



# Online Application: User Guide

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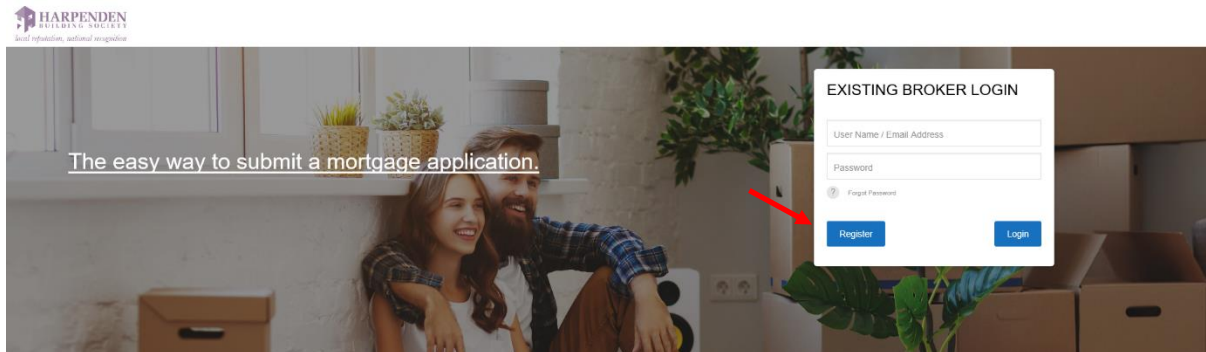
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**If you require any assistance please call 01582 463133 or  
email [brokerteam@harpendenbs.co.uk](mailto:brokerteam@harpendenbs.co.uk)**

## **Registration**

### **Step 1:**

To begin using broker online, you must first register yourself as a user. To begin the registration process, navigate to the link provided and click the “Register” button.



### **Step 2:**

The screenshot shows a form titled "Registration Type". Below the title is the instruction "Please select the type of Registration you wish to complete." There are two options: "New Registration" with a selected radio button, and "Advisor to existing Registration" with an unselected radio button. At the bottom of the form are two blue buttons: "Already Registered ?" and "Next".

Select the button of “New Registration” if you are the first broker to register in your organisation or “Advisor to existing Registration” if your organisation has already registered and you know the FCA number.

Click “Next” to continue.

**Step 3:**

**Your Details**

Email Address

Select Title ▼

Your Name

Select Job Title ▼

Password

Confirm Password

Previous Next

Ensure the following fields are completed:

- Email Address
- Title
- Full Name
- Job Title
- Password
- Confirm Password

Your password must be 8 characters or longer and have at least one upper case, lower case and a number, as well as a special character. (e.g. !£\$%^&\*~#)

Click “Next” to continue.

**Step 4a:**

**Organisation Details**

FCA Number

Organisation Name

Trading As Name

Post Code Lookup

Property Name

Property Number

Road

District

Town

County

Phone Number

Network ▼

Mortgage Clubs

Previous Next

If you are registering as a ‘New Registration’ and are FCA regulated, please enter your FCA number in the corresponding field.

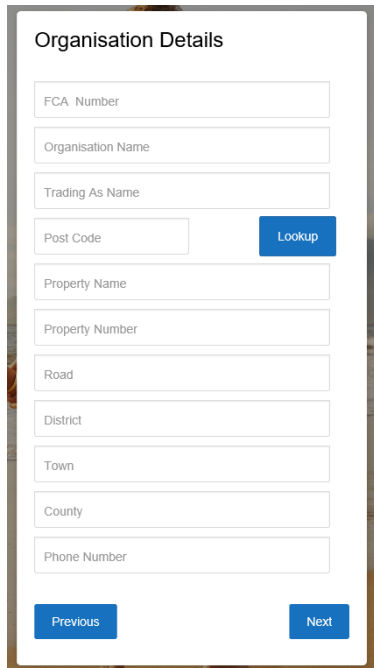
Ensure the following fields are completed:

- Organisation Name
- Post Code (Input your postcode and use the “Lookup” button to select you address)
- Road
- Town
- Phone Number

Please also enter any other details you wish to share on the form provided. Please also confirm if you are a member of a mortgage club/network from the options listed (if you are a member of a club/network which is not listed, please leave blank and provide these details in the relevant section of the application form.

Click “Next” to continue.

#### Step 4b:



**Organisation Details**

FCA Number

Organisation Name

Trading As Name

Post Code Lookup

Property Name

Property Number

Road

District

Town

County

Phone Number

Previous Next

If you are registering as an 'Advisor to existing Registration' and are FCA regulated, please enter your FCA number in the corresponding field.

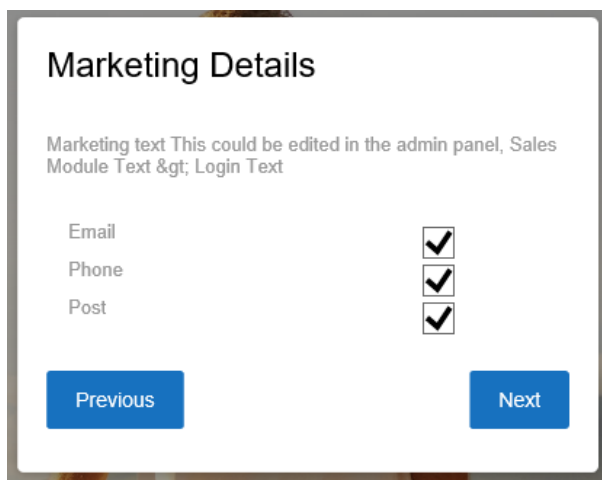
Ensure the following fields are completed:

- Organisation Name
- Post Code (Input your postcode and use the "Lookup" button to select your address)
- Road
- Town
- Phone Number

Please enter any other details you wish to share on the form provided.

Click "Next" to continue.

#### Step 5:



**Marketing Details**

Marketing text This could be edited in the admin panel, Sales Module Text &gt; Login Text

Email ☒

Phone ☒

Post ☒

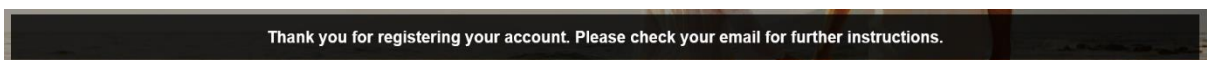
Previous Next

Select the marketing preferences you feel comfortable providing to enable marketing communications from your society. If you are unsure what marketing you may receive please contact the society.

**Step 6:**

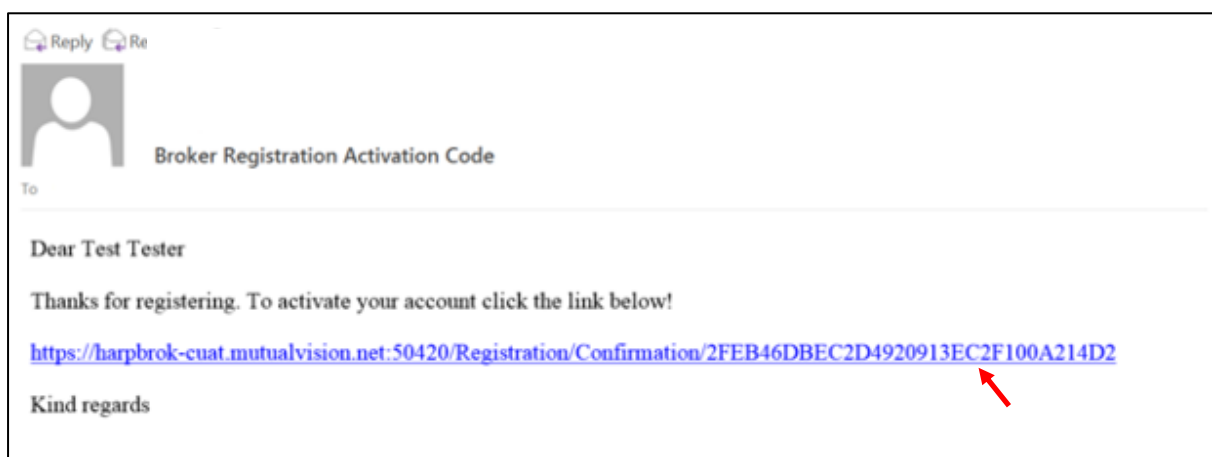
Confirm that the “Name”, “Email Address” and if relevant “FCA Number” is correct and click “Create Account”.

The following notification confirms that your account creation has successfully been accepted, please open your mailbox associated to the Email Address you provided during registration.



**Step 7:**

Click the link in the email which you have received which will re-direct you to the building societies broker site, if your registration has been successful a banner message will appear in the centre of the screen reading “Thank you for registering your account. Your account is now active”. You can now log into your account.



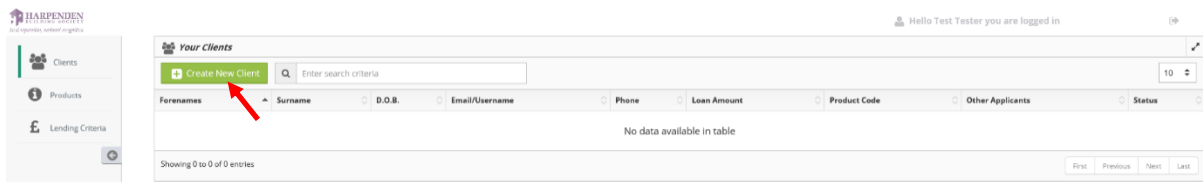
## Client On-Boarding

To begin an application, you must first on-board your clients. Once a client is on-boarded they will stay in “Your Clients” list allowing you to access and amend their details.

### Step 1.

Logging into the broker site will automatically deliver you to the “Your Clients” page, from here you can click “Create New Client”. This will launch the client creation tool.

**PLEASE NOTE:** If you are submitting an application with more than 1 applicant the following on-boarding process should only be used to create the 1<sup>st</sup> applicant – any additional applicants should be added once the joint application has been started, as per the process outlined in the ‘**Application**’ section of this guide (Beginning on page 9).



### Step 2.

Complete the “Client Details” form, ensure that the following mandatory fields are completed:

- Title
- Forenames
- Surname
- Date of Birth
- Postcode
- Road
- Town
- Home Number

After these details are completed click “Save Client Details” to create your client and add them to your system.

When creating a joint application the first client that you create will be the main applicant.

Client Details

Title: [- Select -]

Forenames:  Surname:

Date of Birth:  (Date Of Birth (Day-Month-Year))

Postcode:  [Lookup](#)

Property Name:

Property Number:

Road:

District:

Town:

County:

Email:  (Email Address)

Home Number:

Mobile Number:

Work Number:

Notes

Note:  Created By:  Created On:  [+ Add Note](#)

Client Documents

There are no documents currently uploaded.

[Browse...](#)

Please upload files of type jpeg, png or pdf only. (Up to 4MB per document)

File Description:  [- Select -] [Upload](#)

[Save Client Details](#)

### Step 3.

Now your client has been created you can now upload “Client Documents” for example the customer identification or relevant business forms. Click “Choose File” and using your operating systems file browser navigate to and select the file you wish to upload. (You can only upload PDF, JPG or PNG files with a file size less than 4mb)

Add a “File Description” and select the document type for the drop-down menu in the adjacent field. Click “Upload” and then “Save Client Details”. (You can also add Notes to the clients file by typing into the Note field and clicking “+ Add Note”).

Client Details

Title: Mr

Forenames:  Surname:

Date of Birth:

Postcode:  [Lookup](#)

Property Name:

Property Number:

Road:

District:

Town:

County:

Email:

Home Number:

Mobile Number:

Work Number:

Notes

Note:  Created By:  Created On:  [+ Add Note](#)

Client Documents

There are no documents currently uploaded.

[Browse...](#)

Please upload files of type jpeg, png or pdf only. (Up to 4MB per document)

File Description:  [- Select -] [Upload](#)

[Save Client Details](#)

This completes the client on-boarding process.



## Application

Once your customer is on-boarded you can now begin a new application, to do this navigate to the “Your Clients” page, click on the client who you wish to start an application for (or click “Create New Client” and follow the process of page 2).

### Step 1.

To begin an application for one client, click “Create A New Single Application”:

The screenshot shows the Harpenden Building Society application interface. On the left is a sidebar with navigation links: Clients, Products, Application Form, and Lending Criteria. The main header shows 'Mr Test Client' and a user login 'Hello Test Tester you are logged in'. Below the header, there are two buttons: 'Create A New Single Application' (highlighted with a red box) and 'Create A New Joint Application'. The 'Client Details' section contains various input fields: Title (Mr), Forenames (Test), Surname (Client), Date of Birth (01/01/1990), Postcode (AL5 4HU), Property Name (Harpenden Bldg Soc, Mardall House), Property Number (9-11), Road (Vaughan Road), District (District), Town (Harpenden), County (Hertfordshire), Email (client@client.co.uk), Home Number (01234 567 890), and Mobile Number (0123 456 7890). There is a 'Lookup' button next to the Postcode field. The 'Notes' section has a table with columns 'Note', 'Created By', and 'Created On', and an 'Add Note' button. The 'Client Documents' section has a table with columns 'Document' and 'Type', showing 'Test Doc' as an 'Identity Document' with 'Edit' and 'Delete' buttons. Below this is a 'Browse...' button and a note about file upload limits. At the bottom right is a 'Save Client Details' button.

If you wish to begin application for multiple clients click “Create A New Joint Application”.

This screenshot is similar to the previous one but shows the 'Create A New Joint Application' button highlighted with a red box. The 'Client Details' section is populated with different information: Title (Mr), Forenames (Test), Surname (Client 3), Date of Birth (01/01/1987), Postcode (AL5 4HU), Property Name (Harpenden Bldg Soc, Mardall House), Property Number (9-11), Road (Vaughan Road), District (District), Town (Harpenden), County (Hertfordshire), Email (client@client.co.uk), Home Number (01234 567 890), and Mobile Number (0123 456 7890). The 'Notes' and 'Client Documents' sections are identical to the previous screenshot, with the 'Client Documents' section showing a message 'There are no documents currently uploaded.' and a 'Browse...' button.

To add the 2<sup>nd</sup> applicant select 'Create New Client'

The screenshot shows the 'Applications' page for 'Mr Test Client 3'. The 'Active' status is shown with a date of 10 September 2019. A sidebar on the left contains links to Clients, Products, Application Form, and Lending Criteria. The main content area has a 'Your Applicants' table with two rows. The first row is for 'Test Client' with details: D.O.B. 01/01/1990, Email client@client.co.uk, Road Vaughan Road, Town Harpenden, Postcode AL5 4HU, Phone 01234 567 890. The second row is for 'Test Client 2' with identical details. A red box highlights the '+ Create New Client' button above the table. Below the table are 'Hide' and 'Add Selected Applicant' buttons. The 'Application Process Status' section shows a pencil icon and a 'Cancel Application' button.

Complete the details for the 2<sup>nd</sup> applicant and select 'Save Applicant'.

The screenshot shows the 'Applicant Details' form for the second applicant. The form includes fields for Title (Mrs), Forenames (Test), Surname (Client 4), Date of Birth (01/01/1988), Postcode (AL5 4HU), Email (test@test.co.uk), Property Name (Harpenden Bldg Soc, Marfall House), Property Number (9-11), Road (Vaughan Road), District, Town (Harpenden), and County (Hertfordshire). There are also fields for Mobile Number, Home Number, and Work Number, all with the value 0123 456 7890. A red box highlights the 'Save Applicant' button. The 'Application Process Status' section shows a pencil icon.

Once all applicants have been added click the pencil symbol which loads in the 'Application Process Status' to begin the application:

The screenshot shows the 'Application Process Status' section. A red arrow points to a pencil icon in the center of the section. Below this is the 'Client Details' form, which includes fields for Title (Mr), Forenames (Test), Surname (Client), Date of Birth (01/01/1990), Postcode (AL5 4HU), Property Name (Harpenden Bldg Soc, Marfall House), Property Number (9-11), Road (Vaughan Road), District, and Notes. There is also a 'Client Documents' table with columns for Document, Type, and Status. The table contains one row: 'Test Doc' with Type 'Identity Document' and Status 'Open'.

## Step 2.

Follow the form completing all the relevant information, there may be mandatory fields in the form so ensure they are all completed. Any mandatory fields will highlight in red if they require completing.

Certain questions are set up to receive answers in certain formats (text only, numbers only etc.). If a question is mandatory but not applicable to the client, please put N/A or 0, depending on the required answer format.

Total loan amount required £

Additionally, at the top of the form is a colour key summary, each page will either begin as red or grey. As information is entered this will change to green to show all the information is completed or yellow to show all mandatory information has been completed. This can be seen in more detail on the application summary page (05).

**The form will not submit with any red fields still to be completed.**

HBS Application Form

01 Part 1 - Personal details

02

03

04

05

HBS Application Form

01 Part 1 - Personal details

02

03

04

05

For joint applications, some questions will need to be answered more than once. In this instance multiple forms will generate for all applicants, to cycle between these forms you can click on the client name at the top of the page; all forms will need to be completed for each client to submit the final full form.

Hello Test Tester you are logged in

Applicants
Test Client
Test Client 2

### Step 3:

After answering all questions, to complete the form, navigate to the summary and click “Complete Application Form” at the bottom of the page.

The image displays two screenshots of the HBS Application Form Summary page. The top screenshot shows a red arrow pointing down to the 'Complete Application Form' button at the bottom right. The bottom screenshot shows the same page with the 'Complete Application Form' button highlighted by a red box.

**Top Screenshot:**

- Header:** HBS Application Form, Applicants, Test Client 3, Test Client 4.
- Progress Bar:** 01, 02, 03, 04, 05 Summary.
- Left Sidebar:** Clients, Products, Application Form, Lending Criteria.
- Summary Section:**
  - Test Client 3
  - Part 1 - Personal Details
    - Section 1 - Personal details
    - Section 2 - Mortgage Details
    - Section 3 - Background Information
    - Section 4 - Additional Details
  - Part 2 - Income & Expenditure
    - Section 5 - Income Types
    - Section 5E - Investment Income
    - Section 6 - Financial Commitments
    - Section 7 - Basic Essential Expenditure
    - Section 8 - Quality of Living Costs
    - Section 9 - Financial Assets
- Bottom:** Previous, Complete Application Form (highlighted by a red box).

**Bottom Screenshot:**

- Header:** HBS Application Form, Applicants, Test Client 3, Test Client 4.
- Progress Bar:** 01, 02, 03, 04, 05 Summary.
- Left Sidebar:** Clients, Products, Application Form, Lending Criteria.
- Summary Section:**
  - Test Client 3
  - Section 1 - Personal details
  - Section 2 - Mortgage Details
  - Section 3 - Background Information
  - Part 2 - Income & Expenditure
    - Section 5 - Income Types
    - Section 6 - Financial Commitments
    - Section 7 - Basic Essential Expenditure
    - Section 8 - Quality of Living Costs
    - Section 9 - Financial Assets
    - Section 10 - Additional Details
  - Part 3 - Property Details
  - Part 4 - Additional Introducer Details
- Bottom:** Previous, Complete Application Form (highlighted by a red box).

You are almost ready to submit your application

You have completed all the necessary forms. Please upload some documents to support this application and then press submit.

Please upload your supporting documents

Document	Type		
Test Doc	Identity Document	<a href="#">Edit</a>	<a href="#">Delete</a>

[Browse...](#)

Please upload files of type jpeg, png or pdf only. (Up to 4MB per document)

File Description:  -- Select -- [Upload](#)

[Submit Application](#)

This application is now ready to be submitted. Please ensure that the customer documents and the customer notes are up to date before the application is submitted.

A pop up will provide the option of uploading further documents when submitting the application.

Once the application is submitted, you will receive and an automated email from [broker-donotreply@harpendenbs.co.uk](mailto:broker-donotreply@harpendenbs.co.uk) confirming submission.

**Check your junk/spam folder in case any automated emails are directed there. It is advisable to ask your IT Department to whitelist this email address.**

**Please do not reply to emails from this address – if you have any questions please email [brokerteam@harpendenbs.co.uk](mailto:brokerteam@harpendenbs.co.uk).**

#### Step 4:

Once the application has been picked up by our New Business team for processing, the status of the application will update from Application to Registration stage. The mortgage department will contact you via email regarding any further information required to process the application.

As part of the application process we will require a copy of our Direct Debit Mandate (DDM) form physically signed by the applicant(s). The DDM form can be found at: <https://www.harpendenbs.co.uk/intermediaries-mortgage-range/intermediaries-broker-online/>

The completed application form can be download by clicking the Completed pencil symbol then clicking Download:

Applications

Case Update - 04 September 2019 - £100,000.00 - 2.35% Premier Residential 2 Year Discount (no ERCs) - Repayment

Application Process Status

Application Process Status: Application, Registration, Offers, Completion

Application Forms

Details of the Application Forms for this application

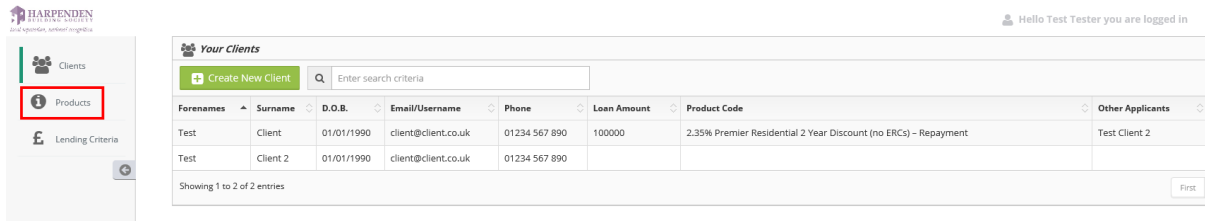
HBS Regulated Application Form  
Started: 04 September 2019 14:42  
Last Updated: 04 September 2019 15:35  
Status - Completed

Details of Application  
Output: [View](#) [Download](#)

A copy of the completed application form will open in a separate tab.

## Products

To familiarise yourself with the product currently offered by the society you can navigate the “Products” page. To do this click the information icon on the left-sided navigation bar.



HELLO Test Tester you are logged in

**Your Clients**

Create New Client

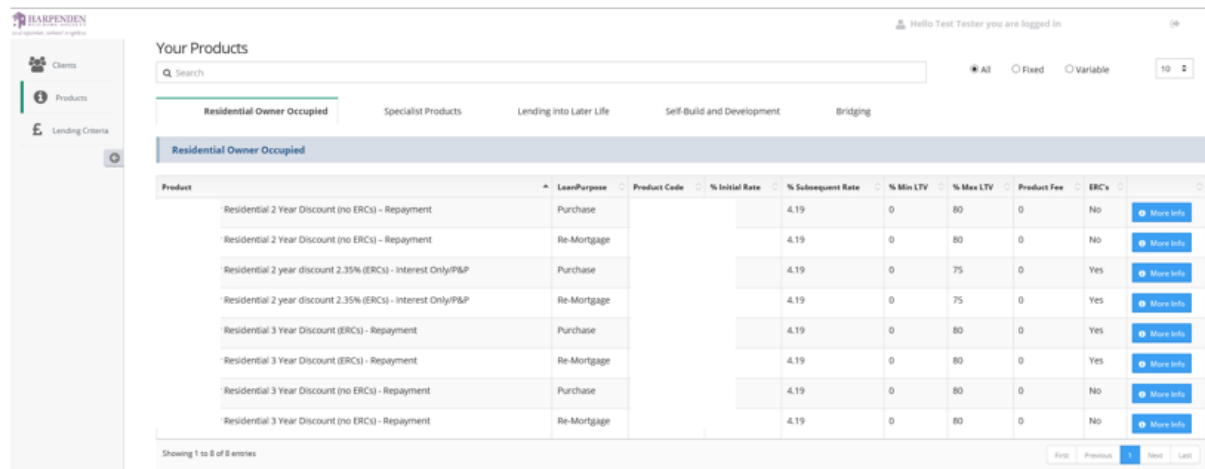
Enter search criteria

Forenames	Surname	D.O.B.	Email/Username	Phone	Loan Amount	Product Code	Other Applicants
Test	Client	01/01/1990	client@client.co.uk	01234 567 890	100000	2.35% Premier Residential 2 Year Discount (no ERCs) - Repayment	Test Client 2
Test	Client 2	01/01/1990	client@client.co.uk	01234 567 890			

Showing 1 to 2 of 2 entries

“Your Products” can be navigated by the search bar at the top of the page, the product group tabs listed underneath and the “All”, “Fixed” and “Variable” buttons in the top right.

The product details matching your search criteria will appear in the table below and you are able to click the “More Info” button in the final column of each product for further details on our Lending Criteria.



HELLO Test Tester you are logged in

**Your Products**

Search

All Fixed Variable 10

Residential Owner Occupied Specialist Products Lending into Later Life Self-Build and Development Bridging

**Residential Owner Occupied**

Product	Loan Purpose	Product Code	% Initial Rate	% Subsequent Rate	% Min LTV	% Max LTV	Product Fee	ERCs	More Info
Residential 2 Year Discount (no ERCs) - Repayment	Purchase		4.19	0	80	0	0	No	More Info
Residential 2 Year Discount (no ERCs) - Repayment	Re-Mortgage		4.19	0	80	0	0	No	More Info
Residential 2 year discount 2.35% (ERCs) - Interest Only/P&P	Purchase		4.19	0	75	0	0	Yes	More Info
Residential 2 year discount 2.35% (ERCs) - Interest Only/P&P	Re-Mortgage		4.19	0	75	0	0	Yes	More Info
Residential 3 Year Discount (ERCs) - Repayment	Purchase		4.19	0	80	0	0	Yes	More Info
Residential 3 Year Discount (ERCs) - Repayment	Re-Mortgage		4.19	0	80	0	0	Yes	More Info
Residential 3 Year Discount (no ERCs) - Repayment	Purchase		4.19	0	80	0	0	No	More Info
Residential 3 Year Discount (no ERCs) - Repayment	Re-Mortgage		4.19	0	80	0	0	No	More Info

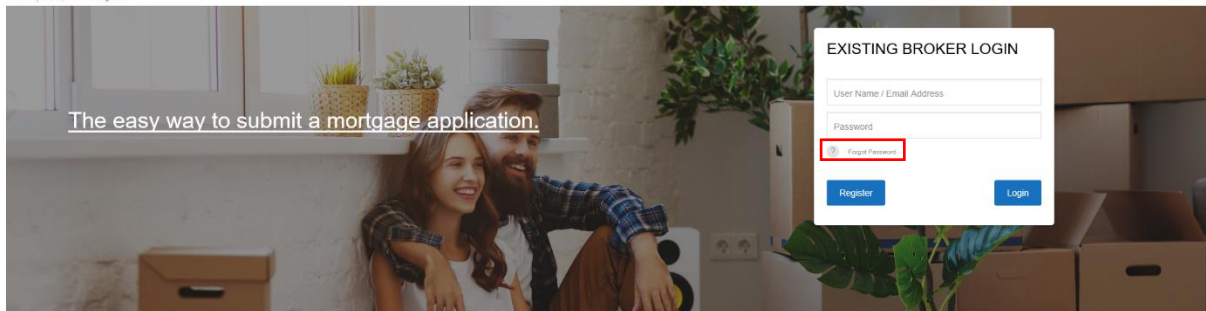
Showing 1 to 8 of 8 entries

## **Password Reset**

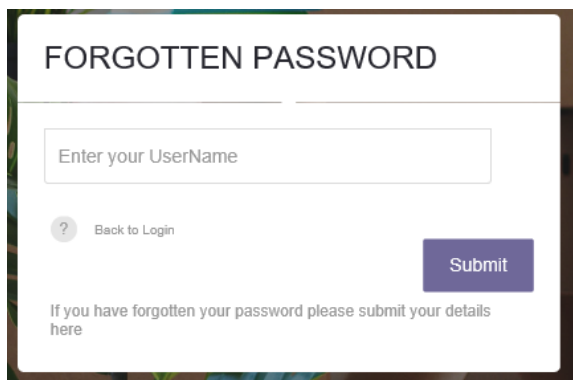
If you have forgotten your password, you can follow instructions on the login page to reset.

### **Step 1.**

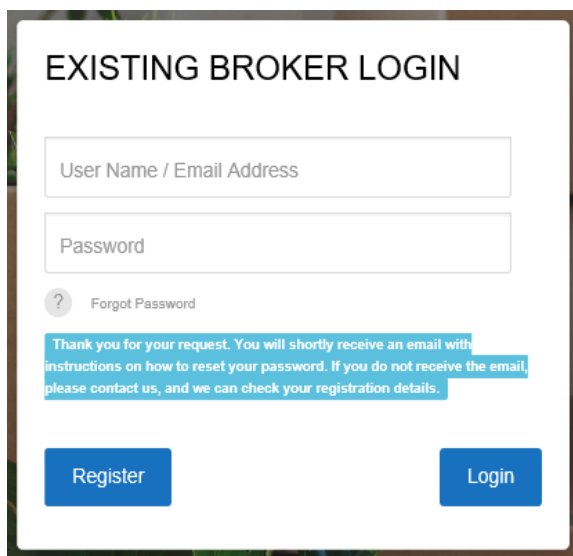
On the login page for the broker site click “Forgot Password” under the password field.



### **Step 2.**



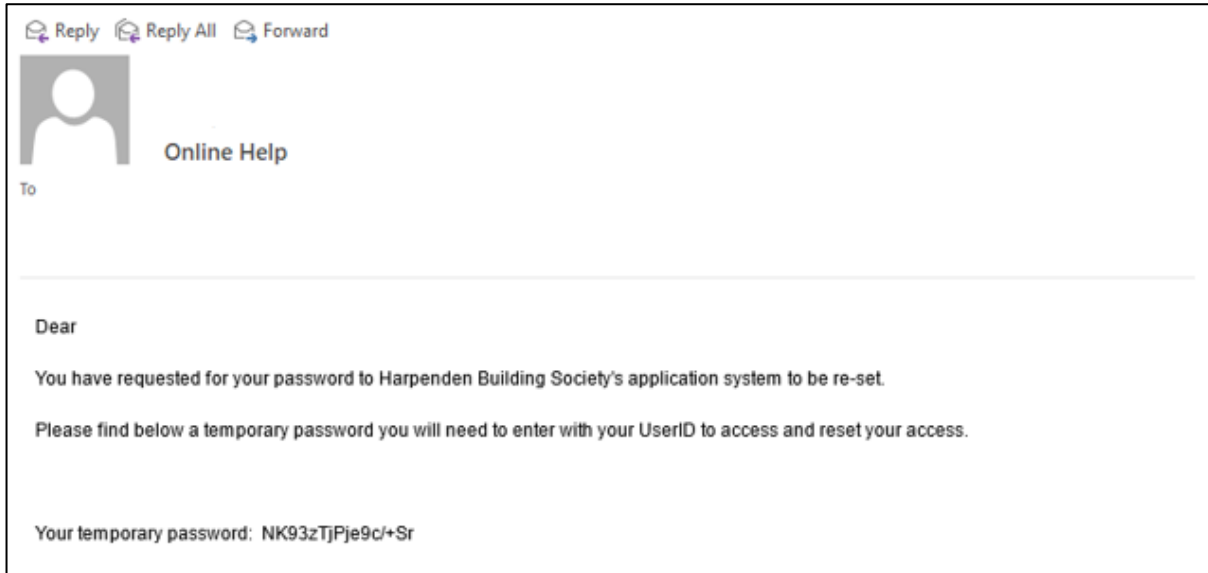
Enter your email address you use to login to your account in the “Enter your username” field. Then click “Submit”.



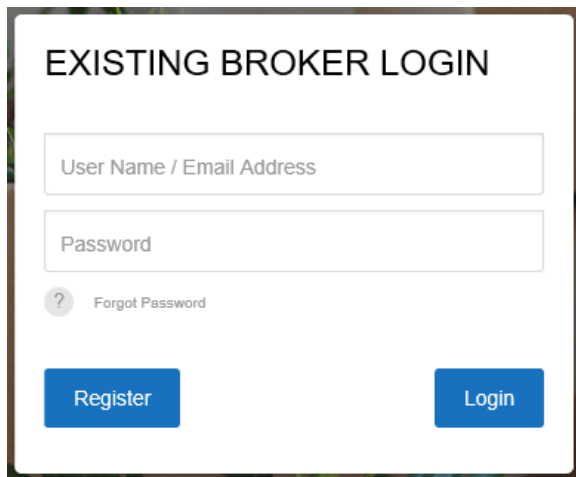
The following message will be displayed, after the page is re-directed back to the login site, “Thank you for your request. You will shortly receive an email with instructions on how to reset your password”.

Step 3.

Check your inbox for the password reset email, this will be in the inbox associated to the email account you use to login/register for the broker site.



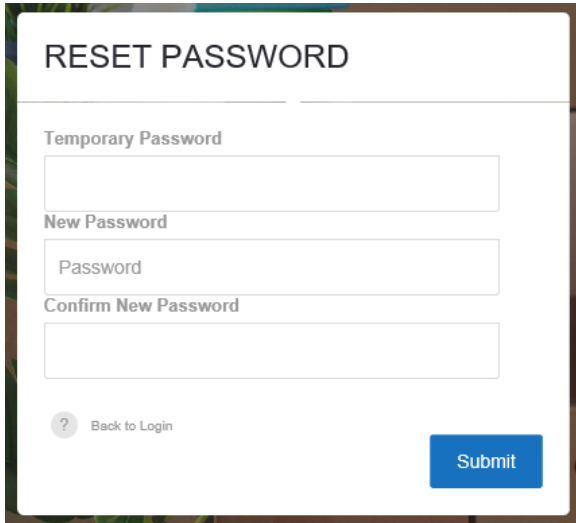
Step 4.

A screenshot of a web form titled 'EXISTING BROKER LOGIN'. It contains two input fields: 'User Name / Email Address' and 'Password'. Below the password field is a link with a question mark icon and the text 'Forgot Password'. At the bottom, there are two blue buttons: 'Register' and 'Login'.

Log into the broker site using your account email and the temporary password sent to your inbox. This will launch the "Rest Password" mini-form.



**Step 5:**



**RESET PASSWORD**

Temporary Password

New Password

Password

Confirm New Password

? Back to Login

Submit

Enter your temporary password again in the top field, and then create a new password in the second field, enter that same password again in the third field to confirm.

Your password must be 8 characters or longer and have at least one upper case, lower case and a number, as well as a special character. (e.g. !£\$%^&\*~#)

This will trigger a password reset and you will have successfully changed your security details. Clicking "Submit" will log you into the broker site.

## Administration

You can change various details of your account, using the administration tools. To access this menu, click “Hello “\_\_\_\_\_” you are logged in” at the top right-side of the screen.

You can add a display picture, change your marketing preferences and change your password.

## Logging Out

To log out of the broker site, click the exit door icon in the top right of the screen, this will launch a confirmation message asking you if you’re sure you wish to log out. Click “Yes” will log you out. Clicking “No” will return you to the broker site.

Forenames	Surname	D.O.B.	Email/Username	Phone	Loan Amount	Product Code	Other Applicants	Status
Test	Client	01/01/1990	client@client.co.uk	01234 567 890	100000	2.35% Premier Residential 2 Year Discount (no ERCs) - Repayment	Test Client 2	Submitted