

INTERMEDIARY MORTGAGE PORTAL

FAQs

1. I have just registered and when I log in by selecting the link provided in my verification email, I receive an error message?

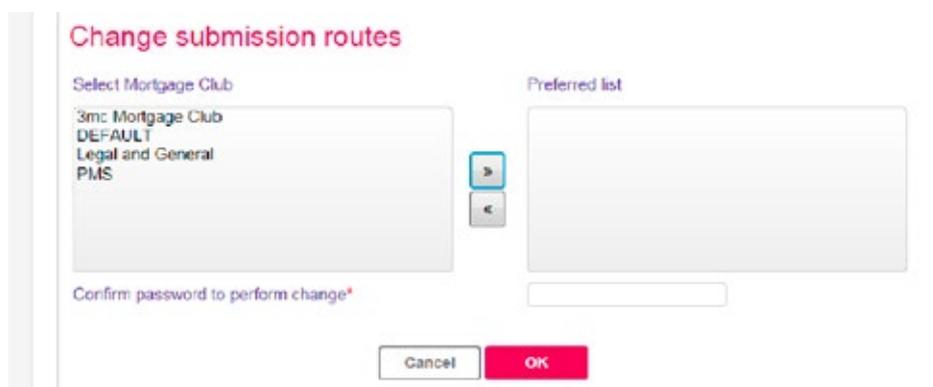
If it is your company's first time registering to our online portal, you will be unable to log in immediately as we need to set up your company on our system. This will take a maximum of 2 working days and once completed an email will be sent to you informing you that your company has been registered and you will then be able to activate your registration.

2. I am not getting a dropdown option for the Mortgage Club, and no products are available?

If you submit business via the following Mortgage Clubs (L&G, 3MC, PMS) you need to make sure this is added in your User Profile.

To do this when in the Portal, click on 'User Profile' from the horizontal menu bar then select "Add or Remove Submission Routes".

Once here, you will then be able to select the mortgage club and input them into your 'Preferred List'.



Once you have moved the mortgage club into the 'Preferred List' you will need to confirm your password.

If you do not submit business via one of these mortgage clubs and are still having this issue, **please contact the Processing team on 01799 582966.**

3. How do I input income for Contractors?

You should select “Employed” and enter the salary as their daily rate x number of days worked x 48 weeks. Please enter in the Notes section at the end of the DIP/FMA that the applicant is a contractor.

4. What figure should be entered for the Repayment vehicle on an Interest Only Mortgage?

This figure should include the amount of any fees being added to the loan.

5. What is the Notes section for and when should I use it?

If you wish to make us aware of any unusual circumstances or if you have additional documents that our underwriters will need to see to fully assess the case, please enter this in the Notes section.

6. How do I add a note to the case?

Once you have selected the relevant case in your home screen, on the bottom right hand corner you will see a ‘Notes’ section. Click on ‘Add New’

7. I have come out of my DIP/FMA, how do I go back into it?

Click on ‘Home’ in the horizontal menu bar when you are in the portal. At the bottom of this screen you will see your last 10 cases. Select on the relevant Case Reference number. This will then take you through to the Summary Screen. In order to proceed into the DIP/FMA, you will need to click on ‘Proceed’ located under ‘Proceed Options’ in the vertical navigation bar on the left side of your screen. If the case you wish to view is not on this list you can click on “Case Search” from the horizontal menu bar.

8. I have been asked to re-key my DIP/FMA, how do I do this?

If the case status is showing as 'Cancelled/Declined' then you will be able to use the 'Copy' function which will allow you to copy your old DIP/FMA, and then make any necessary amendments.

Once you have selected the relevant case, please click on 'Copy' located under the 'Proceed Options' in the vertical navigation bar on the left side of your screen.

If the case status is not showing as 'Cancelled/Declined' and the 'Copy' option is not available, please call the Processing team on 01799 582966 who will be able to help.

9. I want to amend some of the details I entered at DIP stage, prior to submitting the FMA – can I do this?

Yes. When you click on 'Proceed', the first question will be 'Would you like to amend any of the details entered at DIP stage' – select 'Yes' and you will then be able to make any necessary amendments. Please be aware that this may cause the FMA to 'Refer' – which will then be reviewed by an Underwriter.

10. I have had my DIP accepted, how do I now submit the FMA?

Please click on 'Proceed' located under 'Proceed Options' in the vertical navigation bar on the left side of your screen. You will then be able to enter full details, and pay the application and valuation fees. The case status will change to 'FMA Submitted'.

11. I have got to the commitments stage at FMA and the applicant(s) has a card which is cleared in full each month. At DIP stage I put a current balance of £0.00 which I can't change and it won't let me progress to the next page?

Commitments entered at DIP cannot be amended at FMA stage. You will need to call the Processing team on 01799 582966 who will be able to amend this for you. Please note for future reference to put a figure in this section, even if the card is cleared in full each month. (i.e. £1.00)

12. When do I pay the application and valuation fees?

The application and valuation fee will be paid at the point of submitting the FMA, and will be paid via the Portal. A receipt will be generated in the “Documents” section.

13. What happens once I have submitted an FMA?

The FMA will be vetted by an underwriter. This will take a maximum of 24 hours and once completed an email will be sent to you asking you to log onto the portal and follow the next steps, which will include uploading documents. You may upload any supporting documents at the point of submission before you receive the formal document checklist. (See Q15 below on how to upload documents.)

14. I have had an FMA Refer, what does this mean?

This means the case has referred to an Underwriter to review prior to you paying fees and fully submitting the FMA. Once this has been reviewed by an Underwriter, you will receive confirmation of whether we have changed the status to ‘FMA Accept’, require more information or, if we are unable to help, what we may be able to consider as an alternative.

15. Where can I upload documents when the checklist isn’t available yet?

To upload documents, you will need to maximise the ‘Documents’ section in the Portal, by clicking the  icon which will show the ‘Add New’ option. Please note that if you select the same ‘Sub-category’ more than once, you will only see the last document you have uploaded. You can also add a description for the document you are uploading.

16. In what order should I upload documents?

When uploading Documents, please can you ensure that these are uploaded in chronological and page order, eg. Bank Statements.

17. I can only see 4 items on the 'Checklist' is there anything else you require?

Please ensure to 'maximise' the check list by clicking the 2 boxes in the checklist section.  This will expand, and the full checklist will appear.

18. Where can I find the Direct Debit Mandate and the Application Declaration?

You will be able to find both of these in the 'Documents' section in the Portal. Ensure to maximise this section by clicking on the 2 boxes.  You will then be able to download the documents to be signed.

19. Where can I find the Income and Expenditure Planner as this is not on the Portal?

You will be able to find this on the Saffron for Intermediaries website. Go to the 'Quick Links' section, where you will see 'Other Documents' - select this link, and you will then be able to download the Income and Expenditure Planner.

20. Is there a data capture form?

We currently do not have a data capture form. The full mortgage application should be keyed onto the Portal.

21. I have cancelled a fees payment and there is no further option. What should I do?

This only happens with Windows 8, Chrome 43 & Internet Explorer 10. If the first attempt of making a payment is cancelled half way through the process, the 'make a payment' button is greyed out and will not allow you to make another payment.

Solution : Please use a different browser or alternatively call the Mortgage team on 01799 582966 who will be able to take a payment.

22. I have only tried to make payment of fees once, but I am getting a message saying “the maximum payment attempts exceeded”

This only happens with Windows 8, Chrome 43 & Internet Explorer 10. Currently, there is only one attempt to make a fees payment, and you will then get a message “maximum payment attempts exceeded”. The ‘one’ attempt is classified as going into and then leaving the external payment screen.

This will only occur if, after you make an error on the external payment screen you then come out and go back to the portal.

If you have made a mistake, the system will identify the error and you will get a message and will refresh the page which will enable you to enter the details again.

Solution : Please use a different browser or alternatively call the Mortgage team on 01799 582966 who will be able to take a payment.

23. I am paying fees by a card payment and I have now been returned to the Saffron Website

If you click on the “Return to merchant site” button before the auto-redirect takes you back to the relevant screen in the portal, you will be returned to the main Saffron website.

If this happens, log back in and it will clearly show that the payment has been made and you will be able to continue from where you left off.

24. I am using an iPad and experiencing some issues

We are aware that currently there are some actions you cannot complete on an iPad (Safari 7 browser and IOS 7). These include :

- No arrow displayed for drop-down list on Your Details page when registering
- Existing location is not displayed for Change my address details
- Mortgage Club not displayed for add or remove submission routes
- Unable to Upload PDF, DOC, DOCX
- Correspondence address is not displayed when trying to register

For all these activities, can we ask that you use a PC rather than an iPad.

25. The radio button is hidden and I want to select Residential again on the Applicant & Loan Type Screen

When using Windows 7 Internet Explorer 8 the questions about whether the customer is “high net worth” & “professional” do not appear when they should.

This does not happen every time, but if it does the portal will not allow you to move off this page until the questions have been answered.

Solution : If you press on the residential answer again, the questions will appear.

26. Drop-down lists are cropped on the Application Type

This only happens with Windows 7-Internet Explorer 8. The dropdown still works, however full text may not be displayed.