

SAFFRON'S INTERMEDIARY MORTGAGE PORTAL

Quick Start Guide



Special Situations. Everyday

saffronforintermediaries.co.uk

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Welcome to Saffron's Intermediary Mortgage Portal

Our new Portal has been designed to enable you to select a mortgage product on behalf of your client, apply for a decision in principle, submit a full mortgage application and manage your client's cases online.

The Portal has been designed so that it is:

- 1) **Easy to use** – if you have booked a holiday bought and sold products online, then you'll have no trouble using the Portal!
- 2) **Requires no special software** – The Portal has been designed for use via most web browsers such as Internet Explorer, Chrome, Firefox and Safari. You don't need to download any special software.
- 3) **Accessible 24/7** – you can work at a time that suits you, rather than needing to get everything done between 9 and 5.
- 4) **Paperless** – yes honestly! You can scan and submit all the supporting documents we need, online. The paperless office is now one step nearer!
- 5) **Self-contained** – you don't need a bulky user manual to use the new Portal because all the instructions you need are on each screen. And, if after reading this quick start guide you still have any remaining questions, you can contact us on 01799 582966 for further help.

Before you start

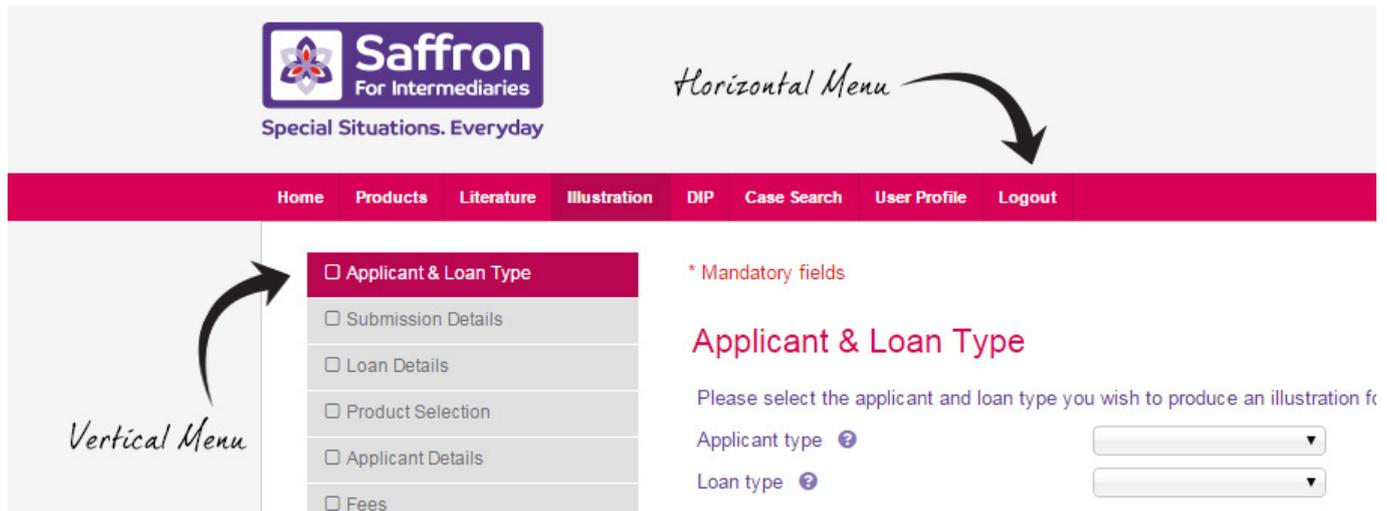
Before you get started with the Portal for the first time, there are a few things you'll need to do:

- 1) **Register** – follow the instructions below to register your details. You only need to do this once and thereafter you'll be able to login and start using the Portal straight away (once your email address has been verified).
- 2) **Have your company FCA number to hand** – you'll need this to register and without it, we won't be able to accept business from you.
- 3) **Think of a password** – your password must be a minimum of 8 characters, including at least 1 number and both upper and lower case characters.

A few navigational tips

The Portal has been designed to be very easy to use, but here are a few points worth bearing in mind:

- 1) **Menu Bars** – You'll see that the Portal has both a horizontal menu bar across the top of your screen and a vertical navigation bar down the left side of your screen.



The horizontal bar remains the same throughout the Portal and gives you access to products, literature, Illustrations, DIPs, Case Search, your User Profile and enables you to 'Logout' when you have finished. Once a DIP is accepted, FMA (Full Mortgage Application) will also appear in this menu bar.

The vertical menu bar will change depending on which section of the Portal you are in. As you work your way through a section you'll see the menu items change from dark to light grey, so that you know what stage you have reached.

- 2) **Further information** - If you see a  symbol you can click on it to reveal further details about the information we require.

- 3) **Mandatory information** – questions marked with a  symbol are mandatory and must be answered. You will not be able to progress to the next screen unless all mandatory questions have been answered.

- 4) **Save** - As you progress through the Portal, you will see a Save button on many of the screens  If you take a break and leave your screen for a few minutes, it's worth hitting 'save' before you do so, to ensure your data is safely stored. However, simply clicking on the 'next' button and moving to the next screen will also automatically save your data, so you don't need to continuously 'save' if you are working through a DIP or application.

- 5) **Screen size** – The Portal can be used on screens of all sizes, including tablets. However, if you're using a smaller screen (a laptop or tablet), do scroll down the page to ensure you have seen all the information provided. This is particularly important when viewing drop-down menus, as they can sometimes continue below the bottom of a visible page.
- 6) **Scanned documents** – you can scan and upload documents via the Portal and all you'll need is access to a scanner which is linked to your computer. Documents can be saved as jpeg or pdf files and should ideally be saved at a resolution of at least 200 dpi. If you're unsure, open up the jpeg file on your screen and ensure it is easily readable by you.
- 7) **Pre-populated responses to questions** – Please ensure these are changed where necessary e.g. store/credit cards “No”

User Registration

You only need to register the first time you use the Portal and thereafter you'll be able to log-in using just your user name and password.

To register, please use the following link:

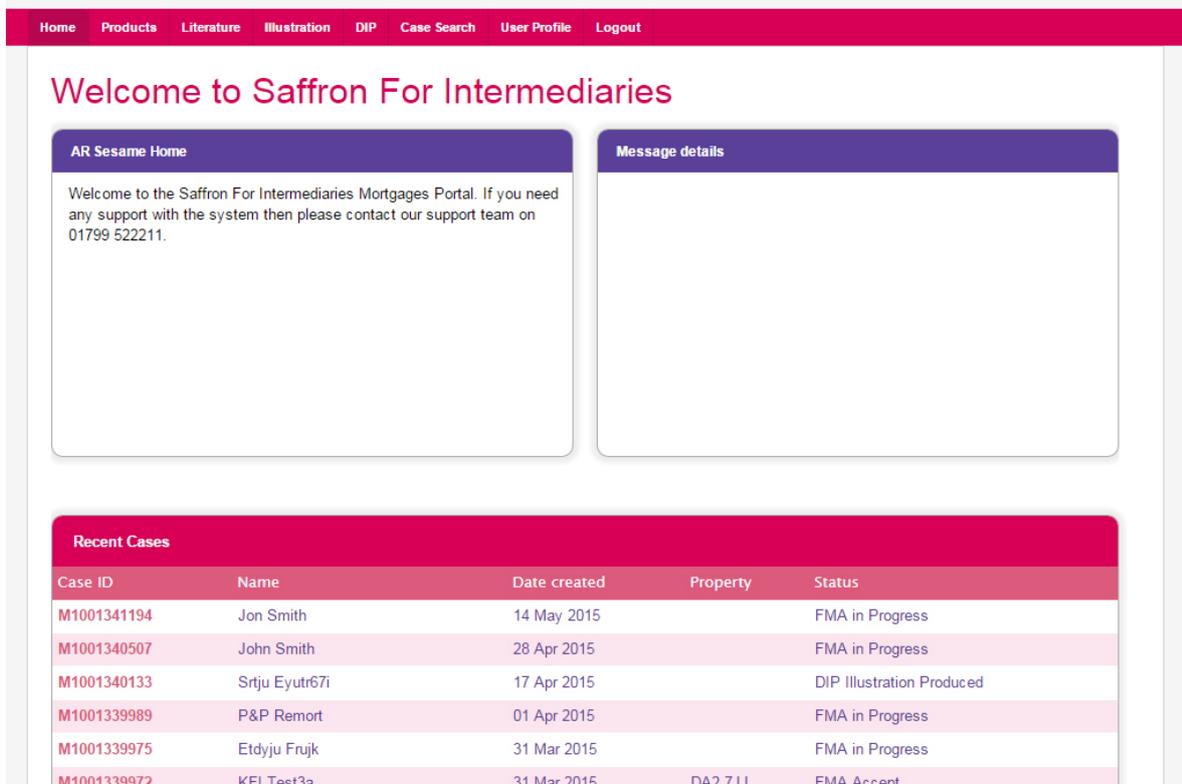
<https://mortgageapply.saffronbs.co.uk/molregistration/>

- 1) Enter **your** FCA number (this must be your number and not your principal's) and then click '**Find Details**'.
- 2) Your company details will then be displayed. If you are not FCA registered, you will not be able to submit business to us.
- 3) By default, your correspondence address will be the address shown on the FCA register. If you want correspondence sent to a different address, click on 'New Location'.
- 4) Complete the 'Personal details' section, ensuring all the questions marked * are answered.
- 5) Choose a password. Your password must be at least 8 characters, including at least 1 number and both upper and lower case letters. Your default User ID will be the e-mail address you gave in the Personal Details section.

- 6)** Answer the 3 security questions, using single word answers.
- 7)** Confirm you have read the Privacy Notice
- 8)** Confirm you have read the Terms & Conditions and then click 'Submit'.
- 9)** You will then see a 'Registration confirmation' message, notifying you that an e-mail has been sent to you to authenticate your registration. Open the e-mail in your normal e-mail in-box and follow the on screen instructions.
- 10)** You have now successfully registered and will not need to complete that process again. In future, you can start using the Portal by going to Login and entering your User Name, password and accepting the terms & conditions.
- 11)** You can manage your personal details, change your password and add or remove submission routes at any time by going to the 'User Profile' drop-down menu at the top of your screen.

Using the Mortgage Portal from day to day

Having logged-in to the Portal, you will be taken to the Home Page where you can use the horizontal menu bar at the top of your screen to navigate your way through the system, or view your most recent cases on the lower part of your screen.



The main menu bar gives you access to:

- 1) Products** – You will be taken to detailed product information which is listed on the Saffron For Intermediaries website.
- 2) Literature** - You can download a range of useful literature which is also held on our website.
- 3) Illustration** – you can produce a KFI that can be printed and/or stored for future reference. You do not have to produce a KFI before submitting a DIP. If you submit a DIP, a KFI will be produced automatically for you. If you produce a KFI first the details will be pre-populated onto a DIP.
- 4) DIP** – you can apply for an immediate decision in principle. If successful, you will then be able to continue and complete a full mortgage application on behalf of your client. You cannot submit a full mortgage application unless a DIP has been submitted and approved.
- 5) Case Search** – easily scroll through details of all cases you have submitted. Your last 10 cases will automatically always appear on the Home Screen.
- 6) User Profile** – amend your personal details and change your password.
- 7) Logout** – logout of the Portal when you have finished.

IMPORTANT TIPS BEFORE SUBMITTING A DIP

- 1) Use our affordability calculator** – which is on our main website: www.saffronforintermediaries.co.uk and can be found under the ‘Calculators’ menu at the top of the screen.

This is an essential prerequisite, because you don’t want to waste your own or your clients’ time submitting a DIP if your client cannot satisfy our affordability requirements.

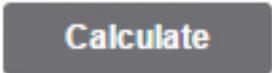
2) Make sure you have all your client’s details to hand

This includes:

- **outstanding mortgages** - balances and monthly payments,
- **credit cards** - balances and name of providers,
- **loans & HP** – balance outstanding and monthly payment.

And that you have scanned any supporting documents that we’re likely to need. It’s a lot quicker and easier if this has been done beforehand.

- 3) Income information** – when you are in the ‘Applicant Employment’ section and are entering additional income information such as overtime, commission and bonuses, make sure you click the ‘Calculate’ button which will ensure the additional income is taken into account, before moving to the next section.



- 4) Self-employed applicants** – If your client is self-employed, please state their last 3 years’ net profit figures and NOT their drawings and/or dividends. Further information is provided in our Criteria Guide, which is in the ‘Document Download’ section of the Saffron For Intermediaries website.
- 5)** If your client has just one year’s accounts available, select ‘Projection’ and state their projected net profit for the year. In the second box, state their Year 1 net profit figure.

Electronic ID – we will undertake an electronic identification check, but will also ask for additional proof of ID, which can be scanned and submitted online. Please ensure you look at the document checklist for a list of acceptable documents that can be used for this purpose.

- 6)** Ensure you have provided the customer with Saffron Building Society Privacy Notice which is available here www.saffronbs.co.uk/privacy-notice

Interest Only - Amount Repayment Vehicle

When selecting interest only the amount of the repayment vehicle must be for the same amount as the loan plus any fees being added.



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[Home](#) [Products](#) [Literature](#) [Illustration](#) [DIP](#) [FMA](#) [Case Search](#) [User Profile](#) [Logout](#)

Applicant:
E
Case Reference:
M1001342679

Full Mortgage Application

Repayment Strategy

Applicant 1 Details

Property Details

Access Details

Solicitor Details

Direct Debit Details

Decision Result

Payment Details

FMA Summary

* Mandatory fields

Repayment vehicle

Please provide details on how the mortgage will be repaid at the end of the term. *

Repayment vehicle

Repayment amount

Repayment Vehicle Details

Company name (if applicable)

Sum assured (if applicable)

Maturity date (if applicable)

Monthly payment (if applicable)

Delete

What happens next?

When you have submitted a DIP, the Portal will give you an immediate answer, which will be either an 'Accept', 'Decline' or 'Refer'.

If the case is accepted - you will see that 'FMA' (Full Mortgage Application) appears in the top menu bar. You can then continue and complete a full application.

Once the application has been received it will be checked by an underwriter and you will receive confirmation e-mails at each key stage.

After you have received the FMA Accept decision - you will have to pay the fees to proceed further to the final screen - which is shown below.

The screenshot displays the Saffron Portal interface. At the top is a navigation bar with links: Home, Products, Literature, Illustration, DIP, Case Search, User Profile, and Logout. The main content area is divided into several sections:

- Application Status:** A vertical list of status options including 'DIP in Progress', 'DIP Accept', 'DIP Illustration Produced', 'FMA in Progress', 'FMA Accept', 'FMA Submitted', 'Application Vetted', 'Valuation Instructed', 'Valuation Assessed', 'Offer Issued', 'COT Received', 'Funds Approved', and 'Completed'. Below this are 'Proceed Options' (Proceed, Copy) and a 'Contact Us' button.
- Summary for Case M1001339972, Residential, Purchase:** A table with the following data:

Applicant name(s)	Test3a, KFI	Property	1 Sample Road Sampleton Sampleshire SAM P13
Loan amount	£255,000	Years	20
Solicitor	Bloggs	Estimated valuation	£300,000
Product	Contractor 90% Purchase Full Status 5 Year Discount 4.09% (Capital Repayment Incentive)	Repayment type	Capital & Interest (Repayment)
		LTV	85%
- Documents:** A list of two PDF documents: 'SM0110-DIPAcceptLetter_Mr_KFI_Test3a.pdf' and 'M1001339972 - KFI Illustration.pdf'.
- Notes:** A section with the text 'None' and a blue link 'Add new'.

Once the case has been assessed by an underwriter you will be advised if you are able to instruct the valuer.

Documents - will be saved on the Portal and can also be exported to your own files and printed.

Notes – you can post notes in the ‘Notes’ section to make our processing team aware of any relevant issues. Whenever you post a note, it will generate a ‘task’ for our mortgage processing team and they will respond to you by e-mail.

If the case is referred - it will be reviewed by an underwriter. They may require further information or clarification of information that has been provided and will contact you to discuss the next steps if required. Please allow 24 hours for this to happen.

If the case is declined – Please check to ensure you have input the details correctly if necessary you can edit the DIP and resubmit. If the information is correct and a decline is still presented, you should advise the customer that they can appeal this automated decision using the contact details provided.

If you need further help

If you require further information, use the  symbol displayed next to each question in the Portal.

If you still require further help, you can **contact us on 01799 582966** (9am to 5pm, Monday to Friday) for assistance.

