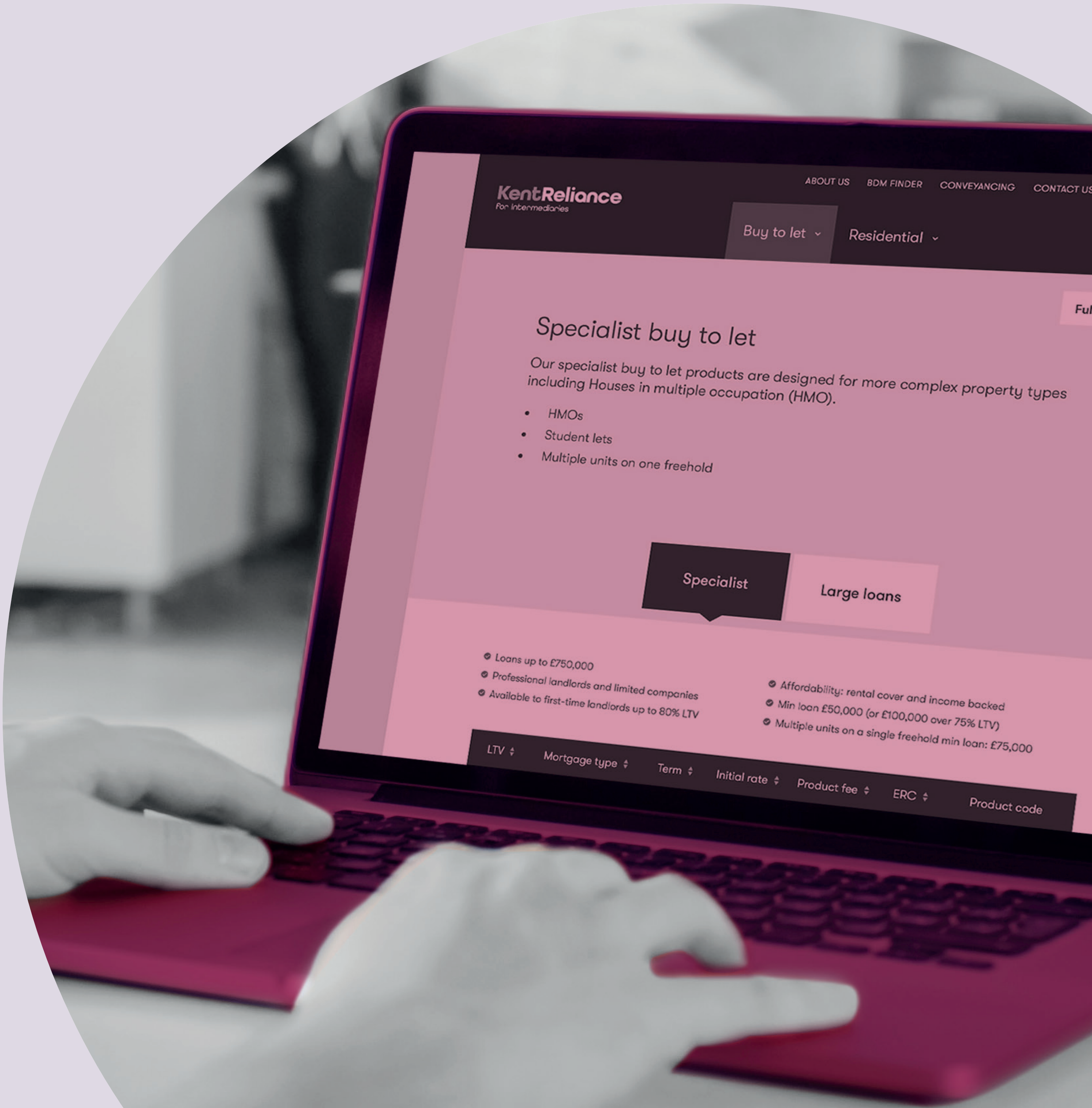
# Broker portal user guide

## Registration, access and maintenance




January 2020

For intermediary use only

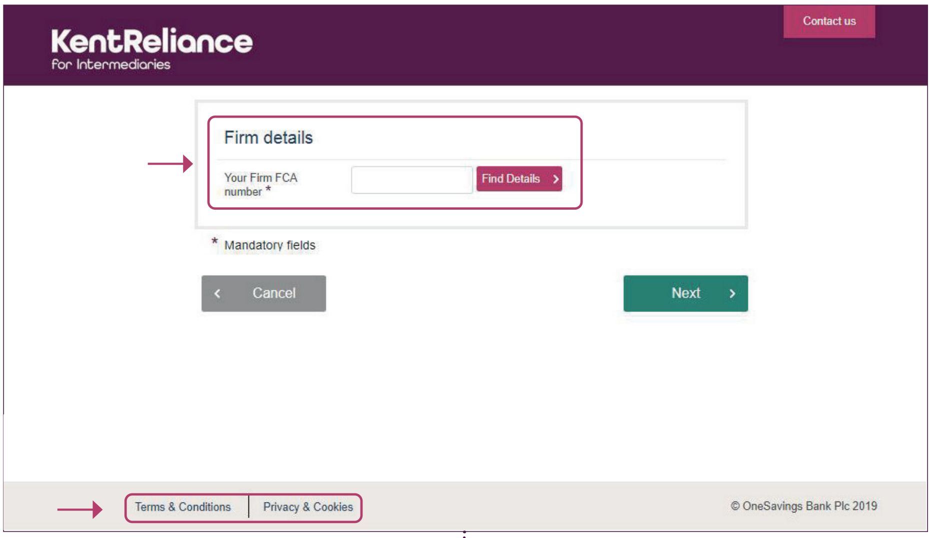
KentReliance for Intermediaries

# Contents

# 1. Summary

This user guide gives you an overview of the Kent Reliance for Intermediaries broker portal. It'll cover how to register, use the broker portal home screen, how to track cases, as well as other useful hints and tips.

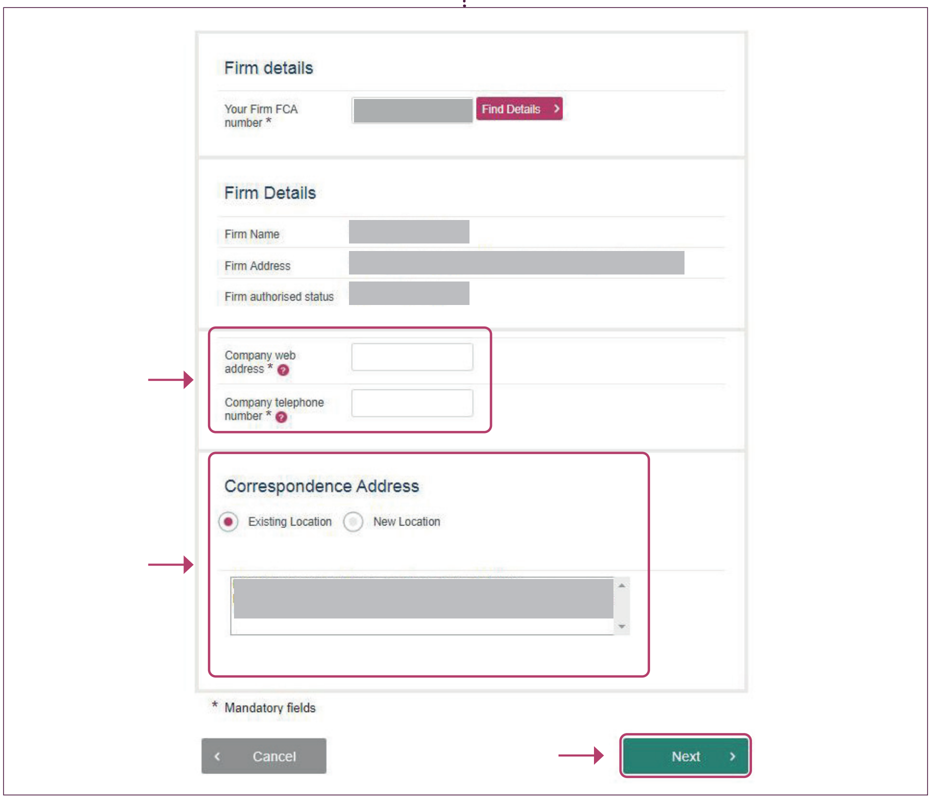
# 2. Registering as a new broker




When you register on the new broker portal, start by inputting your FCA number and clicking 'Find Details'.

The hyperlinks at the bottom of the screen will take you to our 'General website terms and conditions' page, and 'Privacy Policy' page, which can be found on our website, **krfi.co.uk**

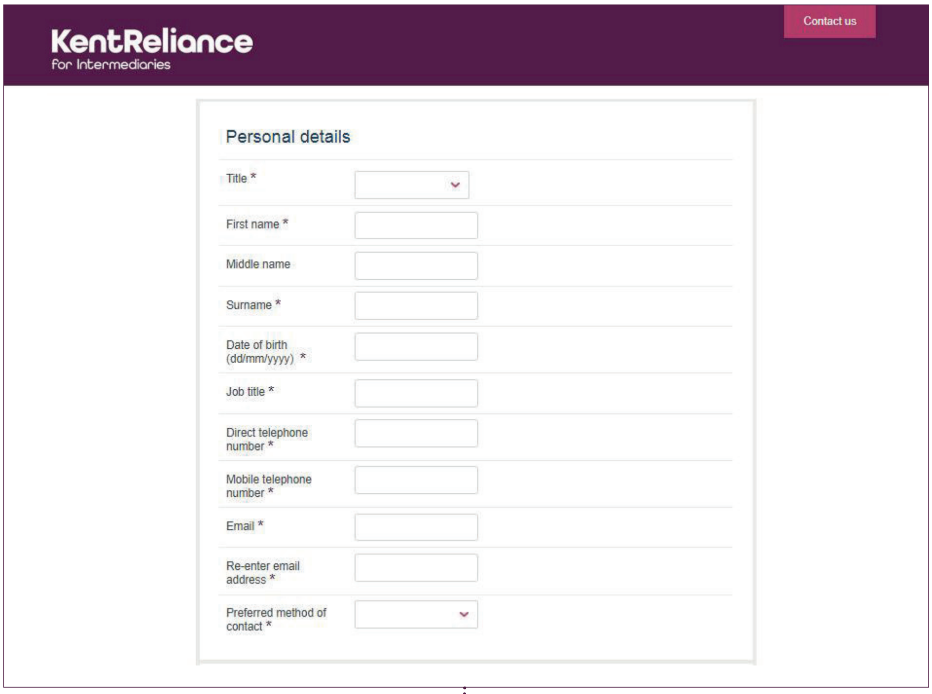
**Please note** that if you use Internet Explorer, the registration pages won't format correctly.




Once you click 'Find Details', you'll be taken to the next screen to input your company's web address and telephone number (this will be the registered head office and not your local office number). If we already hold this information, it will be pre-populated. You'll also need to confirm your correspondence address, either by picking an address from the list or by entering a new location. You should then click on 'Next'.

You'll then need to complete your personal details, provide a password, answer the security questions (we won't accept 'birth', 'school' or 'mother' for the answers). You'll also need to provide a memorable word and memorable word reminder.

Lastly, you'll need to tick the 'Accept terms of business' box and then click 'Submit'. The hyperlink built into 'Accept terms of business' will take you to our Group Introducer Agreement at **krfi.co.uk/distribution-partners**


KentReliance
For Intermediaries

Contact us

Personal details

Title *

First name *

Middle name

Surname *

Date of birth (dd/mm/yyyy) *

Job title *

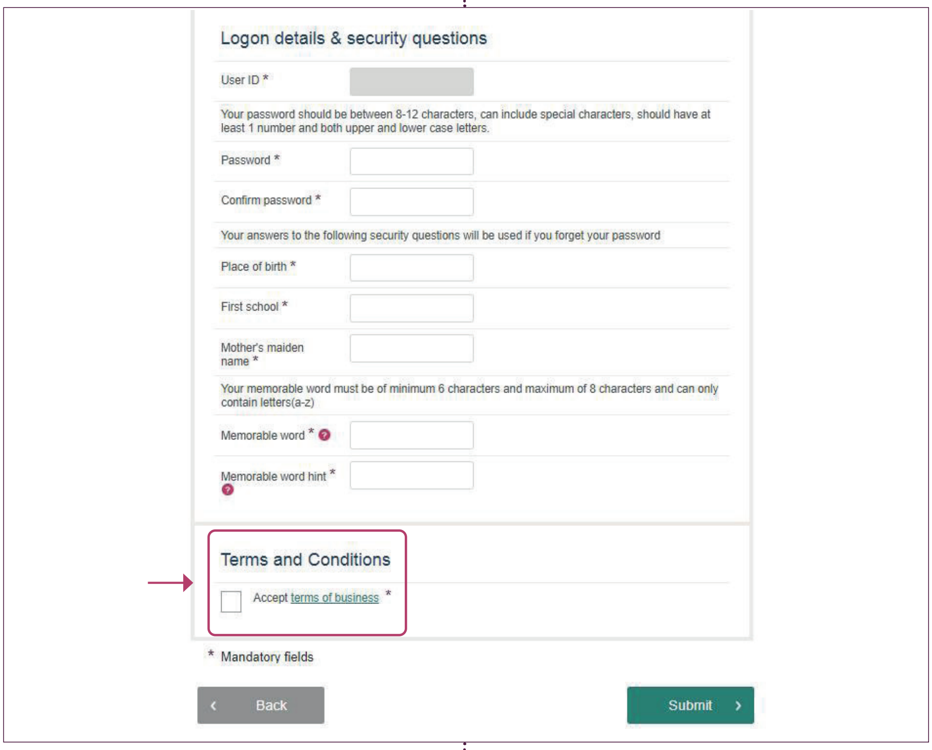
Direct telephone number *

Mobile telephone number *

Email *

Re-enter email address *

Preferred method of contact *


Logon details & security questions

User ID *

Your password should be between 8-12 characters, can include special characters, should have at least 1 number and both upper and lower case letters.

Password *

Confirm password *

Your answers to the following security questions will be used if you forget your password

Place of birth *

First school *

Mother's maiden name *

Your memorable word must be of minimum 6 characters and maximum of 8 characters and can only contain letters(a-z)

Memorable word *

Memorable word hint *

Terms and Conditions

Accept terms of business *

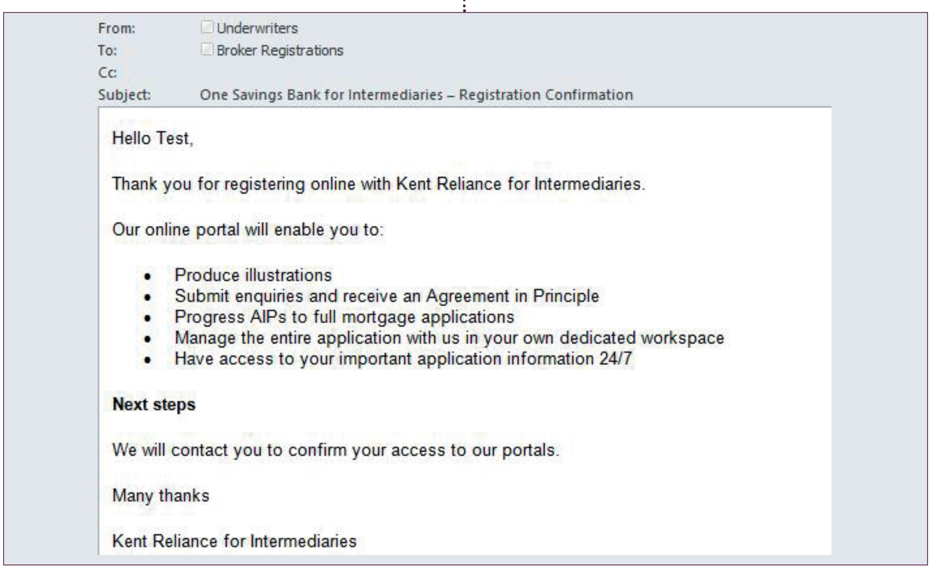
* Mandatory fields

Back

Submit

You'll get an email to acknowledge the registration.

Your registration request will be processed by Sales Support within two working days. Once registered, you'll receive an email confirming that you can log in.


From: Underwriters

To: Broker Registrations

Cc:

Subject: One Savings Bank for Intermediaries – Registration Confirmation

Hello Test,

Thank you for registering online with Kent Reliance for Intermediaries.

Our online portal will enable you to:

- Produce illustrations
- Submit enquiries and receive an Agreement in Principle
- Progress AIPs to full mortgage applications
- Manage the entire application with us in your own dedicated workspace
- Have access to your important application information 24/7

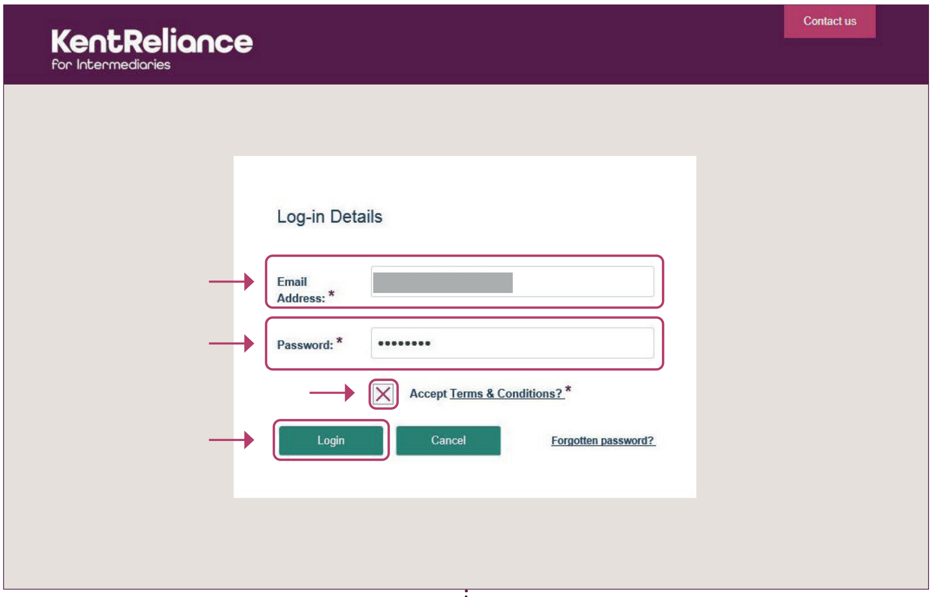
**Next steps**

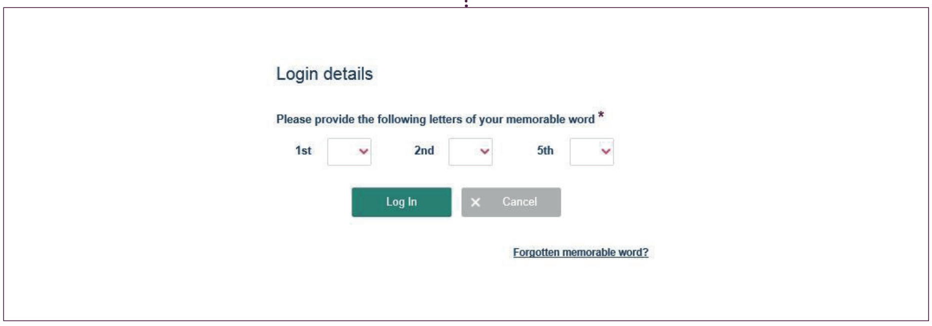
We will contact you to confirm your access to our portals.

Many thanks

Kent Reliance for Intermediaries

## 3. Logging into the portal




When you log into the new portal, you must input your email address, password, tick the 'Accept Terms & Conditions' box and then click on 'Login'.

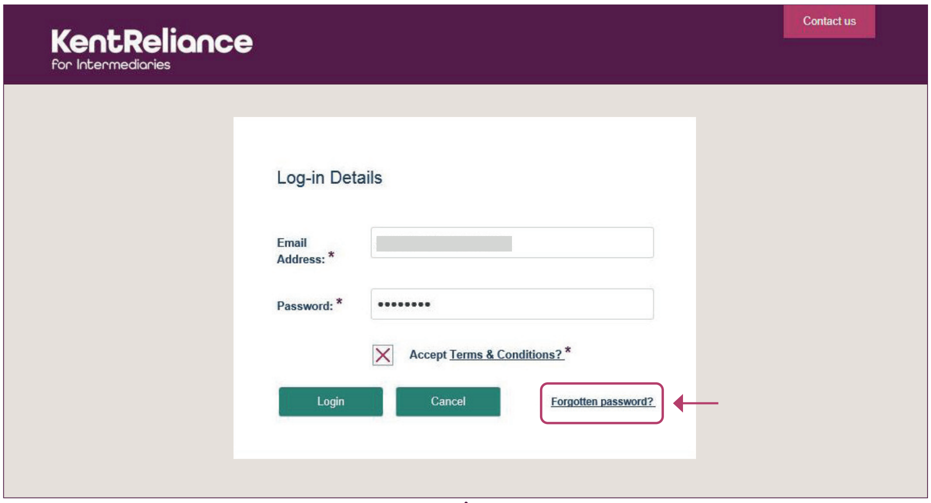
The 'Accept Terms & Conditions?' hyperlink will take you to our Group Introducer Agreement at **krfi.co.uk/distribution-partners**

The 'Terms & Conditions' and 'Privacy & Cookies' hyperlinks at the bottom of the screen will take you to our 'General website terms and conditions' page and 'Privacy Policy' page at **krfi.co.uk**

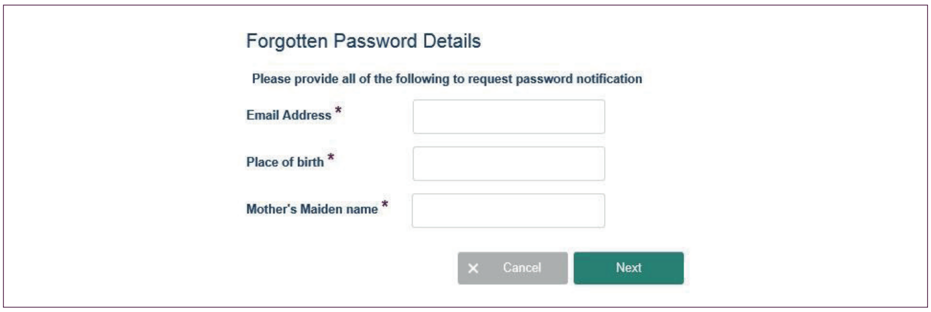
Once you click 'Login', you'll be asked to enter three letters from the memorable word you set up at registration. The letter requested will vary each time you log in.

Pick your letters from an alphabet list using the drop-down arrow next to each box (or manually type by clicking directly in the box). Then click 'Log in' and you'll be taken to the portal home screen.

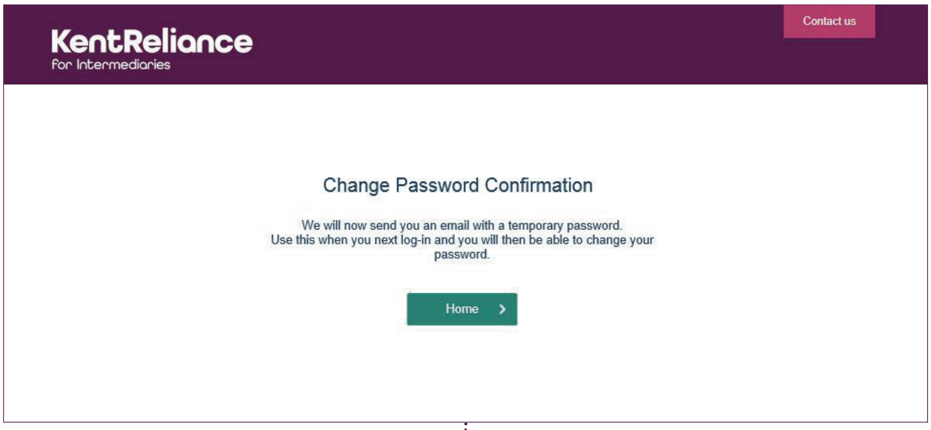
## 4. Forgotten password



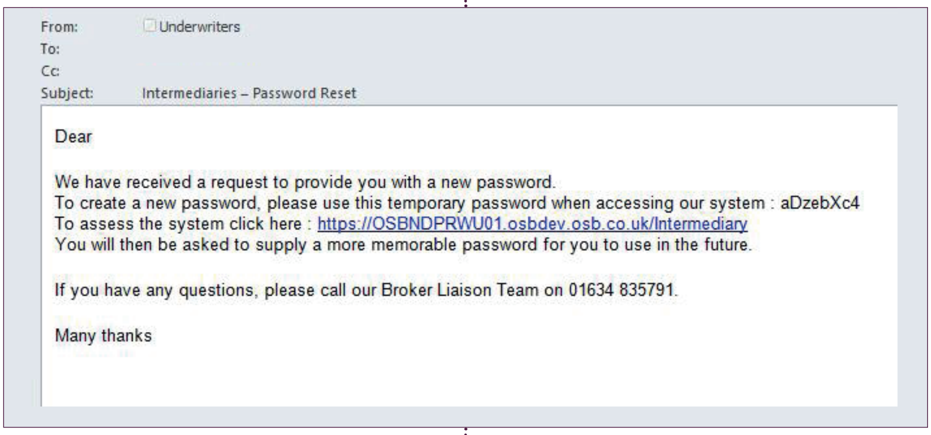

On the portal login screen, there's a 'Forgotten password?' hyperlink that you can click on.




Clicking on this will bring up a new screen, where you need to enter your email address and the answers to two of the three security questions you set up when you originally registered.




After clicking 'Next', the screen will show an acknowledgment message (see left), and you'll receive an email containing a temporary password and a hyperlink to log in.


From: Underwriters
To:
Cc:
Subject: Intermediaries – Password Reset

Dear

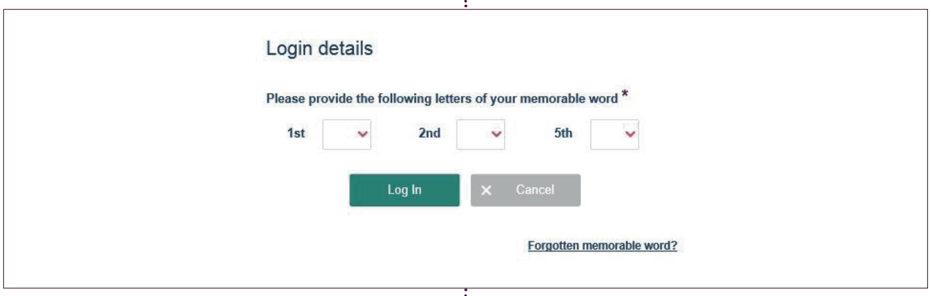
We have received a request to provide you with a new password.
To create a new password, please use this temporary password when accessing our system : aDzebXc4
To assess the system click here : https://OSBNDPRWU01.osbdev.osb.co.uk/Intermediary
You will then be asked to supply a more memorable password for you to use in the future.

If you have any questions, please call our Broker Liaison Team on 01634 835791.

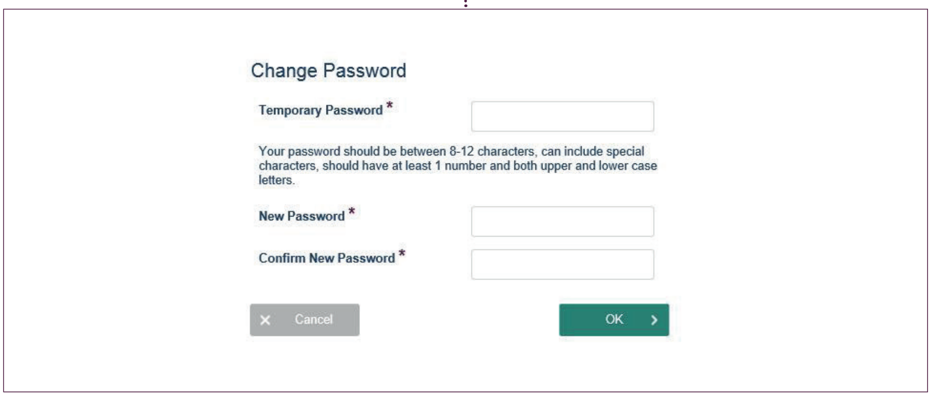
Many thanks

Clicking on this will bring up a new screen, where you need to enter your email address and the answers to two of the three security questions you set up when you originally registered.

Click on the link in the email to go to the 'Login' screen, enter your email, the temporary password you were given in the email, tick the 'Accept Terms & Conditions' box, and then click 'Login'.



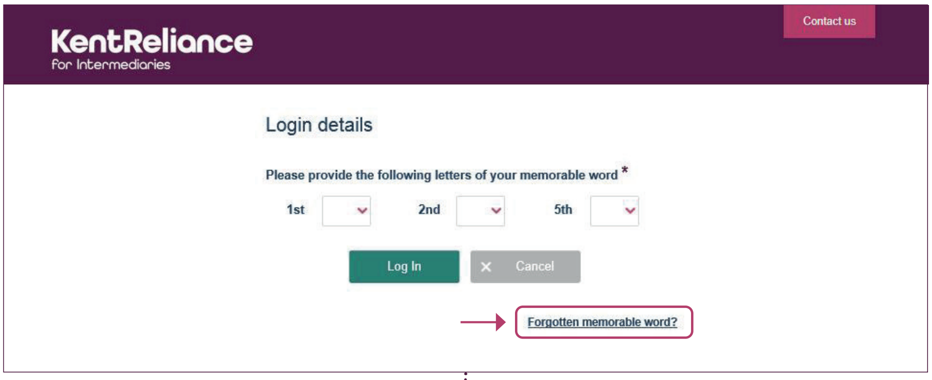

This will take you to the memorable word verification screen.




Once you've entered your memorable word letters and clicked 'Log in', you'll get the 'Change Password' screen. You won't be able to use a password that you've previously used.

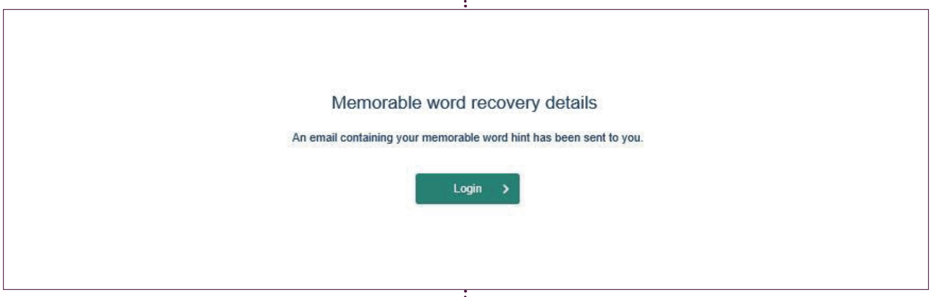
Once you enter the temporary password, your new password twice and then click 'OK', you'll be taken to the portal home screen.

## 5. Forgotten memorable word

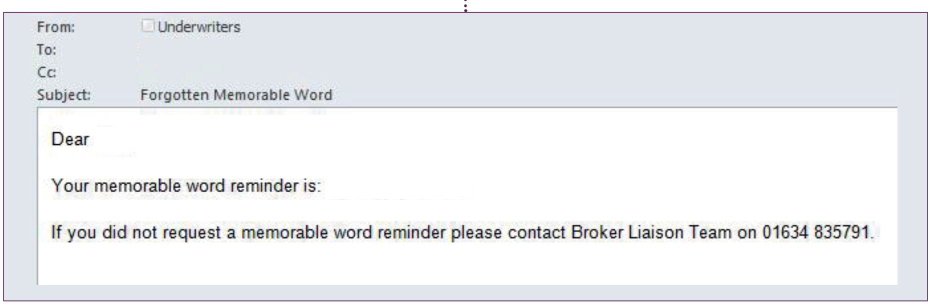



When logging into the portal, there's a 'Forgotten memorable word?' hyperlink on the memorable word verification screen.


If you've forgotten your memorable word and click the hyperlink, it'll bring up a screen to enter your email and password.

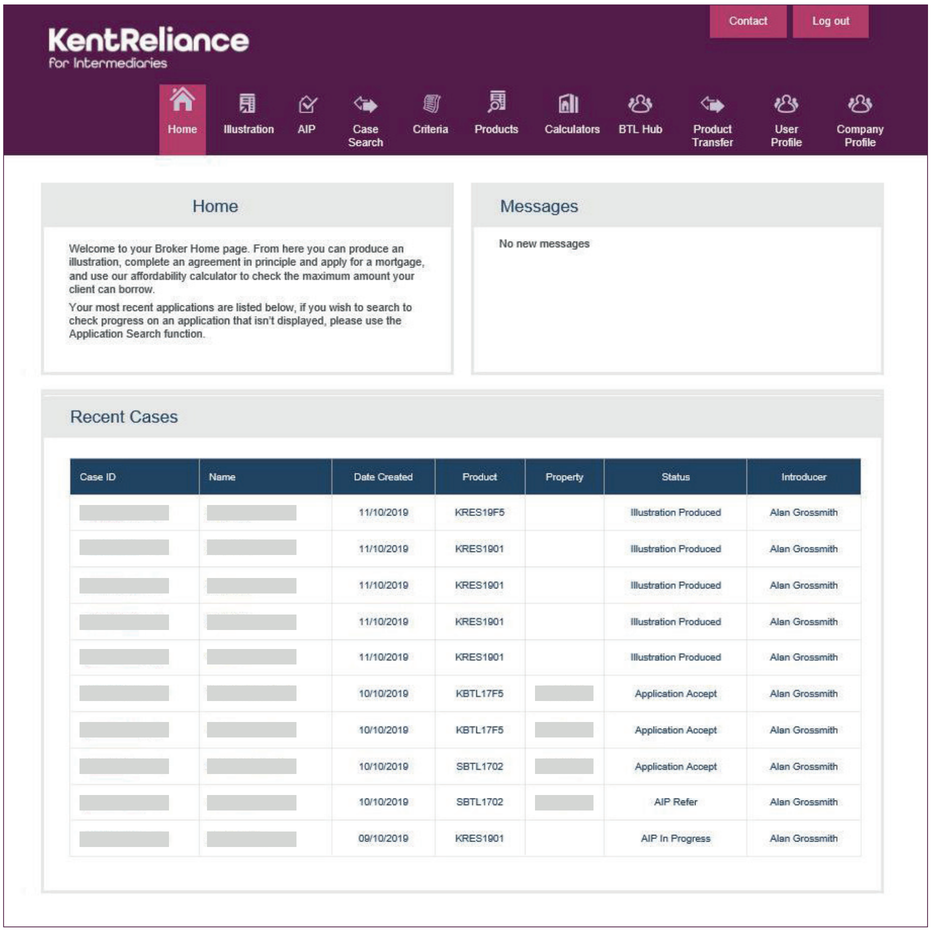



Once you've entered these and clicked 'Continue', you'll get an acknowledgment message and an email (see below left) with the memorable word reminder that you set up when you registered. From this, you should be able to click on the 'Login' button to log into the portal.




If you still can't remember your memorable word from this reminder email, you'll have to call us to go through security on the phone for us to amend both your memorable word and memorable word reminder (minimum of six and maximum of eight letters).

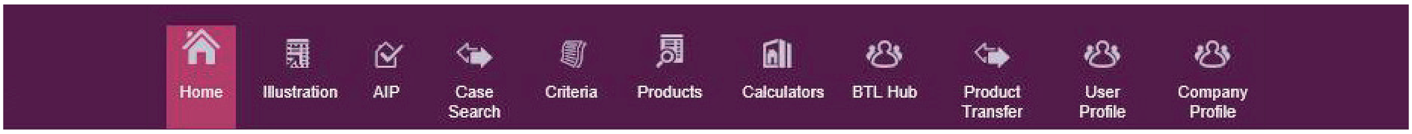
# 6. Portal home screen




| Case ID | Name | Date Created | Product | Property | Status | Introducer |
|---|---|---|---|---|---|---|
| | | 11/10/2019 | KRES19F5 | | Illustration Produced | Alan Grossmith |
| | | 11/10/2019 | KRES1901 | | Illustration Produced | Alan Grossmith |
| | | 11/10/2019 | KRES1901 | | Illustration Produced | Alan Grossmith |
| | | 11/10/2019 | KRES1901 | | Illustration Produced | Alan Grossmith |
| | | 11/10/2019 | KRES1901 | | Illustration Produced | Alan Grossmith |
| | | 10/10/2019 | KBTL17F5 | | Application Accept | Alan Grossmith |
| | | 10/10/2019 | KBTL17F5 | | Application Accept | Alan Grossmith |
| | | 10/10/2019 | SBTL1702 | | Application Accept | Alan Grossmith |
| | | 10/10/2019 | SBTL1702 | | AIP Refer | Alan Grossmith |
| | | 09/10/2019 | KRES1901 | | AIP In Progress | Alan Grossmith |

When you successfully log into the portal, the home screen will show a navigation toolbar, a 'Contact' button, a 'Log out' button, the most recent 10 cases you've submitted, and a 'Messages' field where we may enter any important information you need to know about.

Firstly, we'll go through the options on the navigation toolbar:




**Home:**
Clicking this takes you to the home screen of the portal.

**Illustration:**
Clicking this allows you to key an illustration.

**AIP:**
Clicking this allows you to key an AIP without the need for keying an illustration first.

**Case Search:**
Clicking this takes you to the case search screen, which is covered later.

**Criteria:**
Clicking this takes you to the KRFI website.

**Products:**
Clicking this takes you to the KRFI website.

**Calculators:**
Clicking this takes you to the KRFI website.

**BTL Hub:**
Clicking this takes you to the log in screen of the BTL Hub website.

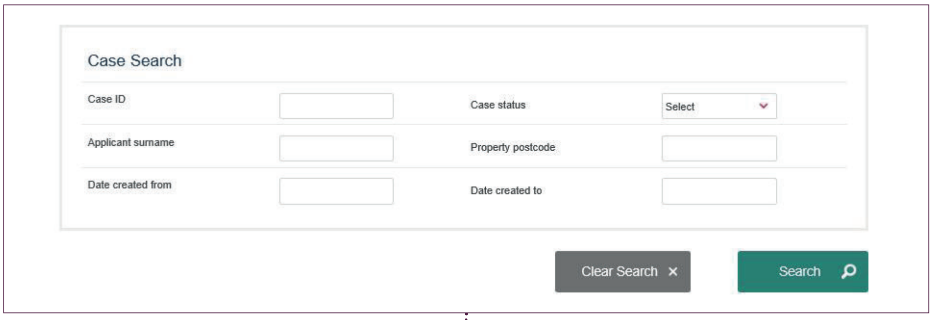
**Product Transfer:**
Clicking this takes you to the KRFI website log in holding page.

**User Profile:**
Clicking this gives further options to administer your log in, which is covered later.

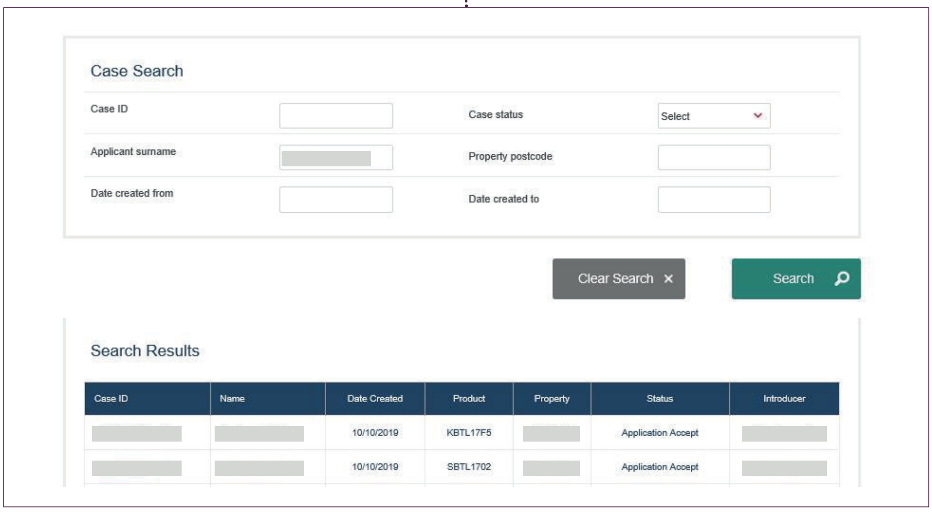
**Company Profile:**
This allows brokers with certain portal permissions to lock/unlock other brokers registered within the same broker company.

## Case Search

Clicking 'Case Search' will take you to a new screen where you can search by:



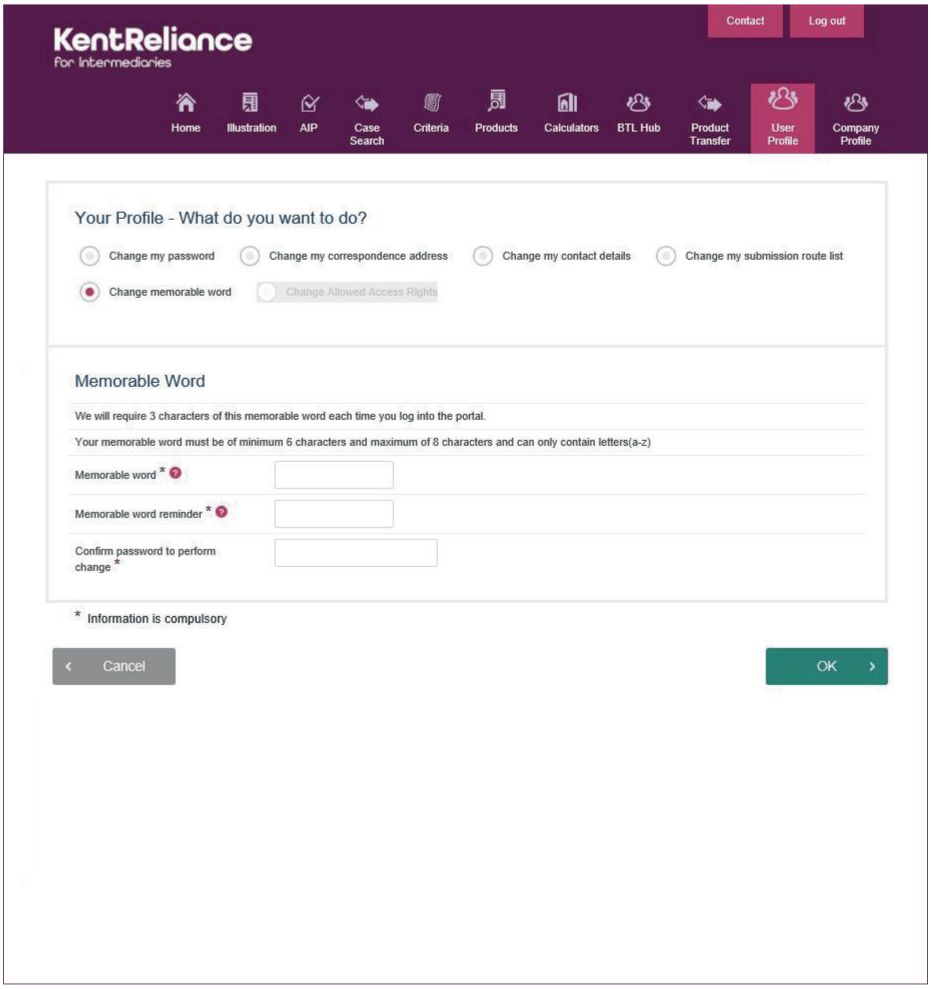

- Case number (Case ID)
- Case status
- Applicant surname
- Property postcode
- Date created from
- Date created to




Enter the relevant search criteria and click 'Search'. The 'Search Results' then appear below the 'Case Search' criteria fields. You can then click on the ID of the case you searched in order to enter it.

## User profile

On this screen, you have the following options:




**Change my password:** This option will ask you to input your old and new password, then click 'OK' to confirm.

**Change my correspondence address:** This option lets you pick an alternative available correspondence address already held for the company, or enter a new correspondence address, followed by entering your password and clicking 'OK' to verify the change. **Please note** that you cannot change your company registered address. If this is required please email us at **brokersupport@krbs.com**

**Change my contact details:** This option allows you to add or amend your landline telephone number and mobile number, followed by entering your password and clicking 'OK' to verify the change. **Please note** that you cannot change your email address in this section. This can only be done by us.

**Change my submission route list:** This screen lets you add and remove mortgage clubs that you submit via, followed by entering your password and clicking 'OK' to verify the change.

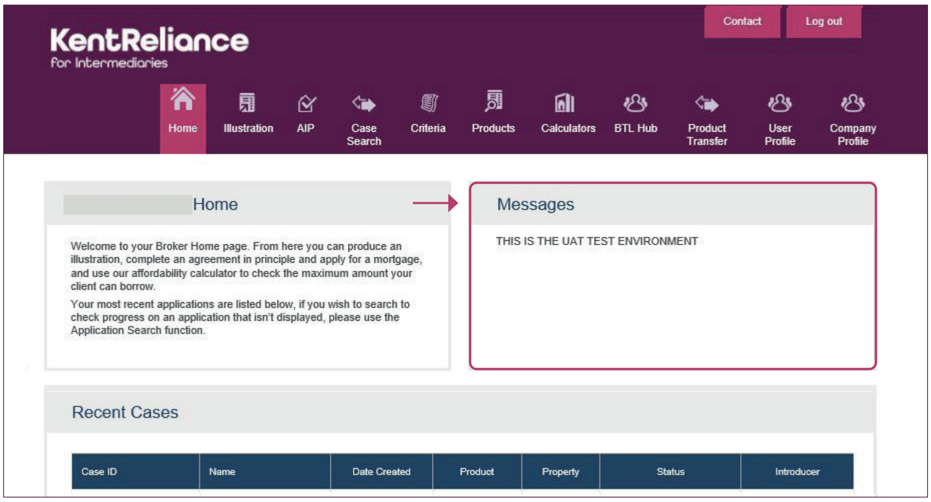
**Change memorable word:** This screen allows you to change your memorable word and memorable word reminder, followed by entering your password and clicking 'OK' to verify the change.

## 'Contact' option

Clicking 'Contact' will take you to the KRFI website.

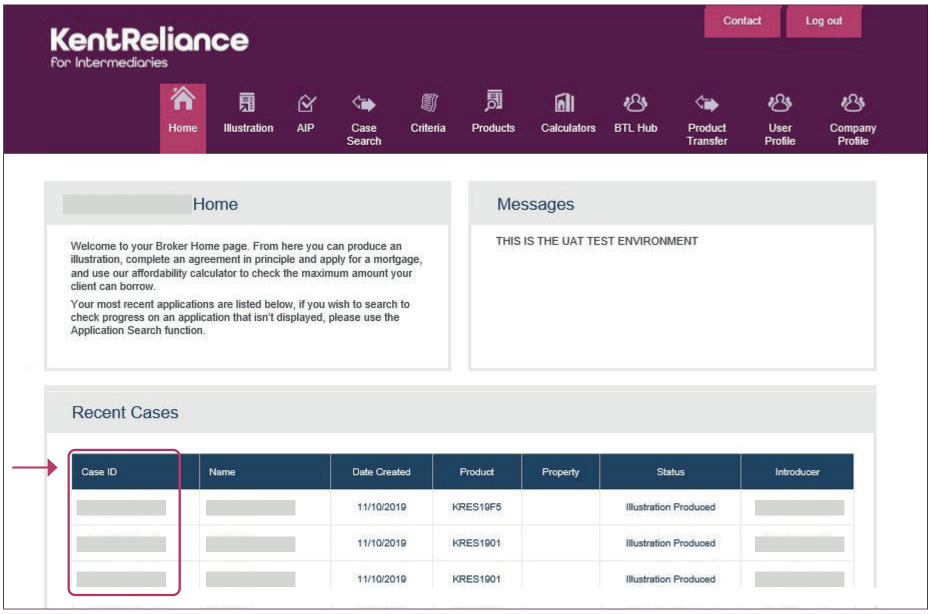
## 'Messages' box

This area on the home screen is used by us to place important notices you need to be aware of, such as a planned portal maintenance weekend where the portal will be taken offline on a specific date.



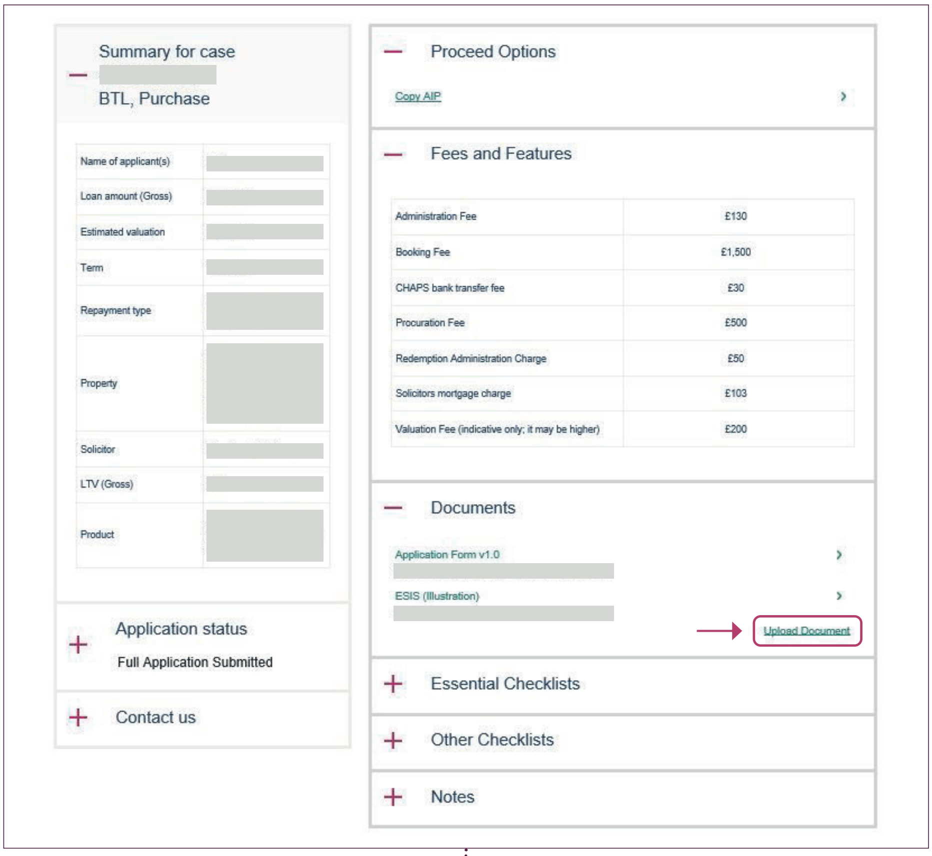

## Home screen

From the home screen, you can click on the ID of any of the last 10 cases in order to enter them and carry out further actions.



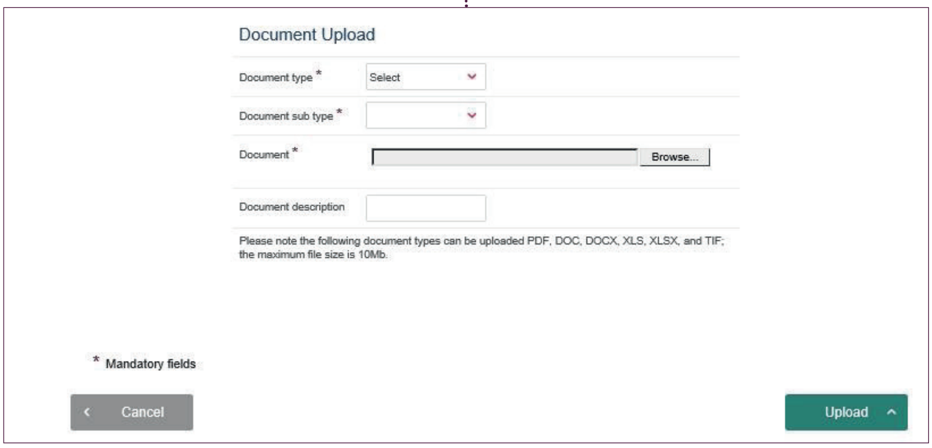
# 7. Case tracking, including uploading documents and adding notes

Once a full application has been submitted, you need to upload additional documents.




Open the application on the portal to go to the summary screen. Any items that appear on the checklists, such as income proof, would be uploaded by expanding the ‘Essential Checklists’ and ‘Other Checklists’ sections and uploading against the item required.

However, any other document you may feel will support the application can be uploaded by clicking on ‘Upload Document’ in the ‘Documents’ section.




This will take you to the ‘Document Upload’ screen where the document can be uploaded. Please note, the maximum file size you can upload is 10mb.

## Other Checklists

These documents will be required to complete the application and proceed to issue the mortgage offer

| Checklist item | Owner | Applicant | Type | Status | Date Satisfied | Upload Document |
|---|---|---|---|---|---|---|
| Signed and completed Direct Debit Mandate 08/10/19 13:48 | Broker | | PreOffer | Active | | Upload > |
| The latest three months payslips and where available P60 App1 08/10/19 14:07 | Broker | App1 | PreOffer | Active | 08/10/19 14:07 | Upload > View > |
| Latest 3 months personal bank statements App1 08/10/19 14:08 | Broker | App1 | PreOffer | Active | 08/10/19 14:08 | Upload > View > |
| A recent pension forecast to evidence income in retirement App1 08/10/19 13:48 | Broker | App1 | PreOffer | Active | | Upload > |
| Latest P60 App1 08/10/19 13:48 | Broker | App1 | PreOffer | Active | | Upload > |
| Proof of Residency App1 08/10/19 14:11 | Broker | App1 | PreOffer | Active | 08/10/19 14:11 | Upload > View > |
| Proof of ID App1 08/10/19 14:08 | Broker | App1 | PreOffer | Active | 08/10/19 14:08 | Upload > View > |

Unlike documents uploaded against 'Essential Checklists' and 'Other Checklists' that you can view once uploaded, any document uploaded under 'Documents' won't show on the portal for you to view.

Any documents uploaded against the checklist item under 'Essential Checklists' will disappear from that list and the checklist item, along with the uploaded document, will appear under 'Other Checklists'.

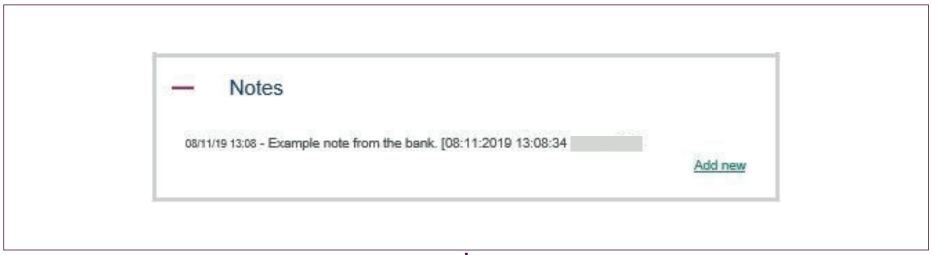
If you wish to view a document you've previously uploaded to the portal under 'Essential Checklists' or 'Other Checklists', you can expand the 'Other Checklists' section and click on 'View' against that checklist item. You have the option of uploading a further document against a checklist item you've previously uploaded; however, this means you'll only be able to view the latest document uploaded against that checklist item.

## Application status

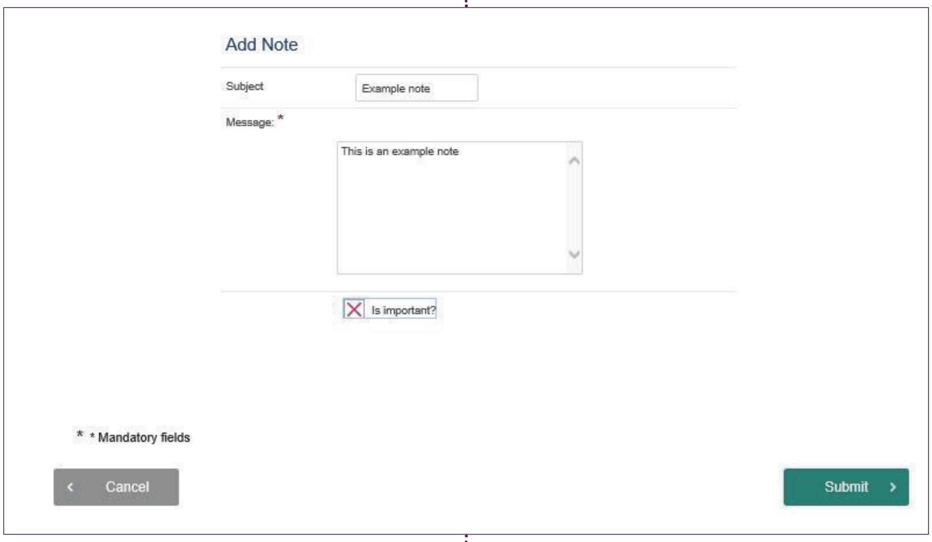
Full Application Submitted

- AIP in Progress ✔
- AIP Accept ✔
- AIP Illustration Produced ✔
- Application in Progress ✔
- Application Accept ✔
- Full Application Pending ✔
- Application Reviewed ✔
- Full Application Submitted ✔
- Valuation Instructed
- Valuation Received
- Offer Issued
- COT Received
- Completion Approved
- Funds Released
- Completed

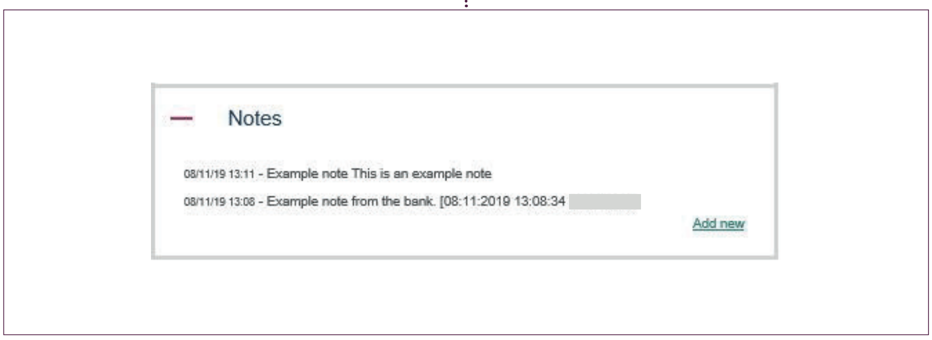
You can track the progress of your application by expanding the 'Application status' section on the summary screen.




To read any notes on a case, you should expand the 'Notes' section on the summary screen. Any note from the bank will have a date stamp and name of the staff member who added the note.




To add a note, you should click on 'Add new', which will bring up the 'Add Note' screen where you can give the note a subject as well as mark it as important.




Once the note is finished and you click 'Submit', that note will then appear on the 'Notes' section with a date and time stamp.

If the application is submitted, it'll also add a diary task for the underwriter assigned to the application to review the note. If the application hasn't been fully submitted, a diary task won't be created for the broker note.

# 8. Copying to a new AIP

You may wish to submit more than one application for a client (such as a portfolio of buy to let cases). Once one AIP has been completed to 'AIP Illustration Produced' status, or a full application has been submitted, you can click on 'Copy AIP' under 'Proceed Options', which can be found on the summary screen.


AIP illustration produced.


Full application submitted.

By selecting this option, a new AIP will open and all of the applicant's personal details, address details and employment details will pre-populate into the new AIP.