

# **Application Manager – Document Upload Guide**

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## Outline

- Application Manager is designed for use by intermediaries. It is a central point from which intermediaries can use the affordability calculator, upload supporting documents, download letters and the mortgage offer, and check on case progress.
- An Intermediary will need to use the Affordability Calculator before submitting a mortgage application via the Online Trading service. Once a case is submitted the intermediary will be able to upload supporting documentation via the Application Manager.
- Intermediaries will need to use their Online Trading username FCA number & password to log into the Application Manager.
- The Affordability Calculation needs to be linked to its mortgage application.
- The Application Manager will allow intermediaries to upload supporting documents and confirm to underwriters when the case is ready to be assessed.
- Underwriters will assess the supporting documents. Progress updates will be communicated via the Application Manager, email or phone.

## Technical requirements

### Document upload types

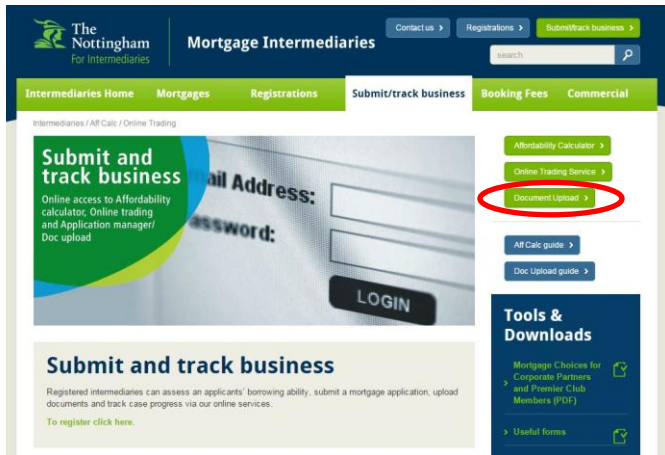
Documents that can be uploaded include: PDF, PNG, JPG, GIF, Tiff and TXT file formats.

Word or Excel documents cannot be uploaded.

Documents greater than 4MBs will not be accepted by Application Manager

# How to use Application Manager

## Logging In:



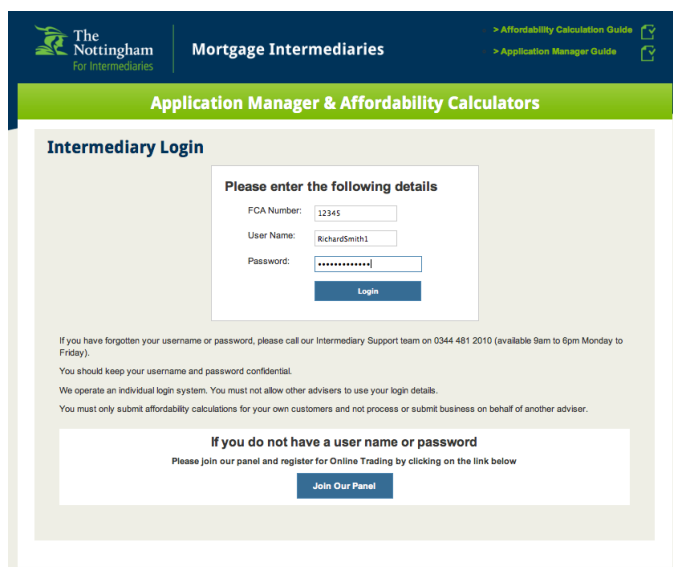
Click the Document Upload link on the Submit/track business page



You will be directed to the Application Manager and Affordability Calculator home page.

As a registered member, you will be able to conduct an affordability calculation and access the Application Manager to upload supporting documents.

To start uploading documents you will need to click on the blue bar titled Application Manager – Document Upload



To log in you will be required to enter your:  
Registered FCA Number,  
User Name,  
Password,  
(This is the same information you use to access the Online Trading service)

## Summary page overview

You will enter on the Summary Page. This will list all the cases submitted through the Online Trading service from May 7<sup>th</sup> 2015. *Historic cases will not appear.*

On your first visit the page will be blank unless you have submitted a case via the Online Trading service. As you submit cases the list will get longer. New cases will appear at the top of the list and all other applications will appear in order of date last opened.

The screenshot displays the 'Application Manager' interface for 'The Nottingham For Intermediaries'. The header includes navigation links for 'Affordability Calculation Guide' and 'Application Manager Guide'. The main content area shows a list of mortgage cases, each with a status indicator (traffic light or house icon) and a 'Manage Case' button. The cases are sorted by 'LAST OPENED ON' date.

LAST OPENED ON	MORTGAGE NUMBER	PRIMARY POSTCODE	STATUS
Not Opened	3306318100	NG5 5JQ	BTL
09 Mar 2015 14:36PM	3306323405	NG2 2EE	RES
Not Opened	3306320610	NG5 8SA	BTL
16 Mar 2015 15:05PM	3306317005	NG5 1FP	RES

Navigation: 5 | < Previous | 1 | 2 | Next >

1. Your name appears at the top of the page, with your company name in brackets.
2. You can search for specific cases by typing in the related mortgage number and clicking search.
3. Each case appears as a block with a quick summary of the case progress. A traffic light system shows at a glance if action is needed on a case.
4. On the far top right of each block a navy blue house indicates a BTL, a green house indicates a residential case.
5. Each page shows 10 cases. You will be able to navigate through the pages by clicking the previous/next button.

## Summary detail

The screenshot shows the 'Application Manager' section of the 'Mortgage Intermediaries' portal. At the top, there are navigation links for 'Affordability Calculation Guide' and 'Application Manager Guide'. Below the header, there are two tabs: 'Affordability Calculator' and 'Application Manager'. The main content area displays a case summary for 'Jas Padam (Jas Padam and Co)'. It includes a search bar for the mortgage number. The case details are as follows:

1	LAST OPENED ON Not Opened	2	MORTGAGE NUMBER 3306320207	3	PRIMARY POSTCODE NG5 8SA	4	
5	APPLICANT(S) Mr P Brough & Mrs S Brough						
6	Application submitted, awaiting your action			7			
	APPLICATION:	Submitted		Manage Case			
7	AFFORDABILITY:	Awaiting Aff Calc		Go To Affordability Applications			
	FEE:	Awaiting Fee					
	DOCUMENTS:	Awaiting Mandatory Documents					

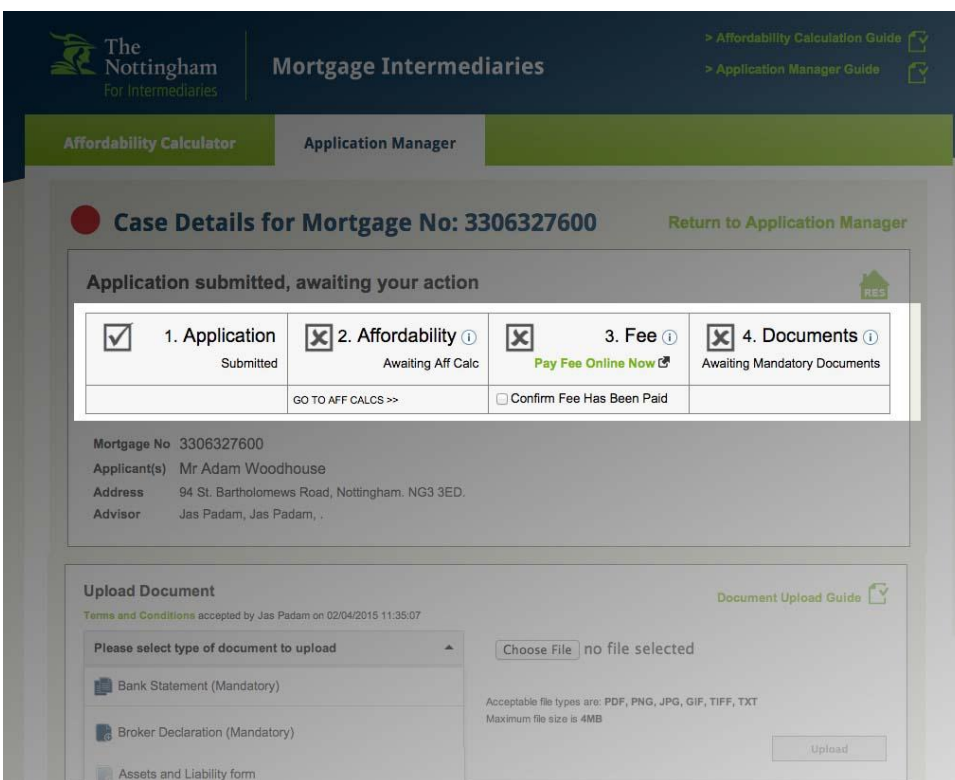
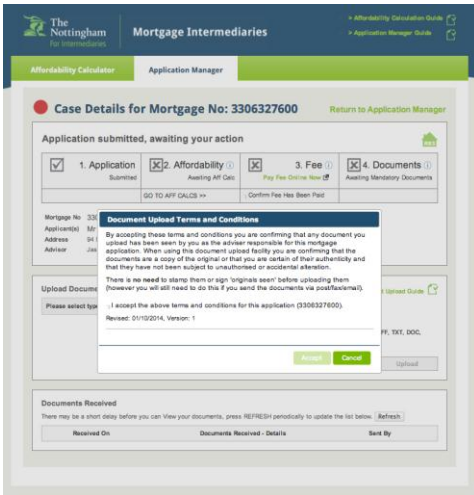
Each individual case has the following information:

1. The date that this case was last reviewed (either by the intermediary or an underwriter).
2. The mortgage number related to the application. This is the same number you add when submitting the affordability calculation.
3. Primary post code of the property being purchased/remortgaged.
4. Colour coded houses to quickly show type of application. A green house indicates a residential application, while a navy blue house indicates a BLT application.
5. The name of applicant(s).
6. A traffic light system will indicate the status of the application and assist with case tracking.
  - a. Red indicates that actions are required.
  - b. Amber indicates the intermediary has not yet confirmed the case is ready to be assessed. At this status an underwriter will not review the application.
  - c. Green indicates that the case is with an underwriter and there are no actions needed by the intermediary at this point.
  - d. There is also a text explanation of the case progress e.g. in the example above it shows the application has been submitted but the underwriters are still waiting for the intermediary to carry out additional actions.
7. This panel provides a summary of outstanding/completed tasks.
8. Clicking on **Manage Case** links through to full case details where tasks can be managed e.g. upload docs, link affordability, pay fees. Clicking on **Go To Affordability Applications** directs you to the related calculation.

## Managing cases

### Accept terms and conditions

At the start of every case you will be asked to accept the Document Upload terms and conditions. You will not be able to progress until you have accepted these.



### 4 steps to progress an application

1. Confirmation the application has been submitted via Online Trading service (you do not need to do anything here)
2. Link the Affordability Calculator to this application
3. Pay the associated fees
4. Upload supporting documents

On entering the page, box **1. Application** will be ticked. The other three boxes: **2. Affordability**, **3. Fee**, and **4. Documents** will have a cross in the box indicating that these require further actions.



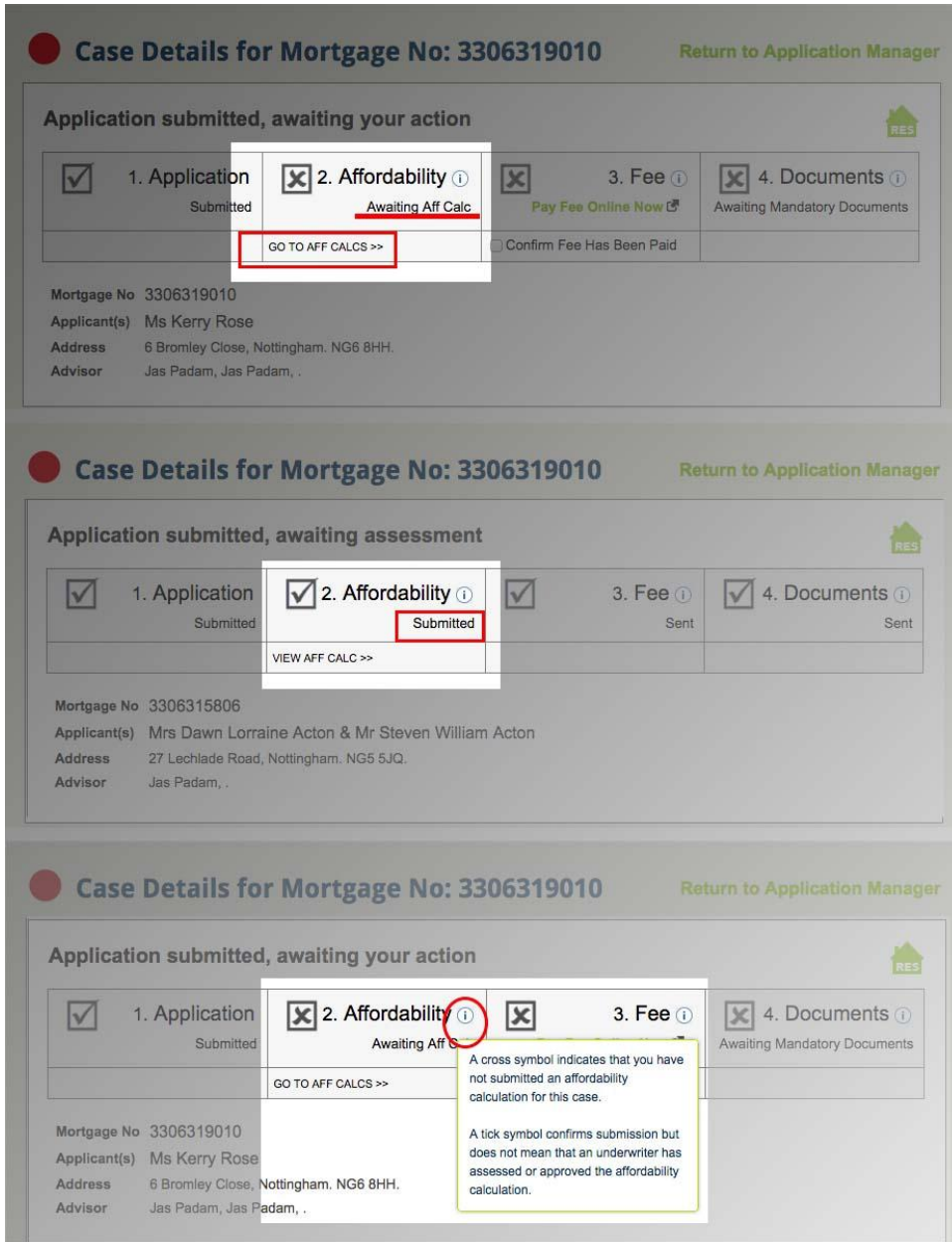
# Affordability

The Affordability Calculation must always be carried out prior to submitting online residential cases.

If this has not been done or linked to this application, the status shows as **Awaiting Aff Calc** with a cross symbol. The link will take you to the Affordability Calculator.

Once the affordability calculation has been linked with the application, the status changes to **submitted** with a tick symbol. This element of the process is complete.

Hovering over the **i** icon will provide you with help notes.





## Fees

The screenshots show the following progression:

- Screenshot 1:** The '3. Fee' step is marked with a cross (X) and a 'Pay Fee Online Now' link. A checkbox for 'Confirm Fee Has Been Paid' is present but unchecked.
- Screenshot 2:** Similar to the first, but the 'Confirm Fee Has Been Paid' checkbox is now checked.
- Screenshot 3:** An 'Online Payment Confirmation' dialog box is displayed over the '3. Fee' step, asking the user to click 'Confirm' if payment has been made.
- Screenshot 4:** The '3. Fee' step is now marked with a checkmark (✓) and the status 'Sent'.

You will be required to tick the box confirming payment of the booking fee (if applicable) via the online payment system or by cheque.

Clicking the **Pay Fee Online Now** link will allow you to pay online. The Cross symbol will indicate that payment has not yet been paid.

Once payment has been made, you will need to confirm the fee has been paid by ticking the box.

Before this element of the process is complete a further payment confirmation box appears. **Click confirm** if it has been done.

Once payment has been confirmed the status shows as Sent and a tick symbol will appear.

Once The Nottingham has received payment the status will change to Received.

## Uploading supporting documents

You will need to upload the required supporting documents before a case can be assessed by underwriters. The status **Awaiting Mandatory Documents** with a cross symbol indicates that mandatory documents are required.

The screenshot displays the 'Application Manager' interface for 'The Nottingham For Intermediaries'. It shows 'Case Details for Mortgage No: 3306327600'. The application status is 'Application submitted, awaiting your action'. A progress bar indicates four steps: 1. Application (Submitted), 2. Affordability (Awaiting Aff Calc), 3. Fee (Pay Fee Online Now), and 4. Documents (Awaiting Mandatory Documents). Below this, the applicant's details are listed: Mr Adam Woodhouse, 94 St. Bartholomews Road, Nottingham. NG3 3ED, advised by Jas Padam.

The 'Upload Document' section shows a dropdown menu with options: Bank Statement (Mandatory), Broker Declaration (Mandatory), Assets and Liability form, and Mortgage Statements. A 'Choose File' button is present, currently showing 'no file selected'. Below the dropdown, it states: 'Acceptable file types are: PDF, PNG, JPG, GIF, TIFF, TXT. Maximum file size is 4MB'. An 'Upload' button is also visible.

The 'Documents Received' section contains a table with the following data:

Received On	Documents Received - Details	Sent By	
09/02/15 12:04	Proof Of Income	Dawn Acton	<a href="#">View Document</a>
28/01/15 16:24	Proof Of Income	Dawn Acton	<a href="#">View Document</a>
27/01/15 12:48	Proof of ID	Dawn Acton	<a href="#">View Document</a>
27/01/15 12:45	Proof of ID	Dawn Acton	<a href="#">View Document</a>
27/01/15 12:45	Proof Of Income	Dawn Acton	<a href="#">View Document</a>
27/01/15 12:44	Direct Debit Instruction	Dawn Acton	<a href="#">View Document</a>
27/01/15 12:40	Customer Declaration	Dawn Acton	<a href="#">View Document</a>
27/01/15 12:39	Broker Declaration	Dawn Acton	<a href="#">View Document</a>
27/01/15 12:37	Bank Statement	Dawn Acton	<a href="#">View Document</a>

- Select document:** A drop down menu will show the documents required for upload. Mandatory documents show in dark blue and optional documents show as pale blue. Supporting documents for each applicant is required.
- Choose file:** Click on **Choose File** to find the relevant document.
- Upload:** Click upload to upload the file to our system.
- Document Received:** Documents are listed here as they are uploaded. It shows:
  - the date documents are uploaded,
  - the document title
  - who uploaded the document.
This will be either the intermediary or the underwriter.
- View Document:** View uploaded documents by clicking the View Document button.

*Notes: you can only upload the following formats – PDF, PNG, JPG, GIF, TIFF, or TXT documents. Word and Excel documents will not be accepted. Documents cannot be larger than 4MB.*

### **Mandatory documents required are:**

Broker Declaration  
Customer declaration  
Bank statements (all applicants)  
Proof of ID (all applicants)  
Direct Debit Instruction  
Proof of income (all applicants)  
Assets and Liabilities (BTL only)

### **Optional documents:**

Mortgage statements  
P60  
Proof of deposit  
Proof of residence

### **Additional requirements**

Before submitting a case for assessment the mandatory supporting documents are required to be uploaded. Other documents are optional.

After submitting the case, the underwriter may require further information. In this instance they will contact you via email or phone and specify the additional requirements. You will need to log back into Application Manager and the new required documents will appear as mandatory in the dropdown list under **Upload Documents** (Number 1 in image on the previous page).

### **Proof of income**

The last three month's wage slips must be submitted. While these can be uploaded separately as individual Proof Of Income documents we suggest you scan them onto one document and upload collectively.

If you decide to upload them separately, after the first Proof Of Income document has been uploaded, the mandatory status will change to optional, and will then allow you to upload as many as you require.


If there are two applicants but only one income is being assessed, the system will expect proof of income for both applicants. You will need to upload a document for the second applicant with the wording "Applicant 2 income not being assessed".



If your client is self-employed and you wish us to obtain an accountant's certificate (instead of uploading Accounts) you will need to upload a document with the wording "Please obtain an accountant's certificate for my client."

### **Assets and Liabilities (BTL only)**

If you're submitting a buy to let application you will be required to upload a completed Assets and Liabilities form. This can be found in the useful forms section of the intermediary website.

[www.thenottingham.com/intermediaries/useful-forms](http://www.thenottingham.com/intermediaries/useful-forms)


**Mortgage Intermediaries**

[> Affordability Calculation Guide](#) 
  
[> Application Manager Guide](#) 

Affordability Calculator
Application Manager

●
Case Details for Mortgage No: 3306317909
Return to Application Manager

**Application submitted, awaiting your action** BTL


<input checked="" type="checkbox"/> 1. Application <small>Submitted</small>	<input type="checkbox"/> 2. Affordability <small>Not Applicable</small>	<input checked="" type="checkbox"/> 3. Fee <small>①</small> <small>Received</small>	<input checked="" type="checkbox"/> 4. Documents <small>①</small> <small>Awaiting Mandatory Documents</small>
--	--	--	--

**Mortgage No** 3306317909

**Applicant(s)** Mr Matthew Daniel Jones & Mrs Sharron Jones

**Address** 54 Glendon Drive, Nottingham. NG5 1FP.

**Advisor** Dawn Acton, Dawn Acton, Mortgage Advice Bureau.

**Upload Document** Document Upload Guide 

Terms and Conditions accepted by Dawn Acton on 02/03/2015 16:00:24

Direct Debit Instruction
Choose File
no file selected

I confirm acceptance of these DDI terms:
 Acceptable file types are: PDF, PNG, JPG, GIF, TIFF, TXT  
Maximum file size is 4MB

We/Nottingham Building Society do not operate a "Paperless Direct Debit" scheme and cannot accept instructions electronically or by telephone; we require from the mortgage applicant(s) a fully completed Direct Debit Instruction (DDI).

By you uploading the DDI:

1. the mortgage applicant(s) is/are not entering into an electronic DDI scheme
2. you are confirming that the form has been completed and signed by the appropriate mortgage applicant(s)

If the DDI has not been fully and correctly completed or is otherwise invalid we will ask you to obtain and upload or send a further DDI. We will then set up the DDI with the mortgage applicant(s) bank; some banks may contact them to confirm this. At completion we will contact the mortgage applicant(s) directly to give them notice of the payments required.

When uploading the Direct Debit Instruction (DDI) you must confirm you have the applicant's authority to set up the DDI on their behalf.

We no longer require the original Direct Debit Instruction (DDI).

## Packaging confirmation

**Case Details for Mortgage No: 3306319010** [Return to Application Manager](#)

Application submitted, awaiting your action

<input checked="" type="checkbox"/> 1. Application Submitted	<input checked="" type="checkbox"/> 2. Affordability ⓘ Awaiting Aff Calc	<input checked="" type="checkbox"/> 3. Fee ⓘ Sent	<input type="checkbox"/> ? 4. Documents ⓘ Waiting For Your Confirmation
---	---	--	--

confirm all documents have been Uploaded

Mortgage No 3306319010  
Applicant(s) Ms Kerry Rose  
Address 6 Bromley Close, Nottingham. NG6 8HH.  
Advisor Jas Padam, Jas Padam, .

When mandatory documents have been uploaded the status changes to **Waiting For Your Confirmation** and a ? symbol appears.

Tick the confirmation box when all supporting documents have been uploaded and you are ready for the case to be assessed.

**Case Details for Mortgage No: 3306328009** [Return to Application Manager](#)

Application submitted, awaiting your action

**Document Submission**

If all documents have been uploaded click Confirm.

<input checked="" type="checkbox"/> 1. Application Submitted	<input checked="" type="checkbox"/> 2. Affordability ⓘ Submitted	<input checked="" type="checkbox"/> 3. Fee ⓘ Sent	<input type="checkbox"/> ? 4. Documents ⓘ Waiting For Your Confirmation
---	---	--	--

confirm all documents have been Uploaded

Mortgage No 3306328009  
Applicant(s) Miss Lousie Blake  
Address 50 Whitworth Drive, Radcliffe-on-Trent, Nottingham. NG12 2DE.  
Advisor Jas Padam, Jas Padam, .

Once the confirmation box has been confirmed the status changes to **Sent** and a tick symbol appears.

**Case Details for Mortgage No: 3306319010** [Return to Application Manager](#)

Application submitted, awaiting your action

<input checked="" type="checkbox"/> 1. Application Submitted	<input checked="" type="checkbox"/> 2. Affordability ⓘ Submitted	<input checked="" type="checkbox"/> 3. Fee ⓘ Sent	<input checked="" type="checkbox"/> 4. Documents ⓘ Sent
---	---	--	--

Mortgage No 3306319010  
Applicant(s) Ms Kerry Rose  
Address 6 Bromley Close, Nottingham. NG6 8HH.  
Advisor Jas Padam, Jas Padam, .

## What next

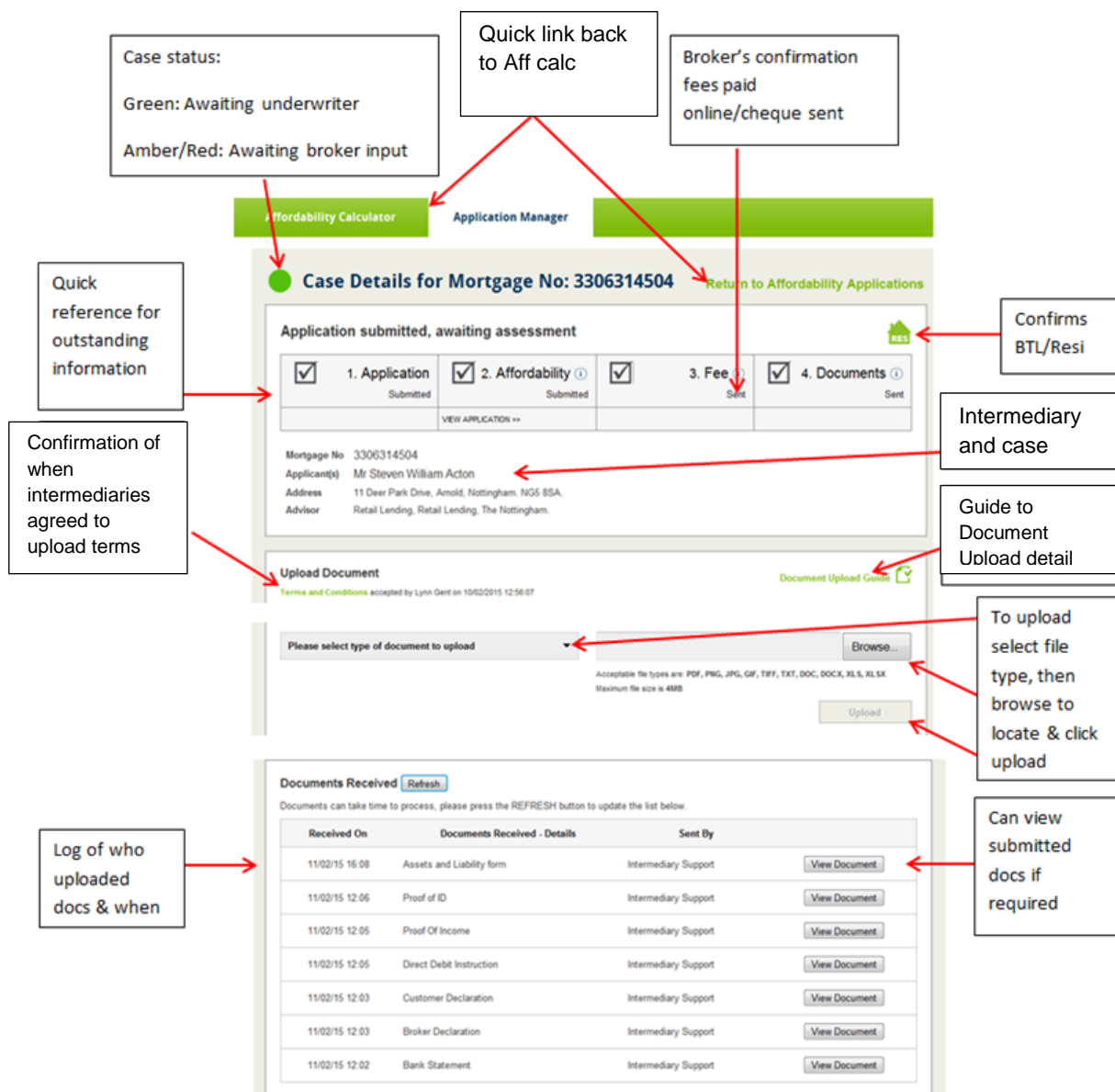
When all actions have completed, the top section of the page shows four ticks.

Once you have confirmed all the supporting documents have been uploaded our underwriters will be notified and will assess the case.

Further case progress can be viewed on the Application Summary Page.

# Appendix

## Overview guide



## Symbol guide



Residential mortgage



Buy to Let mortgage



Mandatory - can submit multiple documents



Mandatory – can only submit one document



Not mandatory - can submit multiple documents



Not mandatory – can only submit one document

## Traffic light system

- Missing documents, fees and/or affordability calculator
- Awaiting confirmation from broker ready to submit for assessment
- Case with an underwriter, no action needed by broker at this time

## Case tracking status

Application submitted, awaiting your action  
Application submitted, awaiting assessment  
Application being assessed  
Application being assessed, Valuation instructed  
Application being assessed, Valuation complete  
Offer issued  
Preparing for funds release  
Funds released  
Mortgage completed  
Mortgage application cancelled  
Mortgage completion postponed



## FAQS

### **I'm colour blind – how do I make sense of your system?**

If you hover over the tracking circles, text confirmation of the case status will appear.

### **Do I need to send you original documents? E.g. Direct Debit Instruction**

No, we no longer require any original documents to be sent to us.

### **What happens if I'm submitting a replacement case?**

Please upload the supporting documents against the new case. New declarations and DDI are required. Please ensure all supporting documents are current.

### **What do I do if I've uploaded the wrong document?**

Please contact Intermediary Support for guidance on 0344 481 2010.

### **What do I do if I've uploaded the wrong customer's documents?**

Please contact Intermediary Support for guidance on 0344 481 2010.

### **What happens when a case completes, will I still be able to see it?**

You will be able to see the case for three months post completion.

### **What do I do if my file size is bigger than 4MB?**

You will not be able to upload files that are outside of our specifications. Please reduce the size of the file, or separate the document into two or more parts.

### **What happens if a cheque has been sent for the fees, will I see this on Application Manager?**

You will still need to tick the box in Application Manager to confirm payment has been sent – the system will highlight as Sent. Once we receive the cheque the status will change to Received.

### **I don't have all the documents from the customer yet, can I upload what I've got so far?**

Yes – you can upload supporting documents as you receive them, however the case will not be assessed until all documents have been uploaded.

### **Is the date last opened the last time you looked at the case?**

The date last opened shows the last time the case was viewed by you or The Nottingham.

### **Only applicant one has income but it says applicant two proof of income documents are mandatory. What do I do?**

If there are two applicants but only one income is being assessed, the system will expect proof of income for both applicants. You will need to upload a document for the second applicant with the wording "Applicant 2 income not being assessed".

**What happens if your system is offline?**

If the system is offline a message will appear stating when we anticipate the service to be back online. If your enquiry is urgent please contact Intermediary Support on 0344 481 2010.

**If any supporting documents have to be emailed in who certifies them?**

We no longer accept supporting documents by email/post where you have submitted your case online. Documents submitted via the Application Manager do not need to be certified.

If you have submitted a paper application, supporting documents should be certified by the financial adviser and submitted with the paper application form.

**How will I know if my case is being assessed?**

The summary page of the Application Manager will confirm the case progress.