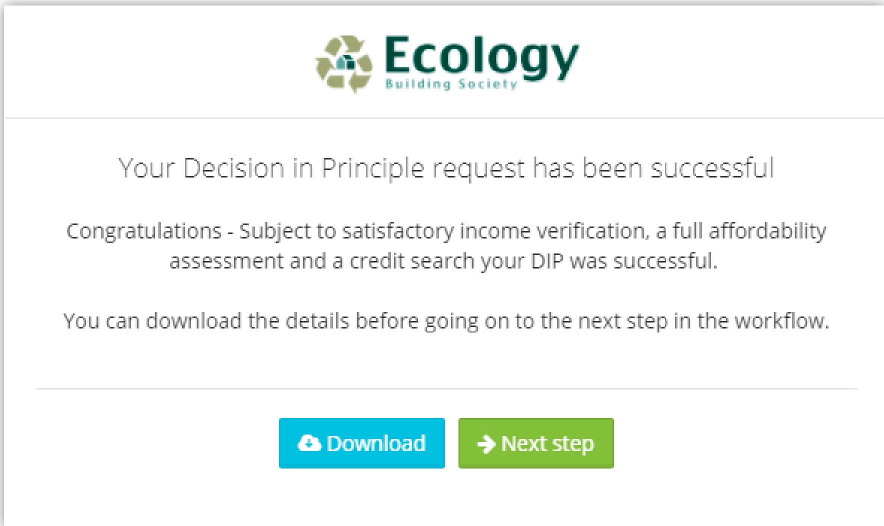
Once you have both applicants' details saved/uploaded, you should then select 'DIP'.

Fully complete all the questions on the DIP.

To submit the DIP select 'Complete DIP Form'.



If your DIP has been successful, the following message will be displayed.

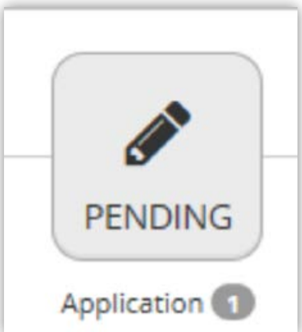


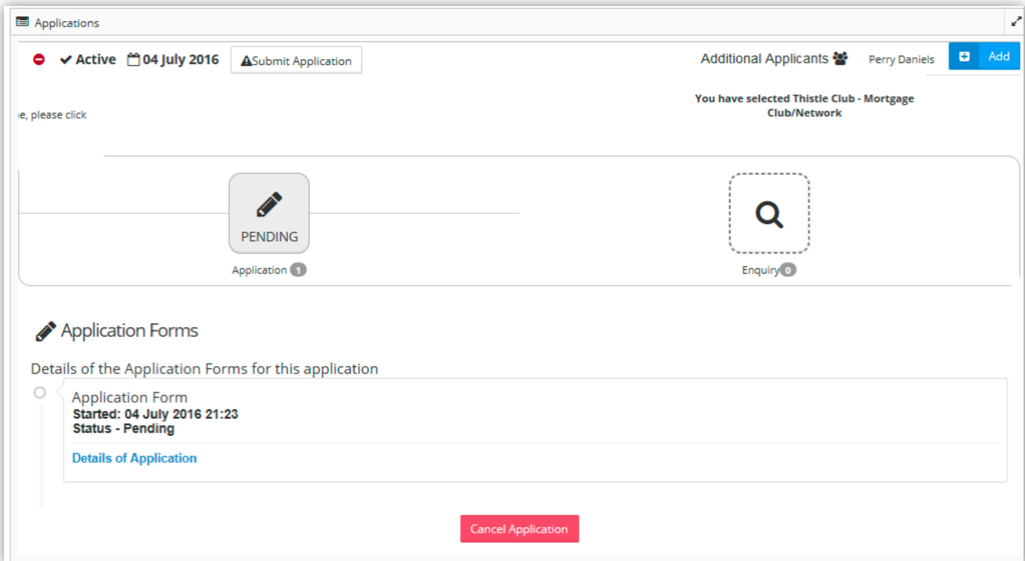
Select 'Next Step' to commence to the Mortgage Application Form.

4. How to access a partially keyed application

Even if you need to go in and out of the system you will find the application 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 application is now 'Pending', click on:





By selecting 'Details of Application' you will be able to carry on inputting details to the application form. You will also see that you can 'Cancel Application' from this area if you or your client decided not to proceed.

5. How to submit an application

5.1 Application submission

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 completing and submitting you need to check all mandatory questions have been completed.

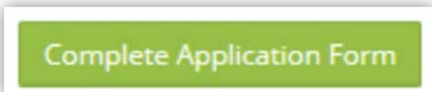
Each section of the form will highlight red, yellow or green on the Summary Page.

If a section is highlighted **red** this means there are mandatory questions which are incomplete.

If a section is highlighted **yellow** this means that not all the questions have been answered but all **mandatory** questions have been answered and you can submit the application.

Green highlighting means all questions have been answered and you can submit the application.

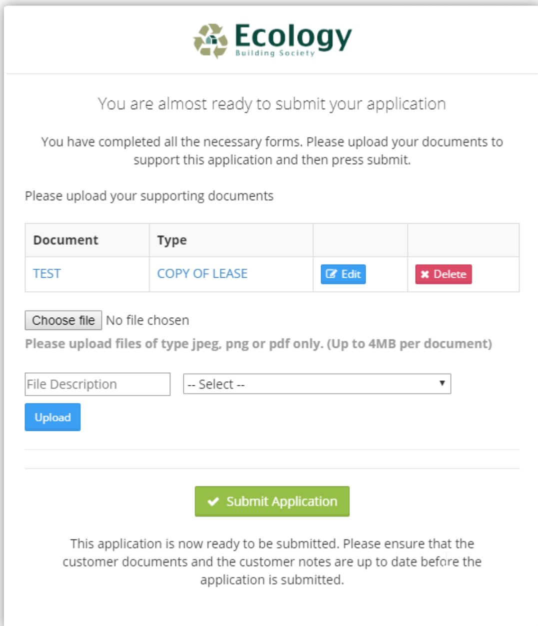
If you have completed all mandatory fields (for both applicants), you can then select:



5.2 Supporting documents

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.

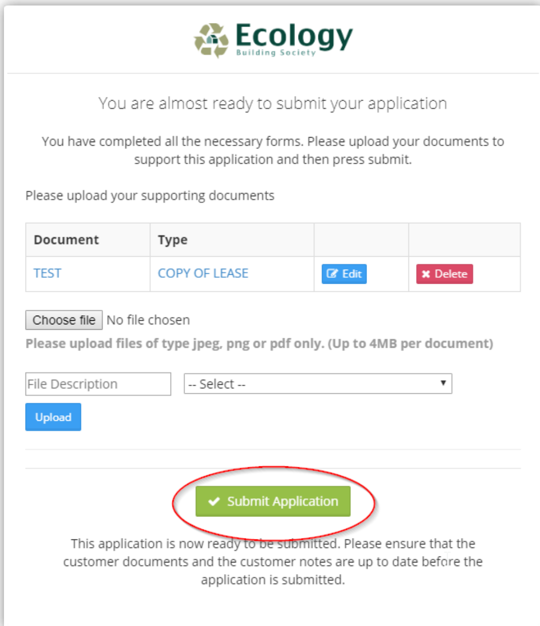
Only fully packaged cases can be considered.



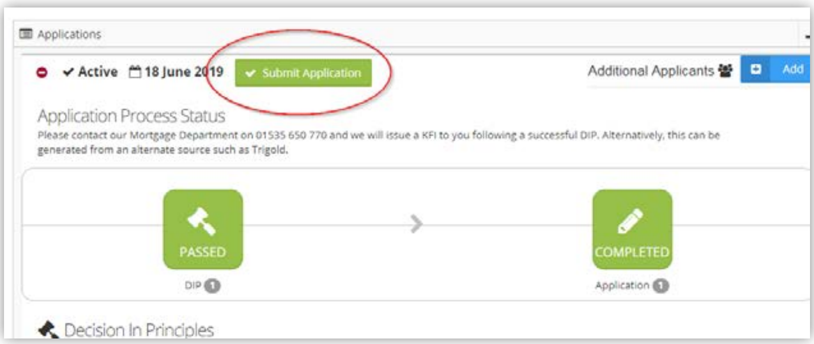
5.3 Submit application

To submit your mortgage application, you will need to upload a minimum of 1 document.

Once uploaded select Submit Application.

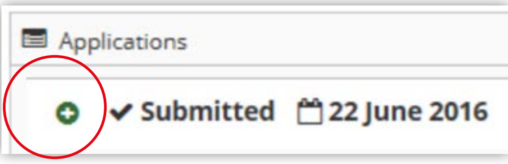


To Submit your application at a later date, select the client whose application you wish to submit and select Submit Application.

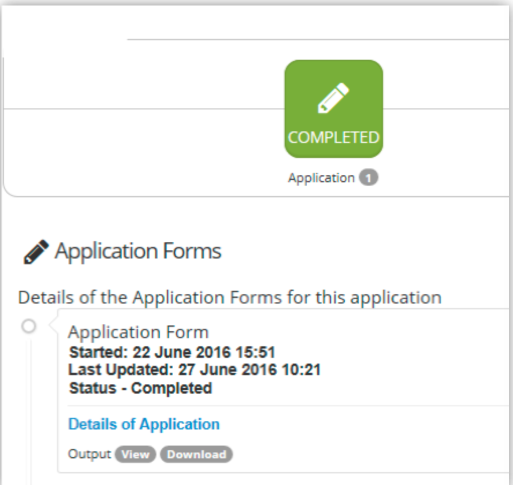


5.4 Printing the application

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 green plus sign as circled above, which opens the application information.



Click on the pencil icon to bring up details of the application form. Included in the application form details are two buttons: ‘View’ and ‘Download’.

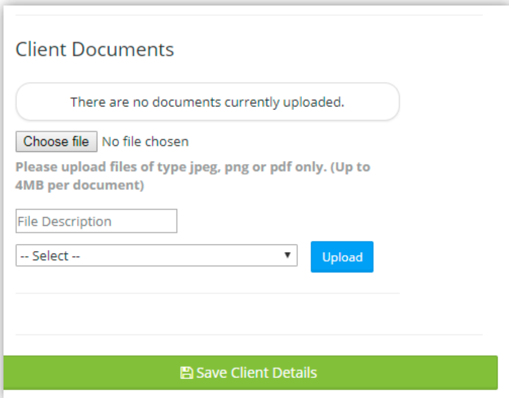
Click ‘Download’ and the application form will be downloaded in a PDF format. This will include the Direct Debit Mandate, IFA Coversheet and Mortgage Declaration for your client to sign.

We will require the Mortgage Declaration to be uploaded with all other supporting documentation to commence our underwriting process.

6. How do I upload supporting documents/information?

6.1 Supporting documents

Once you have saved your client details, if you have any documents to upload to support the application you will be able to do so.



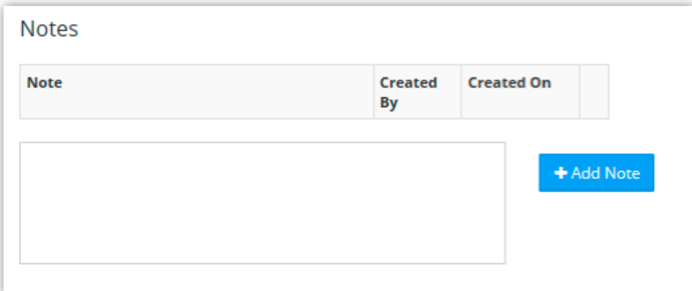
Select 'Choose File' and find the document you would like to upload. In the 'File Description' field give the document a name.

From the drop down menu select the document type which best fits the document you are uploading and 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 minimum supporting documents can be found on our website under 'Forms'

6.2 Notes/underwriting updates

You can also upload any notes which may support your application. Simply complete the text box with any prevalent information. Then select 'Add Note'.



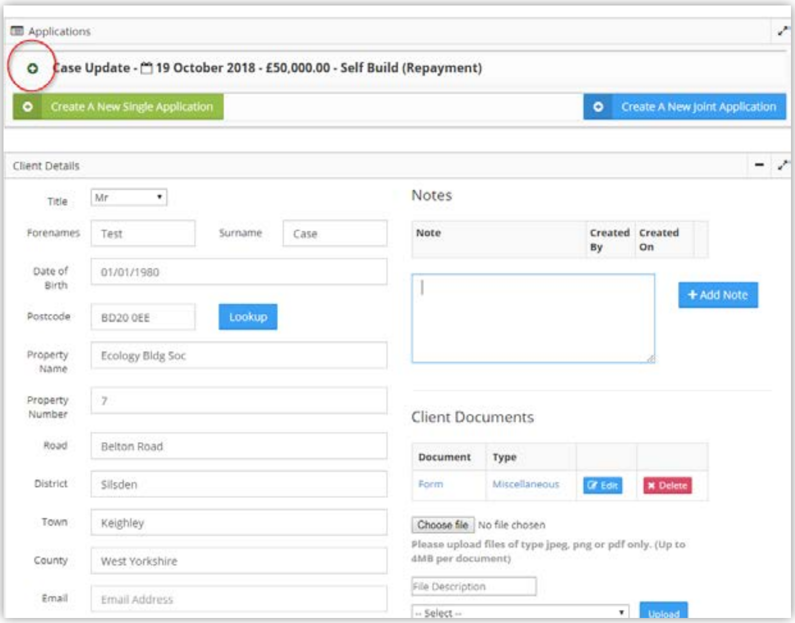
You will also see any notes from the Underwriting Team and will be notified by email to advise you to log on to the system for updates as these become available.

7. How do I track my case?

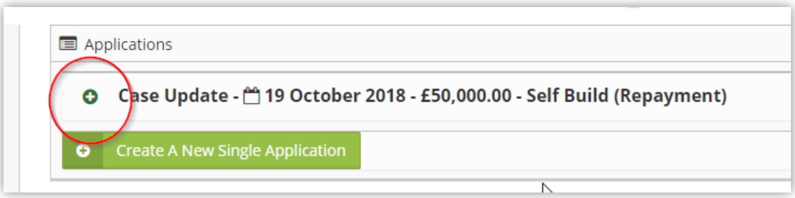
7.1 Opening the case tracking flow chart

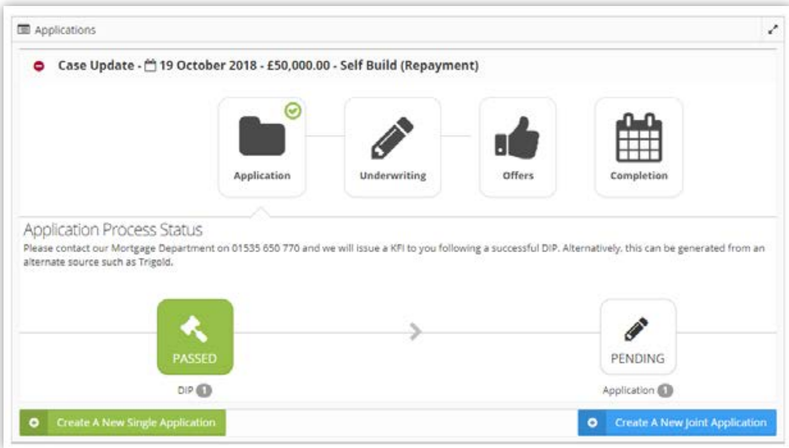
Following the completion of a stage in your client's application, you will receive a confirmation email prompting you to log in to your client's record on Broker Online.

Select the relevant client and you will see:

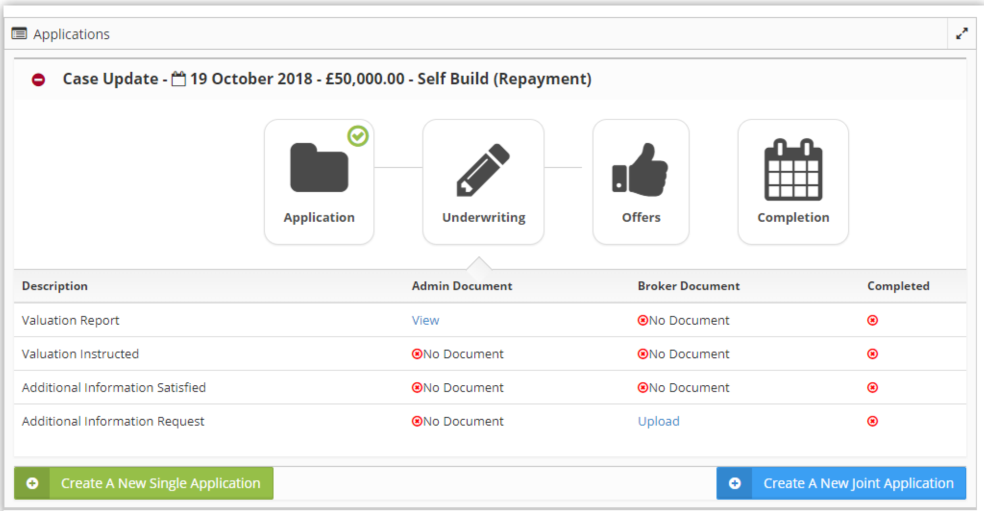


Click on the green plus sign and this will open the case tracking flow chart.





7.2 Understanding the different sections



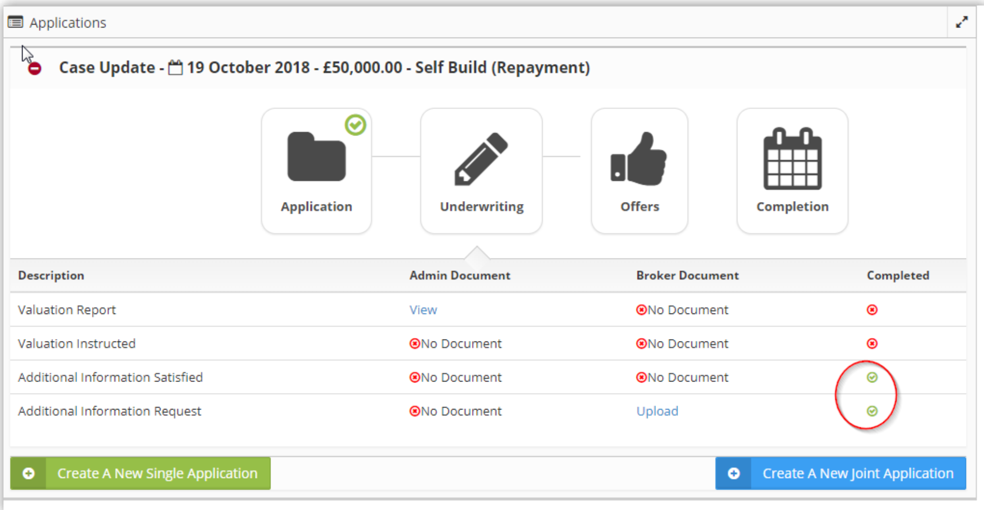
Once the application has been underwritten, you will receive an email requesting that you view your client in Broker Online. Select ‘Underwriting’ and you will see all components in the underwriting section. Select ‘Offer’ and the mortgage offer will be available when applicable.

7.3 Downloading documents

Our request for additional information will be made available for you to download and you will be able to upload any relevant documents in relation to the application following the instructions in section six of this guide.

To download the document, select 'View' in the Admin Document queue.

Once each element has been completed, you will receive an email and the task completed will change to a green tick.



This process will continue until you receive a mortgage offer (this document will be uploaded).

8. Frequently asked questions

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

A. 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.

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

A. Contact the Society and speak to our Mortgage Team on 01535 650 770.

Q. What should I do if I've forgotten my password?

A. Simply click on 'forgot password' on the login screen and you will receive an email with a link to reset your password.

Q. 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?

A. 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.

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

A. 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 (i.e. 'n/a' or '0.00', or contact the Mortgage Team on 01535 650 770.

Q. I have registered using the manual registration form and registered online, 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'. Why?

A. This could be because we have not set you as an 'Active Broker' online. Our systems are checked periodically throughout the day and each new broker request needs to be checked and set to 'Active'.

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