

**esbs**

 as individual as you

# Broker Portal User Guide



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# 1. How to Register and Transferring from Broker Online

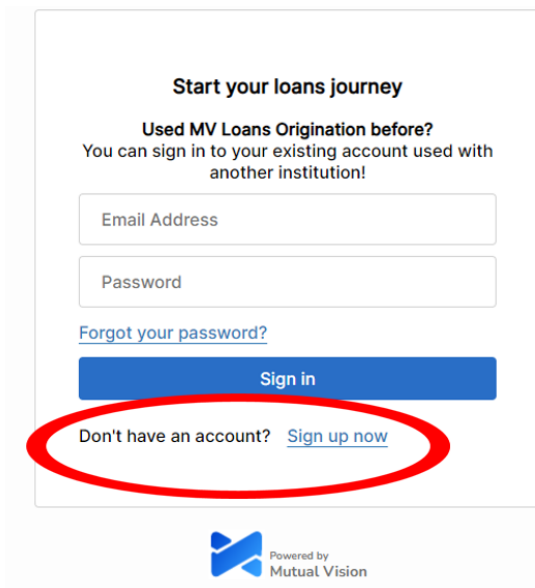
To start, you will need to register to use the system.

To do this simply click on the Intermediaries button which can be found at the top of any page at [www.esbs.co.uk](http://www.esbs.co.uk).



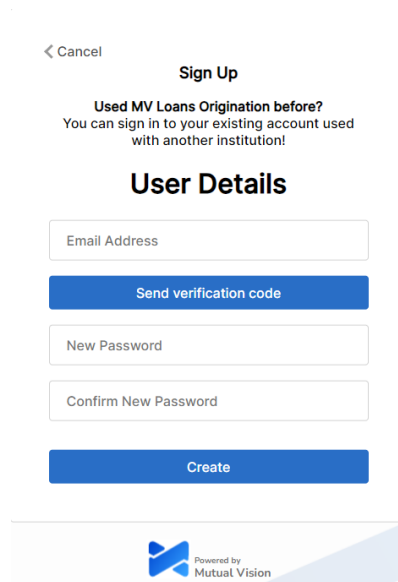
You will then be taken to a landing page where you will find the link for the Broker Portal.

Click on 'Sign Up now' - **Please note: If you are already registered with esbs through our previous system and this is your first time logging in after our big update, you will also need to choose 'Sign Up Now'. This is to enable Two Factor Authentication for future logging in. You will not need to fully re-register beyond this, and your previous clients and cases will be available in the new system.**

A screenshot of the 'Start your loans journey' landing page. The page has a white background with a blue header. The main content area contains the following text: 'Start your loans journey', 'Used MV Loans Origination before?', 'You can sign in to your existing account used with another institution!', an 'Email Address' input field, a 'Password' input field, a 'Forgot your password?' link, a blue 'Sign in' button, and a red circle around the text 'Don't have an account? Sign up now'. At the bottom of the page is the Mutual Vision logo with the text 'Powered by Mutual Vision'.

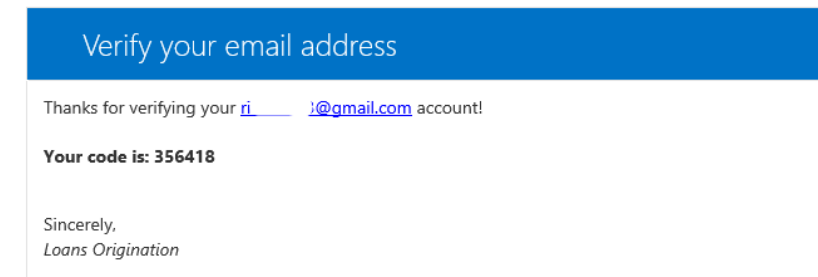
Enter your email address and click 'Send verification code'

**Please note: If you were a user of our previous system, Broker Online, please use the email address that you used for that registration.**



The screenshot shows a mobile-style sign-up form. At the top left is a '< Cancel' link. The title is 'Sign Up'. Below it is a question 'Used MV Loans Origination before?' with a sub-note: 'You can sign in to your existing account used with another institution!'. The section is titled 'User Details' and contains four input fields: 'Email Address', 'New Password', and 'Confirm New Password'. There are two blue buttons: 'Send verification code' below the email field and 'Create' below the password fields. At the bottom, there is a logo for 'Powered by Mutual Vision'.

Retrieve your six digit Verification code from your email inbox. This is sent from Microsoft on behalf of Broker Portal.



Type the code in and select Verify Code (Or you have the option to request a new code if it has expired)

**Please Note: If there is an interruption during registration, then you may need to start the process again.**

## User Details

Verification code has been sent to your inbox. Please copy it to the input box below.

Email Address

Verification Code



Verify code

Send new code

New Password



Confirm New Password



Create

Cancel

**Existing Broker Online Users: You will now need to go back to the 'Start your loans journey' page and insert your previous Broker Online email address and password.**

**You can then access the system.**

New registrants will need to follow the additional steps below

Choose a Password and enter this twice and click 'Create'

**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 (unless you are registering for Broker Portal for the first time and you are using the email you used in Broker Online)**

**Your password must be between 8 and 64 characters and have at least one of the following:**

- **Upper case**
- **Lower case**
- **Number**
- **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.

You will now be asked to send a further verification code by clicking 'Send Verification Code'. You will be asked to send a verification code every time you log in.

## User Details

Verification is necessary. Please click Send button.

Email Address

Enter the code and click 'Verify Code'

Cancel

### Two-Factor Authentication

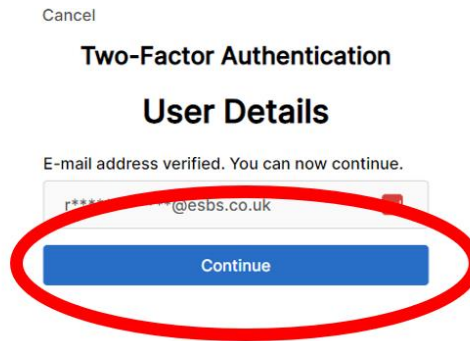
#### User Details

Verification code has been sent to your inbox.  
Please copy it to the input box below.

Powered by  
Logo Mutual Vision

You will now be asked to 'Continue'



If you click 'Continue' you will now be in Broker Portal and you will be prompted to complete the registration details.

**Please Note: Any missing information, such as your surname, or incorrect information of your organisation, such as your firm name or address 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.**

Under 'Personal Details' complete all the fields, and select which marketing channels you prefer

**Please note: These can be changed at any time after registration by contacting esbs.**

Create an account

Personal Details ^

Title  
Mr

First Name

Surname

Job Title  
Financial Adviser

Mobile Number

Please select your marketing preferences

By Phone  
 By Email  
 By Post

Continue

Then click on 'Continue' and complete your company details

Company Details ^

Are you regulated by the FCA?

FCA Number

Organisation Name

Trading As Name

---

Post code

Enter address manually

If you wish to submit via a Mortgage Club, please select one from the list.

**Please Note: If you wish to amend your Mortgage Club(s) selection at any time after registration, please contact esbs.**

If you are an Appointed Representative then please select your Network. If your Network is not listed then please contact us.

Mortgage Club

Mortgage Network

Summary v

Once completed, select 'Continue'.

Check the details and Edit if incorrect – then click ‘Register’

**Please note: If you are unable to click on ‘Register’ (which is highlighted in light blue as opposed to dark blue) then you will need to clear cookies**

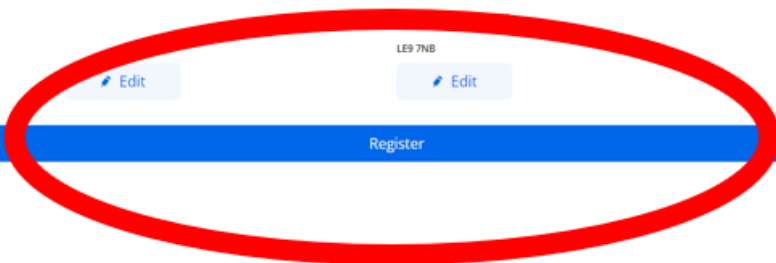
Create an account

Personal Details		▼
Company Details		▼
Summary		▲

<b>Personal Details</b> Richard Carson Financial Adviser +447803146824	<b>Company Details</b> 206078A 22 LE9 7NB
---	--

[Edit](#)      [Edit](#)

**Register**



You will now have access to Broker Portal!

## 2. Using Broker Portal

After registering, all you need to do to log in is Enter your email address and Password and click 'Sign in'.

Then click 'Send verification code'

Retrieve your six digit Verification code from your email inbox. This is sent from Microsoft on behalf of Broker portal.

Type the code in and select 'Verify Code' (Or you have the option to request a new code if it has expired (which it will do after a few minutes))

Then click 'Continue'

**Start your loans journey**  
**Used MV Loans Origination before?**  
You can sign in to your existing account used with another institution!

Email Address

Password

[Forgot your password?](#)

**Sign in**

Don't have an account? [Sign up now](#)

< Cancel

**Two-Factor Authentication**

Verification is necessary. Please click Send button.

r\*\*\*\*\*@esbs.co.uk

**Send verification code**

**Continue**

< Cancel

**Two-Factor Authentication**

Verification code has been sent to your inbox. Please copy it to the input box below.

r\*\*\*\*\*@esbs.co.uk

Verification code

**Verify code** **Send new code**

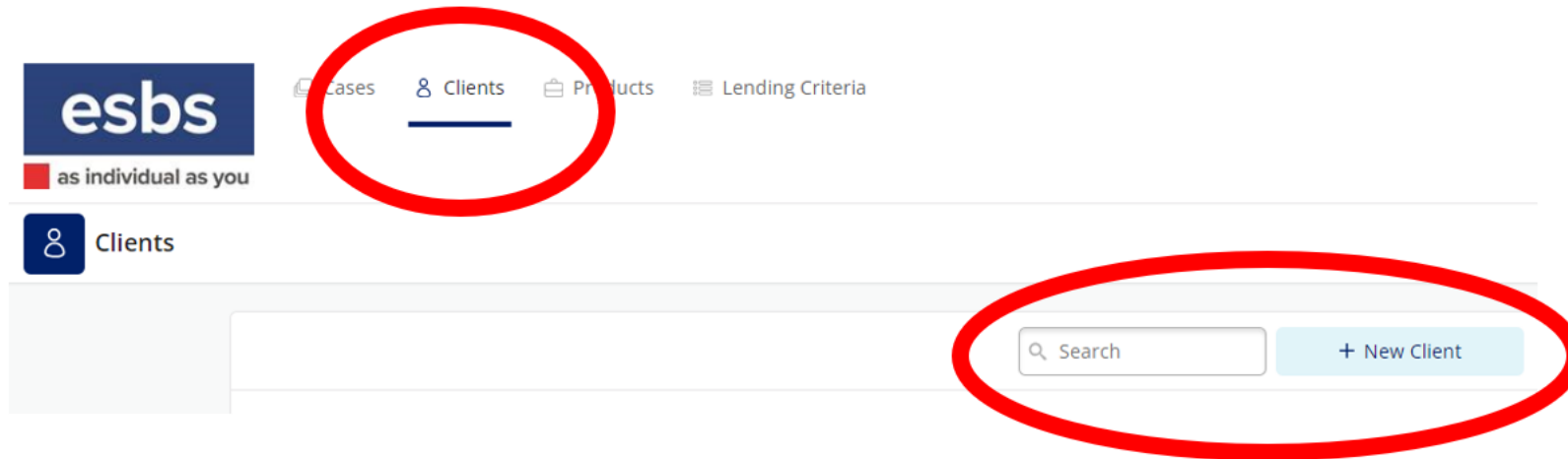
**Continue**

You can reset your password here if you have forgotten it (See Section 9). **Please note: esbs will not know your password and please never give this to the Society**

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.

### 3. Creating a Client

At the top of the page, select Clients, and then '+ New Client'



Then complete the details and click 'Add Client'

**Please note: If you leave this page before clicking 'Add Client' the details will be lost**

Add a new client ×

Title

First name

Last name

Date of birth

Post code

Enter address manually

Email address

Contact number

Please ensure all details are correct, including the date of birth which cannot be changed later.

Repeat this process for all clients required for the case

In your list of Clients you can easily highlight one and see and access cases associated with them.

You can also add upload documents, or remove the client.

**Please note: You can also upload documents and add notes within the individual case at Enquiry or Full Application stages (Also see Sections 6 and 7)**

The screenshot displays the 'esbs' client management system. The top navigation bar includes 'Cases', 'Clients', 'Products', and 'Lending Criteria'. The 'Clients' section is active, showing a list of clients and a detailed view for 'Ruth'.

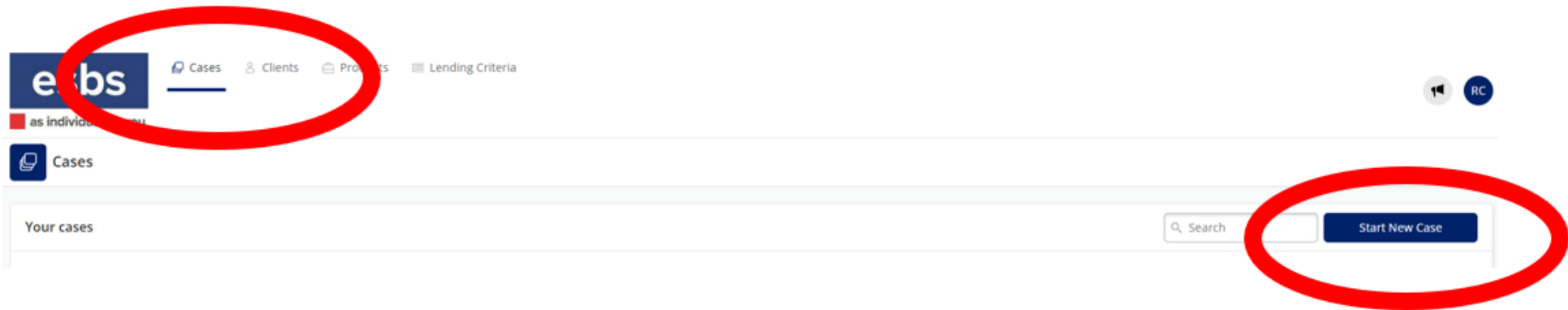
Title	First name	Last name	Date of birth	Email	Telephone	
Mrs	Ruth	[REDACTED]	04/04/1969	rj[REDACTED]n@esbs.co.uk	+44[REDACTED]4	Edit
Mr	Rick	[REDACTED]	02/04/1979	r[REDACTED]5@aol.com	+447[REDACTED].8	Edit
Ms	Lou	[REDACTED]	01/05/1980	r[REDACTED]5@aol.com	+447[REDACTED].04	Edit
Mrs	Anne	[REDACTED]	01/02/1981	m[REDACTED]g@esbs.co.uk	[REDACTED]	Edit
Mr	Vinny	[REDACTED]	01/01/1980	i[REDACTED]n@esbs.co.uk	0[REDACTED]38	Edit

The detailed view for 'Ruth' shows:

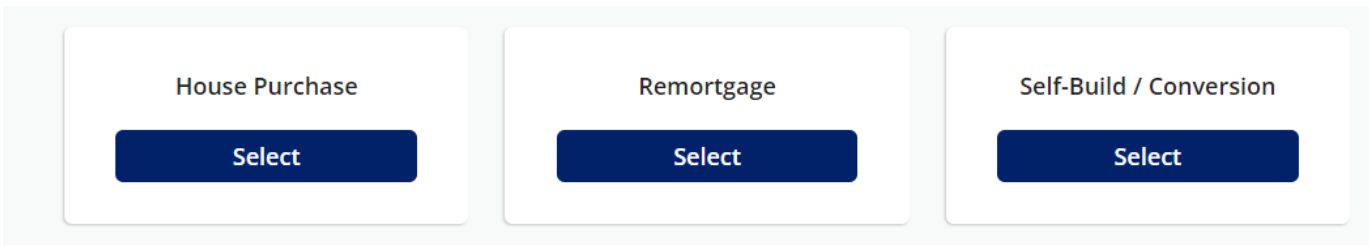
- Applicant: Ruth
- Address: 47, L MARKET HARBOROUGH, LEICESTERSHIRE, LE1[REDACTED].W
- Case ID: 4970 (Submitted)
- Case ID: 4966 (Active)
- Case ID: 4963 (Active)
- Documents: Test doc (Download)
- + Add document
- Remove client

## 4. How to complete an Enquiry Form

Click on 'Cases' and then on 'Start New Case'



Then select House Purchase, Remortgage of Self-Build/Conversion



Select the applicants (max four), and/or Add a new client. You can also create a New Client at this stage:

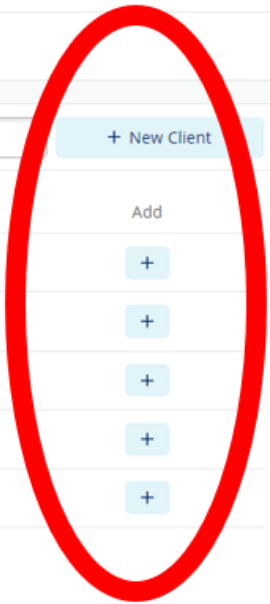
**Applicants**

Existing Clients

Search

+ New Client

First name	Last name	D.O.B	Email	Postcode	Add
Ruth	R	04/04/1969	r @esbs.co.uk	LE W	Edit +
Rick	S	02/04/1979	i 5@aol.com	LE W	Edit +
Lou	S	01/05/1980	r . 5@aol.com	LE .B	Edit +
Anne	G.	01/02/1981	m g@esbs.co.uk	LE JB	Edit +
Vinny	G	01/01/1980	r @esbs.co.uk	LE Y	Edit +



You can now review the selected Clients, choose the main applicant and remove if required.

You also need to choose your submission route (Direct/Mortgage Club/Network)

Then select 'Continue':

01 | Applicants   02 | Enquiry   03 | Application

## Applicants

Existing Clients Search + New Client

First name	Last name	D.O.B	Email	Postcode	Add
Rick	S	02/04/1979	r. i@aol.com	LE ... W	<span>Edit</span> <span>+</span>
Anne	G	01/02/1981	m. ... .g@esbs.co.uk	LE ... B	<span>Edit</span> <span>+</span>
Vinny	G	01/01/1980	r. ... @esbs.co.uk	L ... UY	<span>Edit</span> <span>+</span>

Selected Clients

First name	Last name	Main applicant	Remove
Ruth	R	<input checked="" type="radio"/>	<span>✕</span>
Lou	S	<input type="radio"/>	<span>✕</span>

Direct Application Continue >

You will now be presented with the Enquiry Form which will need to be completed and passed before the full Application Form is made available.

**Please note: Any field with an asterisk is mandatory. If you cannot move to the next page, please check that all mandatory fields have been completed**

Title

Mr

**Mrs**

Ms

Miss

Surname

R

Forenames

Ruth

Date of Birth

04

04

Nationality/Country of Origin

Please select

Are you a UK citizen?

Yes

No

Do you hold a full valid passport?

Yes

No

Marital Details

Please select

Do you have any dependant children?

Yes

No

Residential status of present home

Own Outright

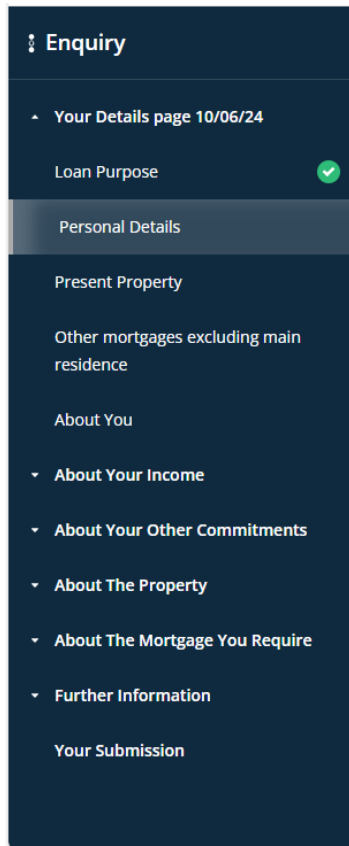
Own Mortgaged

Live

Each completed page is saved automatically but you can return to it to edit if required. This can be done by clicking on page name in the blue box on the left hand side, or by using the arrows at the foot of each page.

**Please note: Leaving a part completed page will lose the data on that page and it will need to be re-keyed**

As you complete each section, a tick in a green circle will appear on the left hand side:



There are various questions which allow multiple answers by providing the option to 'Add another' or to 'Remove Last' if you have added another incorrectly:

Do you have any dependant children?

Number of dependant children

Age of dependant children

Add a new row for each dependant child


Add another

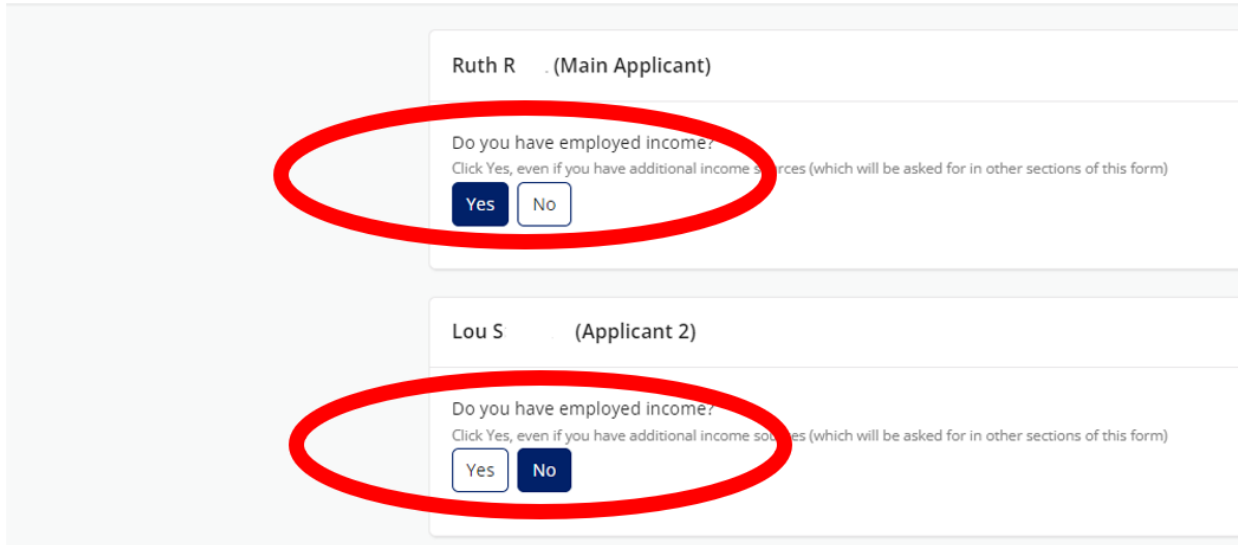
Remove last

## Employed Income

Click 'Yes' if you have employed income, even if you also have other sources of income. Click 'No' if your income does not include Employed income.

Self-employed, pension, benefits etc will be asked for later:

 Employment?



Ruth R. (Main Applicant)

Do you have employed income?  
Click Yes, even if you have additional income sources (which will be asked for in other sections of this form)

Lou S. (Applicant 2)

Do you have employed income?  
Click Yes, even if you have additional income sources (which will be asked for in other sections of this form)

If you have more than one employed position, then you will have the option later to add additional income details.

Some pages require no completion, dependent on information supplied previously. In the example below, employed details are not required for applicant two as it was stated earlier that they did not have employed income:

(Main Applicant)

This step may not be required.

If you have completed all of the previous steps and there are no questions showing then this step is not required. Please click the button in the bottom right to continue.

### Self-Employment Income

Click 'Yes' if you have self-employed income, even if you also have other sources of income such as employed income (where you will have clicked to confirm earlier). Click 'No' if your income does not include Self-employed income. Pension, benefits etc will be asked later:

Ruth R (Main Applicant)

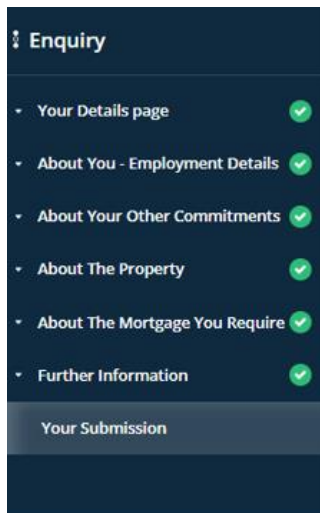
Do you have self-employed income?  
Click Yes, even if you have additional income sources (which will be asked for in other sections of this form)

Lou S (Applicant 2)

Do you have self-employed income?  
Click Yes, even if you have additional income sources (which will be asked for in other sections of this form)

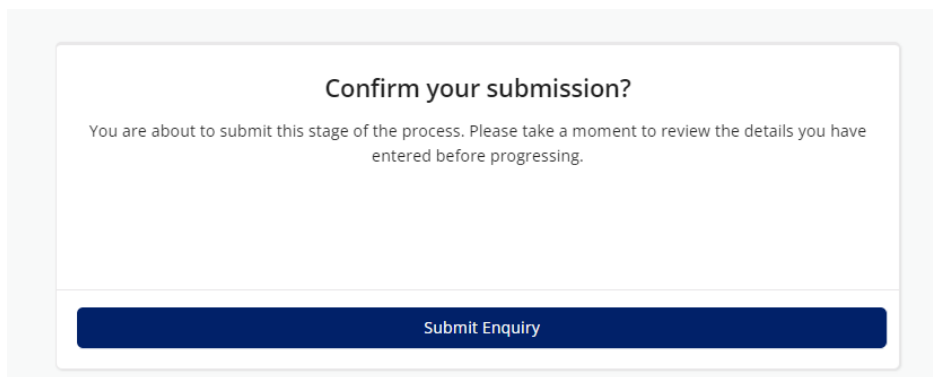
Before completing and submitting you need to check all mandatory questions have been completed. These are marked with an asterisk.

All sections will have green ticks when fully completed.

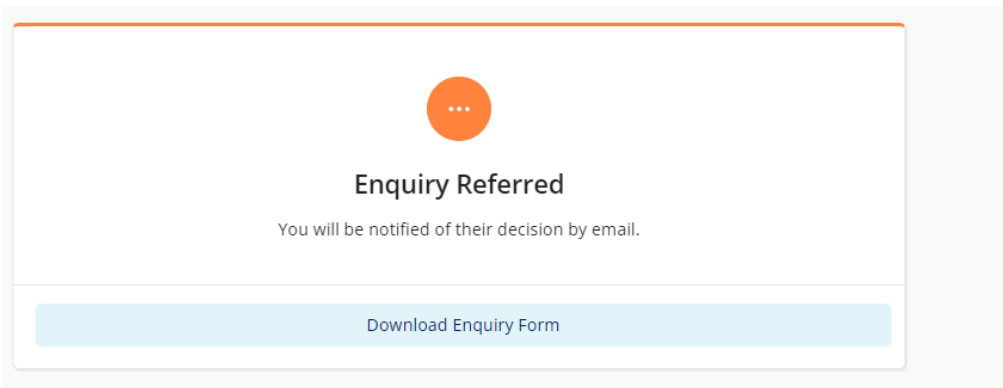


Please note: If a section does not have a Green Tick then this means there are mandatory questions which are incomplete. Click on the section to return to it.

Once ready then click 'Submit Enquiry' Please note: you may need to click this twice



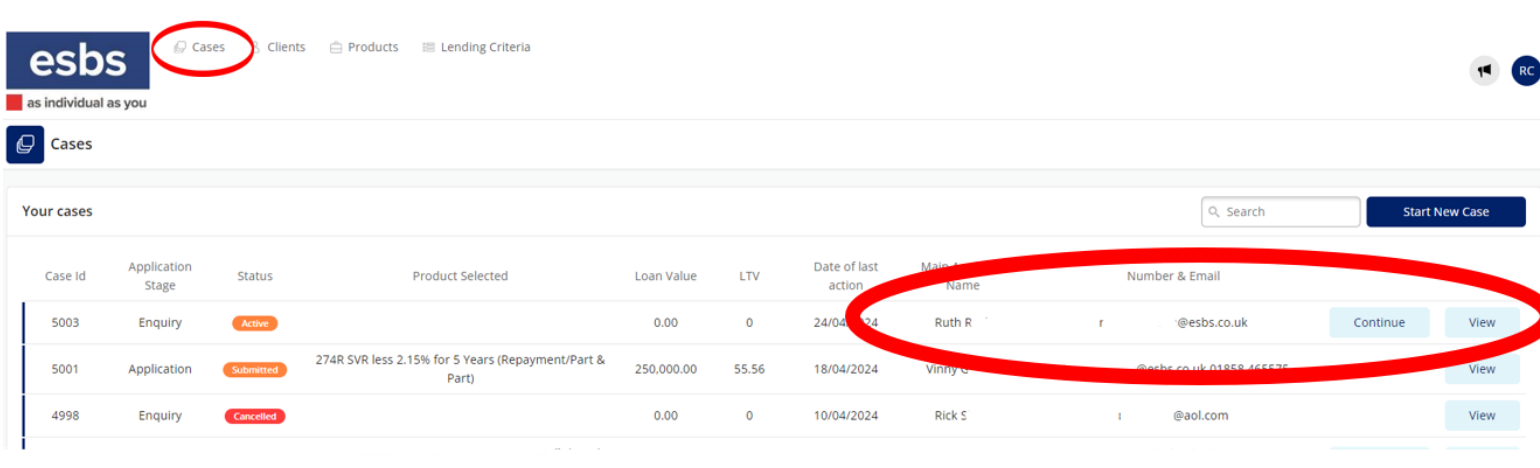
You will now be advised that the form is 'Referred' which means that we will assess it manually and will liaise with you via the 'Notes' section. You can also download a copy of the form in pdf format here.



### Returning to a case

Click on 'Cases' and then select 'Continue' or 'View' for the required case, or select Clients, where you can either select the client or details of the case are on the right hand side and then you can see an overview of the case and any notes you or esbs have made.

You can continue with a case that has started from here, or cancel it.



If you click on 'Cases' and then 'View' (see image above,) you can also download a pdf copy of the form from here.

RR Case 5003 Active  
Ruth Rack

Applicants

Main Applicant  
Ruth R  
@esbs.co.uk  
+44 24  
Test doc Download  
Add document  
Edit Client

Case Tracking

Cancel Case Continue Mortgage Case

Application

Form	Status	Submission Date	Download
Enquiry	<span>Active</span>		<span>Download</span>
Application	<span>Outstanding</span>		<span>Download</span>

Notes  
Type note... ▶

You can also reach the above page by clicking 'Clients' and then 'Active' for the relevant case number:

esbs  
as individual as you

Cases Clients Products Lending Criteria

Clients

Search + New Client

Title	First name	Last name	Date of birth	Email	Telephone	Edit
Mrs	Ruth	R	04/04/15	r...n@esbs.co.uk	+44 24	<span>Edit</span>

Applicant  
Ruth R  
47, L. STREET, MARKET H. LE AW .. LEICESTERSHI  
Case ID: 5003 Active

## Notes (Also see Section 6)

Whilst the Enquiry is being assessed, esbs may contact you. If this is the case an email will be sent informing you that a new note has been added. This can be viewed by clicking on 'Cases' and then select 'View', or 'Clients' and then 'Active' for the relevant case number.

RR Case 5003 Active  
Ruth R.

Applicants

Main Applicant  
Ruth R  
@esbs.co.uk  
+44 :24  
Test doc Download  
+ Add document  
Edit Client

Case Tracking

Cancel Case Continue Mortgage Case

Application

Form	Status	Submission Date	Download
Enquiry	Active		Download
Application	Outstanding		Download

Notes

Type note...

esbs  
Thank you - the Enquiry Form has now been passed and the full application form can be completed and submitted  
26 Apr 2024 14:52

Uploaded as requested  
26 Apr 2024 14:52

esbs  
Hello xxx and many thanks again for the enquiry. To help, could you please upload the last two years accounts (or full tax returns if no accounts), last three months business bank statements and I...  
See more  
26 Apr 2024 14:52

## Enquiry Passed

Once the Enquiry has been passed you will receive an email advising that a note has been added.

The status will now have changed to 'Pass' and you can now continue with the full application.

Case Tracking

Cancel Case      Continue Mortgage Case


Application	Underwriting	Offer	Completion
Form	Status	Submission Date	Download
Enquiry	Pass	26/04/2024	Download
Application	Outstanding		Download

By clicking 'Continue Mortgage Case' you will see that 'Enquiry' at the top has turned green and Stage 2 of 4 is now complete.

01 | Application    02 | Enquiry    03 | Application    04 | Complete

Enquiry

- Your Details page ✓
- About You - Employment Details ✓
- About Your Other Commitments ✓
- About The Property ✓
- About The Mortgage You Require ✓
- Further Information ✓
- Your Submission



**Stage 2 of 4 complete.**

Thank you for submitting your Enquiry Form. This will now be reviewed and any further information required will be requested via the notes section in the case update area.

Download Enquiry Form

## 5. How to submit a Full Application Form

Please note: 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](http://www.esbs.co.uk/intermediaries).

The Broker declarations at the start of the form must be answered 'Yes' or the application will be rejected.

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.

To continue with the Application Form you can click 'Cases' and then 'Continue' on the relevant Case ID.

The screenshot shows the esbs website interface. At the top left, the 'esbs' logo is followed by a navigation menu with 'Cases', 'Clients', 'Products', and 'Lending Criteria'. The 'Cases' link is circled in red. Below the navigation, there is a 'Cases' header and a 'Your cases' section. This section includes a search bar and a 'Start New Case' button. A table displays the following data:

Case Id	Application Stage	Status	Product Selected	Loan Value	LTV	Date of last action	Main Applicant Name	Number	Email	Actions
5003	Enquiry	Active		0.00	0	24/04/2024	Ruth R	r	@esbs.co.uk	Continue View
5001	Application	Submitted	274R SVR less 2.15% for 5 Years (Repayment/Part & Part)	250,000.00	55.56	18/04/2024	Vinny G	r	@esbs.co.uk (65575)	Continue View
4998	Enquiry	Cancelled		0.00	0	10/04/2024	Rick S	i	@aol.com	View

Alternatively, you can click on 'Clients' and then click 'Active' and then 'Continue Mortgage Case' on the relevant Case ID.

Title	First name	Last name	Date of birth	Email	Telephone	
Mrs	Ruth	R	04/04/15	r. n@esbs.co.uk	+44 24	Edit

Applicant  
**RR** Ruth R

47, L. STREET, MARKET H. , LEICESTERSHI  
LE AW

Case ID: 5003 Active

Then click 'Continue Mortgage Case'

RR Case 5003 Active  
Ruth R

Applicants

Main Applicant  
**RR** Ruth R

@esbs.co.uk

+44 24

Test doc Download

+ Add document

Edit Client

Case Tracking

Cancel Case **Continue Mortgage Case**

Application

Form	Status	Submission Date	Download
Enquiry	<span>Active</span>		<span>Download</span>
Application	<span>Outstanding</span>		<span>Download</span>

Notes

Type note... ▶

**Please note: The application form will be pre-populated with the answers provided in the completed Enquiry Form. Please check that these are still correct, whilst completing the remaining questions.**

As with the Enquiry Form instructions above, each completed page is saved automatically but you can return to it to edit if required. This can be done by clicking on page name in the blue box on the left hand side, or by using the arrows at the foot of each page.

**Please note: Leaving a part completed page will lose the data on that page and it will need to be re-keyed**

Please complete the remaining questions using the Enquiry Form instructions above as a guide. To follow are some additional assisting points relevant to the Application Form only:

### Solicitors

You will be asked if you wish to use the Society's solicitors. This should only be ticked 'Yes' if you intend to select a remortgage product which has Solicitors fees paid.

If you wish to use your own Solicitors or Licensed Conveyancers then they need at least two independent partners, and have the usual indemnity cover.



#### Do you wish to use the Society's panel solicitor?

Only applicable with certain remortgage products

Ruth R (Main Applicant)

Do you wish to use the Society's panel solicitor? (Only applicable with certain remortgage products)

If you use your own Solicitors or Licensed Conveyancers, we would require the firm to have at least two independent partners/directors and the usual solicitors/licensed conveyancers' indemnity cover.

Yes

No

### Uploading Files (Also see Section 7)

Towards the end of the form, you will once again be asked here to upload any further files. You can do so, or this can be done at any time after

- Application
- Your Details page 06/03/24
- About You - Employment Details ✓
- About Your Other Commitments ✓
- About The Property ✓
- About The Mortgage You Require ✓
- Further Information ✓
- Documents
- Declarations
- Fees
- Your Submission

Documents

Documents Required

Please upload supporting documentation:

Ruth R : Main Applicant

Category	Document Name	Delete	
Credit Card Statement	Test doc	X	View

Upload File

Applicant 2

Category	Document Name	Delete	
Ctf Voucher	Test doc	X	View
Other	Test File	X	View
Equifax Search	Bank statements	X	View

Upload File

**Declaration**

You will need to view the Declaration document before clicking to confirm.

**Please note: When you click view you will download a document which contains a number of pages which will require actioning. As such it is vital that you save this document as it cannot be retrieved after you click on 'Confirm'.**

**Application** Declarations

- Your Details page 06/03/24
- About You - Employment Details ✓
- About Your Other Commitments ✓
- About The Property ✓
- About The Mortgage You Require ✓

Declarations

Please view each declaration and tick to confirm that you have read and agreed to each one.

Declaration	Confirm	View
Declaration	<input type="checkbox"/>	View

The Declaration document includes:

- The Declaration
- Direct Debit Mandate
- Contact Preference forms
- Document Certification Header Sheet
- Procurement Payment Set Up Form

### Fees

Please select which fees you'd like to be added to the loan (if applicable), and also which 'Fees to pay now'.

The 'Fees to pay now' cannot be paid online at this time. Please ask the customer to telephone 01455 844422 (Option 4) to pay these fees which will need to be done before the application can be assessed.

- Application
- Your Details page 06/03/24
- About You - Employment Details ✓
- About Your Other Commitments ✓
- About The Property ✓
- About The Mortgage You Require ✓
- Further Information ✓
- Documents ✓
- Declarations ✓
- Fees
- Your Submission

Fees

Fees that can be added to the loan amount

Fee Name	Fee Amount	Select	Remove
Product Fee	£399.00	<input checked="" type="checkbox"/>	×
Electronic Transfer of Funds	£30.00	<input checked="" type="checkbox"/>	×

Fees you have added to the loan: £0.00 [Add Fees to Loan](#)

Fees to pay now

Fee Name	Fee Amount	Select
Booking Fee	£125.00	<input checked="" type="checkbox"/>
Product Fee	£399.00	<input type="checkbox"/>
Electronic Transfer of Funds	£30.00	<input type="checkbox"/>

Fees that you have paid: £0.00

Please note that 'Fees to pay now' cannot be paid online at this time. Please ask the customer to telephone 01455 844422 (Option 4) to pay these fees which will need to be done before the application can be assessed.

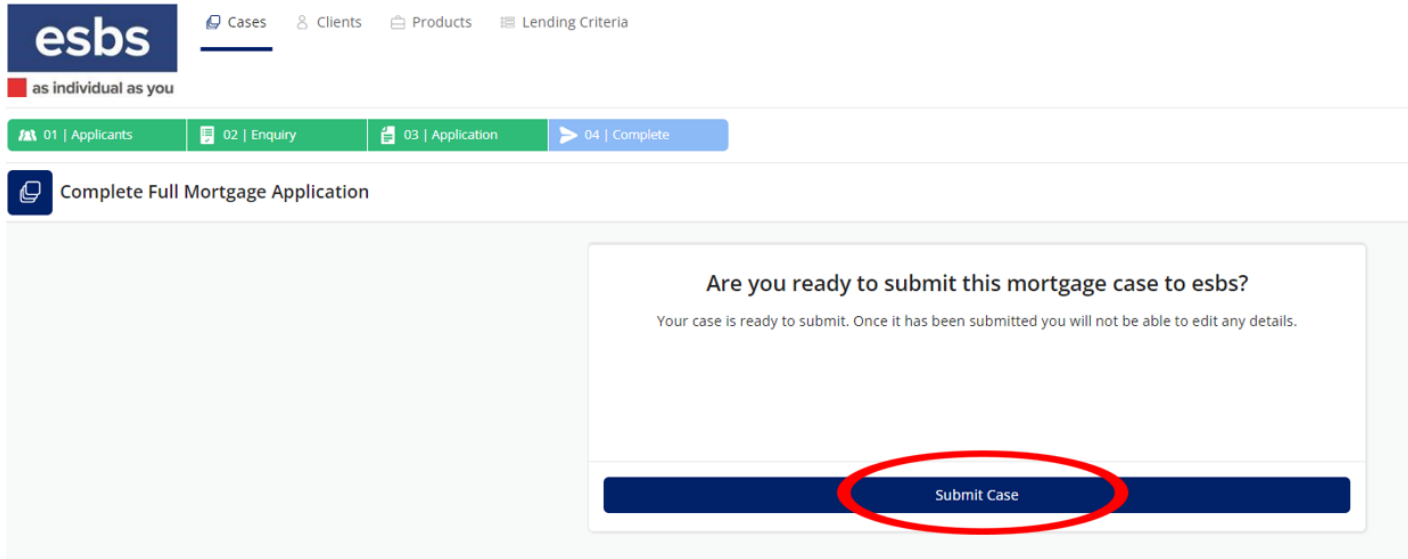
Now all of the sections to the left will have green ticks and you will be asked to submit your application.

You can then download a pdf of the full form.

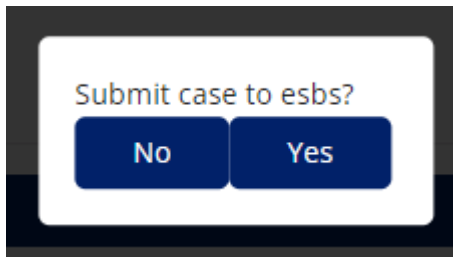
Next click on 'Complete Full Mortgage Application Form'

The screenshot displays the esbs application interface. At the top left is the esbs logo and navigation links for Cases, Clients, Products, and Lending Criteria. Below the logo is the tagline "as individual as you". A progress bar at the top shows four stages: 01 Applicants, 02 Enquiry, 03 Application, and 04 Complete. The left sidebar lists application sections, all of which have green checkmarks: Your Details page 06/03/24, About You - Employment Details, About Your Other Commitments, About The Property, About The Mortgage You Require, Further Information, Documents, Declarations, Fees, and Your Submission. The main content area shows a confirmation message: "Stage 3 of 4 complete. Thank you, you have completed an Application form. Please go on to the next step in the workflow." Below this message is a button labeled "Download Application Form". At the bottom right of the main area is a button labeled "Complete Full Mortgage Application". Both the "Download Application Form" button and the "Complete Full Mortgage Application" button are circled in red.

Then click 'Submit Case' Please note: you may need to click this twice



And then click 'Yes'



You will now see that the Application is 'Completed' and a confirmation email will be sent to you.

The screenshot displays the esbs Case 5003 interface. The top navigation bar includes 'Cases', 'Clients', 'Products', and 'Lending Criteria'. The case details show 'Case 5003' with a 'Submitted' status and the name 'Ruth R'. The 'Applicants' section lists 'Main Applicant: Ruth R' with contact information and a 'Test doc' download link. The 'Case Tracking' section features a progress bar with 'Continue Mortgage Case' selected and a table with the following data:

Form	Status	Submission Date	Download
Enquiry	Pass	26/04/2024	Download
Application	Completed	26/04/2024	Download

The 'Application' row is circled in red. The 'Notes' section contains two entries: 'Thank you - the Enquiry Form has now been passed and the full application form can be completed and submitted' (26 Apr 2024 14:52) and 'Hello xxx and many thanks again for the enquiry. To help, could you please upload the last two years accounts (or full tax returns if no accounts), last three months business bank statements and I...' (26 Apr 2024 14:51).

as individual

01 | Applicants 02 | Enquiry 03 | Application 04 | Complete

Application

- Your Details page 06/03/24
- About You - Employment Details ✓
- About Your Other Commitments ✓
- About The Property ✓
- About The Mortgage You Require ✓
- Further Information ✓
- Documents ✓
- Declarations ✓
- Fees ✓

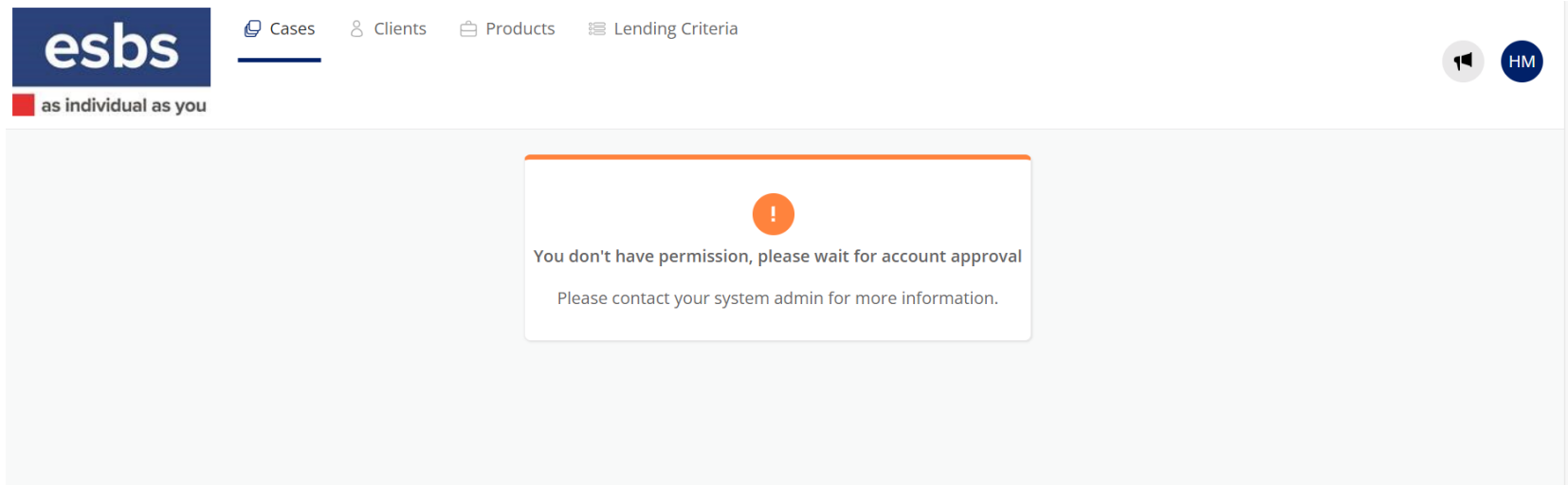
Application

Confirm your submission?

You are about to submit this stage of the process. Please take a moment to review the details you have entered before progressing.

Submit Application

In the unlikely event that you are attempting to submit the form prior to your registration being approved, you will see the following message. If this is the case then please contact us asap.



**Please Note: 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>**

## 6. Viewing and Adding Notes

**Please note: You can add and view notes at any time after a client has been created**

To view and add notes click 'Cases' and then 'Continue' on the relevant Case ID.

Or click 'Clients' and then on the relevant case ID.

The notes are on the right hand side with the notes from esbs headed 'esbs'.

The screenshot displays a user interface for managing a mortgage case. At the top left, the case is identified as 'Case 5003' for 'Ruth Rack', with an 'Active' status. The interface is divided into three main sections: 'Applicants', 'Case Tracking', and 'Notes'. The 'Applicants' section shows 'Ruth R' as the main applicant with contact details and a document 'Test doc'. The 'Case Tracking' section features a table of application forms and two buttons: 'Cancel Case' and 'Continue Mortgage Case'. The 'Notes' section, highlighted with a red circle, contains a text input field and two notes from 'esbs'. The first note is a confirmation of enquiry form completion, and the second is a request for financial documents.

Form	Status	Submission Date	Download
Enquiry	Active		Download
Application	Outstanding		Download

**Notes**

Type note...

esbs  
Thank you - the Enquiry Form has now been passed and the full application form can be completed and submitted  
26 Apr 2024 14:52

Uploaded as requested  
26 Apr 2024 14:52

esbs  
Hello xxx and many thanks again for the enquiry. To help, could you please upload the last two years accounts (or full tax returns if no accounts), last three months business bank statements and I...  
See more  
26 Apr 2024 14:52

When esbs adds a new note you will receive an email notification asking you to log in as a new note has been added to the case.

## 7. Upload Supporting Documents/Information

**Please note: You can also upload documents at any time after a client has been created**

**Each documents to be uploaded can be no larger than 4mb in size**

To upload a document click 'Cases' and then 'Continue' on the relevant Case ID.

Or click 'Clients' and then on the relevant case ID.

To upload a file click on '+ Add documents'.

To download a file that you have uploaded, click on 'Download' from your list of uploaded documents

The screenshot displays a web application interface with two main sections: 'Applicants' and 'Case Tracking'. The 'Applicants' section is divided into two client profiles. The top profile is for 'Main Applicant Ruth R.' with a profile picture 'RR'. Below her name, there are fields for email and phone number. A list of documents is shown below, including 'Test doc' with a green checkmark and a 'Download' button. A red circle highlights the 'Download' button for 'Test doc' and the '+ Add document' button below it. The bottom profile is for 'Applicant Lou S.' with a profile picture 'LS'. It also shows email and phone fields, and a list of documents: 'Test doc', 'Test File', and 'Bank statements', each with a green checkmark and a 'Download' button. A large red circle highlights the entire document list for Lou S. The 'Case Tracking' section on the right has a 'Cancel Case' button at the top. Below it, there are two tabs: 'Application' and 'Underwriting'. The 'Application' tab is active, showing a 'Form' section with 'Enquiry' (Pass) and 'Application' (Completed) status indicators. The 'Underwriting' tab is also visible. Below the case tracking, there is a 'Loan Details' section with a 'Details' sub-section containing fields for Organisation, Address, Purchase Price, Loan Amount, Mortgage Term, and Product Code.

## 8. Case Tracking

To access case tracking click 'Cases' and then 'View' on the relevant Case ID.

Or click 'Clients' and then on the relevant case ID.

The case tracking is towards the top of the page. Also on this page, is a summary of the loan details.

**The stages for case tracking are:**

### 1. Application

- Enquiry Form – This will show as 'Pass' once the Enquiry form has been assessed and passed (See Section 3)
- Application Form – This will show as Completed when the form is fully submitted (See Section 4)

As each of the following stages are completed, you will receive an email asking you to log in and view details.

### 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
- Employment Reference Received

### 3. Offer

- Offer Issued
- Offer Accepted

### 4. Mortgage Completed

- Mortgage Completed

Initially each stage will show as 'Active' and the date showing will be that of when the full form was submitted.

When the stage is completed it will show as 'Completed' and the date will change to that of when the stage completed.

**Case Tracking**

Cancel Case      Continue Mortgage Case

Application      Underwriting      Offer      Completion

Form	Status	Submission Date	Upload	Download
Application Received	Completed	29/04/2024	Upload	Download
Fees Collected	Completed	29/04/2024	Upload	Download
ID Verified	Active	26/04/2024	Upload	Download
Credit Search Conducted	Active	26/04/2024	Upload	Download
Income and Affordability Assessed	Active	26/04/2024	Upload	Download
Valuer Assessed	Active	26/04/2024	Upload	Download
Valuation Signed-off	Active	26/04/2024	Upload	Download
Signed Declaration Received	Active	26/04/2024	Upload	Download
Signed Direct Debit Mandate Received	Active	26/04/2024	Upload	Download
Employment Reference Received	Completed	29/04/2024		Download

Where esbs has uploaded a file for you to view or download i.e. a copy of the valuation report or a copy of the Offer once issued, this can also be found in the Case Tracking:

**Case Tracking**

[Cancel Case](#) [Continue Mortgage Case](#)

Application Underwriting Offer Completion

Form	Status	Submission Date	Upload	Download
Application Received	Completed	29/04/2024	<a href="#">Upload</a>	<a href="#">Download</a>
ID Verified	Completed	29/04/2024	<a href="#">Upload</a>	<a href="#">Download</a>
Credit Search Conducted	Active	26/04/2024	<a href="#">Upload</a>	<a href="#">Download</a>
Income and Affordability Assessed	Active	26/04/2024	<a href="#">Upload</a>	<a href="#">Download</a>
Valuer Assessed	Completed	29/04/2024	<a href="#">Upload</a>	<a href="#">Download</a>
Valuation Signed-off	Active	26/04/2024	<a href="#">Upload</a>	<a href="#">Download</a>
Signed Declaration Received	Active	26/04/2024	<a href="#">Upload</a>	<a href="#">Download</a>
Signed Direct Debit Mandate Received	Active	26/04/2024	<a href="#">Upload</a>	<a href="#">Download</a>
Employment Reference Received	Completed	29/04/2024		<a href="#">Download</a>

## 9. Forgotten Password

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

Please note: esbs will not know your password and please never give this to the Society

### Sign in

Sign in with your email address

Email Address

Email Address

Password [Forgot your password?](#)

Password

Sign in

Don't have an account? [Sign up now](#)

Then enter your email address click on 'Send verification code'

### User Details

Email Address

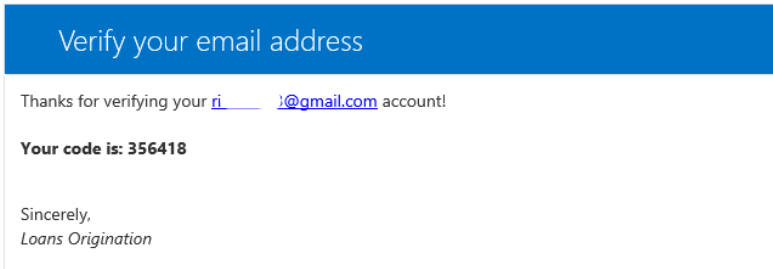
r[redacted].co.uk

Send verification code

Continue

Cancel

Retrieve your six digit Verification code from your email inbox. This is sent from Microsoft on behalf of Broker portal.



Add your verification code and click 'Verify code'

A form titled "User Details" with the instruction "Verification code has been sent to your inbox. Please copy it to the input box below." It contains an "Email Address" field with a masked email address, a "Verification code" field, and buttons for "Verify code", "Send new code", "Cancel", and "Done". A red oval highlights the "Verification code" field and the "Verify code" button.

Type in your new password and then confirm by typing it a second time.

**Please note: Your password must be between 8 and 64 characters and have at least one of the following:**

- **Upper case**
- **Lower case**
- **Number**
- **Special character (e.g. !£\$%^&\*~#).**

## User Details

New Password

Confirm New Password

Continue

Cancel

You will now be asked to Sign in using your email address and new password

## Sign in

Sign in with your email address

Email Address

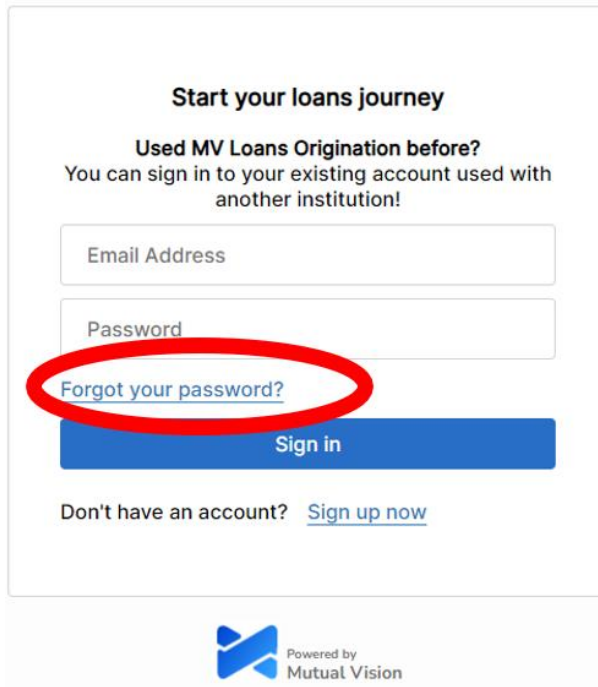
Password [Forgot your password?](#)

Sign in

Don't have an account? [Sign up now](#)

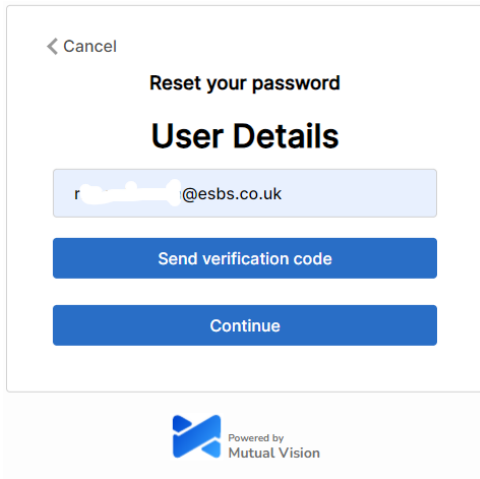
## 10. Change Email address

If you have changed your email address then it can be changed by first clicking on 'Forgot your password' on the Home Page.

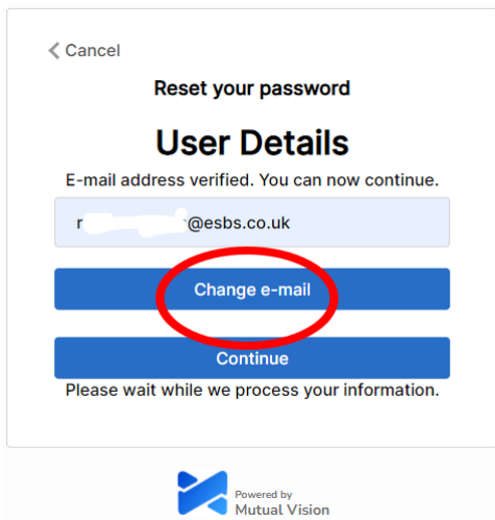


The screenshot shows a login form titled "Start your loans journey". Below the title, it asks "Used MV Loans Origination before?" and states "You can sign in to your existing account used with another institution!". There are two input fields: "Email Address" and "Password". A blue "Sign in" button is located below the password field. A red oval highlights the text "Forgot your password?" which is a link. Below the button, it says "Don't have an account? [Sign up now](#)". At the bottom, there is a logo for "Powered by Mutual Vision".

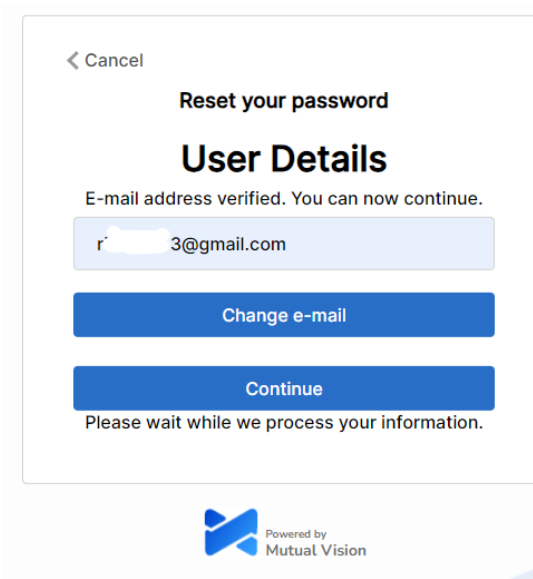
Then add your **new** email address and click on 'Send verification code'



Click on Change e-mail



Then continue and your email has now been changed.



You will now need to request a new Verification code and then you will be asked to change your password

## 11. Change your Settings

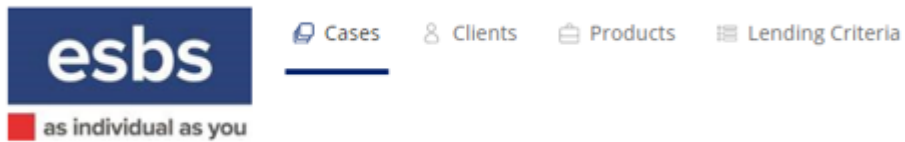
Please contact esbs If you wish to:

- Change Your firm details
- Amend your contact preferences
- Amend your chosen Mortgage Club(s)

You can change the following in Broker Portal at any time:

- First Name
- Last Name
- Job Title
- Mobile Number

At the top left of the page, click on the circle with your initials



Then click on 'Profile'

My Account >

- Richard Carson
- Profile**
- Help
- Log out

Update your Personal Details and then click 'Update details'

### Personal Details

First Name

Last Name

Job Title

Mobile Number

**Update details**

## 12. Products

Details of the current products can be found by clicking on 'Products'



The full products will be shown, or you can filter by:

- Rate Type
- Product Category

Or you can use the 'Search' facility if you know the product number.

At the side of each product is an 'info' button to gain more details

Rate type ▼ Product Category ▼ Search

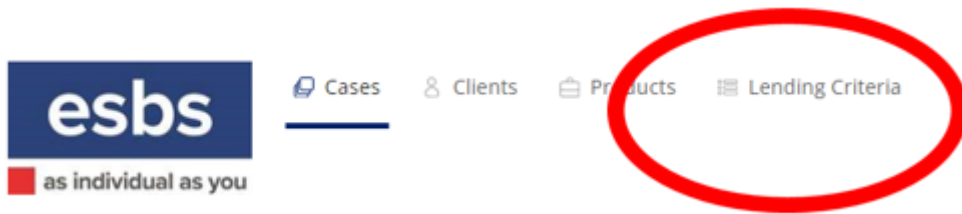
Product	Rate Type	Loan Purpose	Product Code	% Initial Rate	% Subsequent	% LTV	Product Fee	More Info
225E Standard Variable Rate - Purchase(Interest only)	Variable	House Purchase	80	6.99	6.99	1 - 75	£199.00	<a href="#">Info</a>
225E Standard Variable Rate - Remortgage(Interest only)	Variable	Remortgage	80	6.99	6.99	1 - 75	£199.00	<a href="#">Info</a>
225R Standard Variable Rate - Purchase(Repayment/Part & Part)	Variable	House Purchase	80	6.99	6.99	1 - 90	£399.00	<a href="#">Info</a>
225R Standard Variable Rate -Remortgage(Repayment/Part & Part)	Variable	Remortgage	80	6.99	6.99	1 - 90	£399.00	<a href="#">Info</a>
249E No Early Repayment Charge SVR Mortgage(Interest only)	Variable	House Purchase	80	6.99	6.99	1 - 75	£1.00	<a href="#">Info</a>
249E No Early Repayment Charge SVR Mortgage(Interest only)	Variable	Remortgage	80	6.99	6.99	1 - 75	£1.00	<a href="#">Info</a>
249R No Early Repayment Charge SVR Mortgage(Repayment/Part & Part)	Variable	House Purchase	80	6.99	6.99	1 - 75	£1.00	<a href="#">Info</a>
249R No Early Repayment Charge SVR Mortgage(Repayment/Part & Part)	Variable	Remortgage	80	6.99	6.99	1 - 75	£1.00	<a href="#">Info</a>
268R Mixed Use Property Mortgage (Repayment)	Variable	House Purchase	80	5.94	6.99	1 - 50	£999.00	<a href="#">Info</a>
268R Mixed Use Property Mortgage (Repayment)	Variable	Remortgage	80	5.94	6.99	1 - 50	£999.00	<a href="#">Info</a>

<< < 1 of 4 > >>

### 13. Lending Criteria

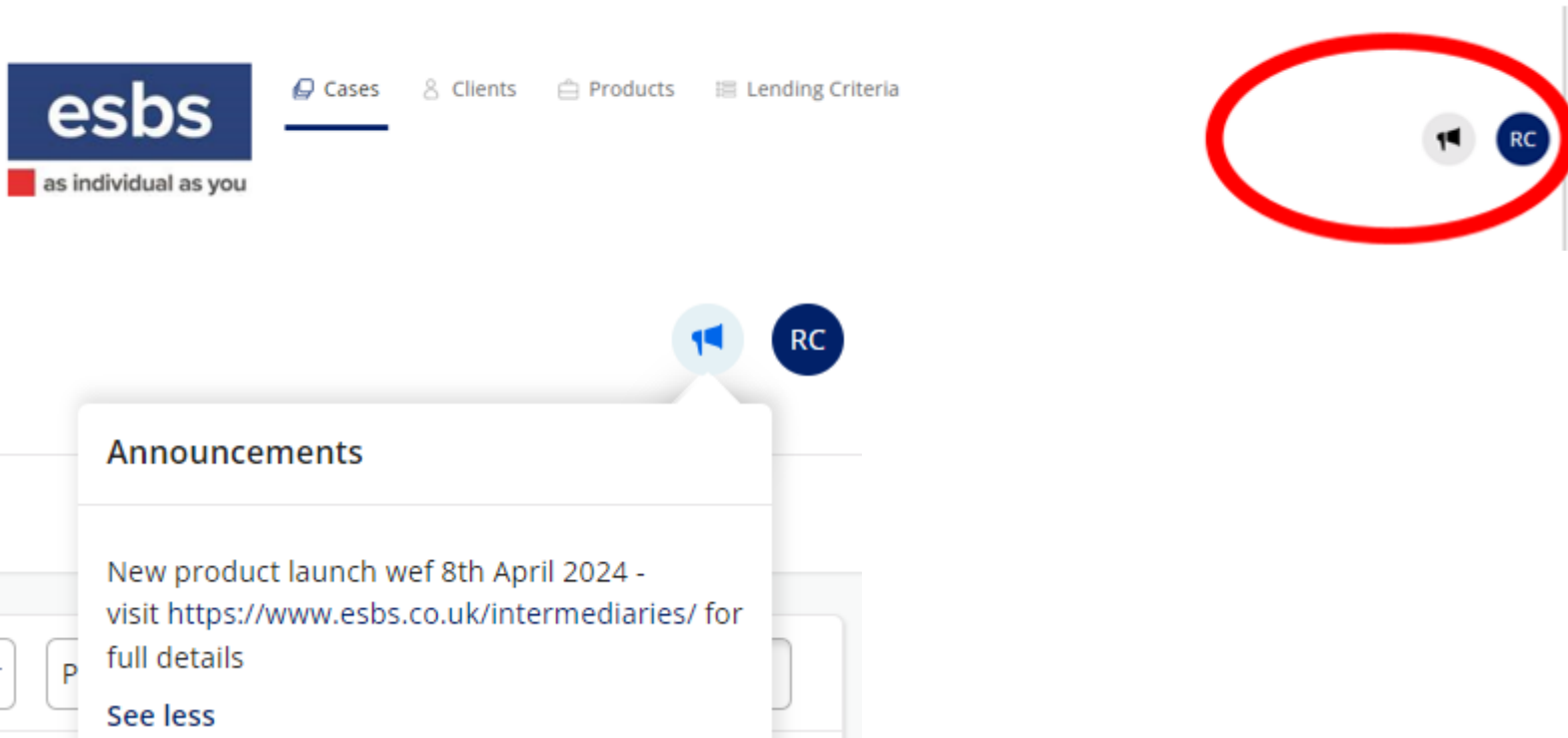
By clicking on 'Lending Criteria' a new tab will open and you will be taken to the Society's Intermediary Landing page.

There are numerous useful links on this page, including to the current Lending Criteria.



## 14. Announcements

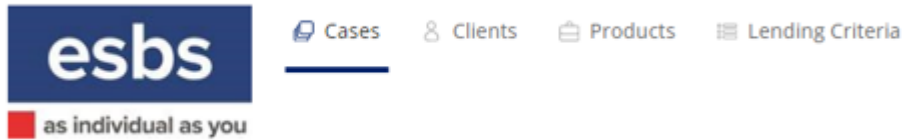
Be sure to click on the following icon at the top left of the page to see latest news on product or criteria updates:



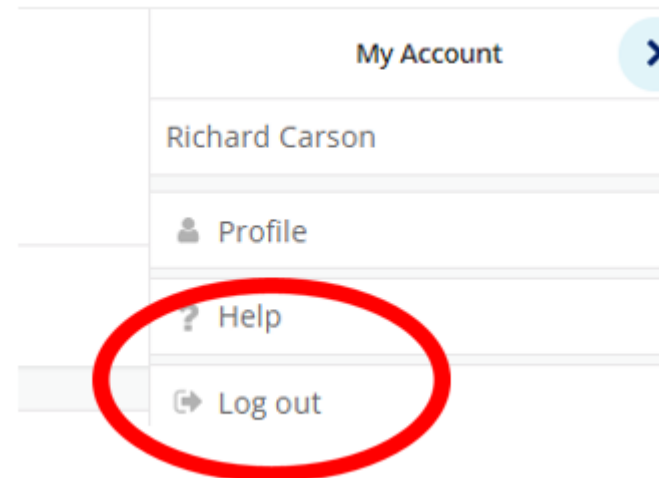
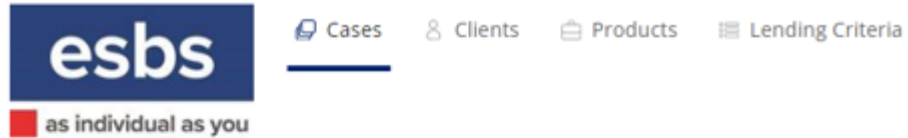
## 15. Logging Out

After a certain period of time, you will automatically be logged out.

To log out before then, click on the circle with your initials

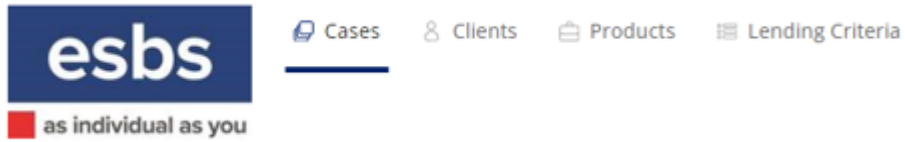


Then click on 'Log out'

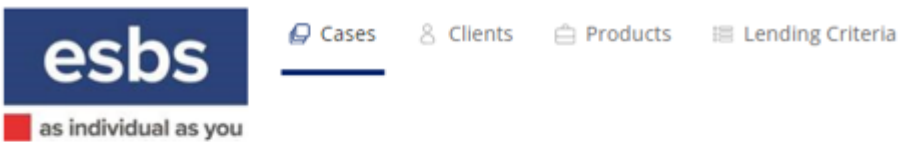


## 16. Help

Details as to how to access further help can be found by clicking on the circle with your initials

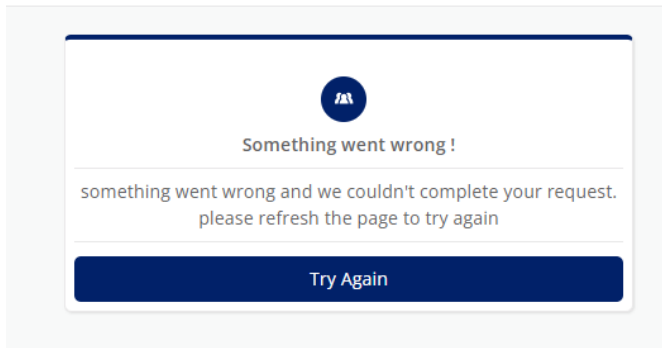


Then click on 'Help'



## 17. Frequently Asked Questions

### 1. Why do I see this image?



It is likely that you have timed out so please log back in again

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

Yes, but please upload the signed Declaration and Direct Debit mandate as these are required before the Underwriting Team can start to assess the case.

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

For any issues regarding the Broker portal system please contact our BDM Team on 01455 844422 (Option 3) or

- **Richard Carson** – Business Development and Marketing Manager. T: 01455 849019 M: 07803 146824 E: richardcarson@esbs.co.uk
- **Shane Dye** – Business Development Manager. T: 01455 849017 M: 07803 146827 E: shanedye@esbs.co.uk
- **Harry Modha** – Telephone Business Development Manager – T: 01455 243041 E: harrymodha@esbs.co.uk

### 4. 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 up to the last fully completed page. If you are logged out unexpectedly, the system will revert to the last fully completed page.

**5. 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.

**6. I have registered, but when I try to submit the application online I get a message that says 'You don't have permission, please wait for account approval'?**

This could be because we have not set you as an 'Active Broker' online. Whilst waiting for your registration to be approved you can add Client details, complete Enquiry forms and upload documents however you will not be able to submit a full Application form until your registration has been approved. You will receive an email once this has changed. See Sections 1 and 2.

# Mortgages as individual as you

**esbs**

22 THE HOLLOW, EARL SHILTON, LEICESTER LE9 7NB

 01455 844422  [www.esbs.co.uk](http://www.esbs.co.uk)  [enquire@esbs.co.uk](mailto:enquire@esbs.co.uk)

Branch office: Malt Mill Bank, Barwell, Leicester



Earl Shilton Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority