How to guide

Broker Portal

InterBay

An **OSB Group** lender

Introduction

The Broker Portal is the new way to submit, manage and receive updates for **InterBay** mortgage applications. The mortgage application process has been redesigned and simplified, meaning applications only need to be submitted once.

This guide will show you how to use the Broker Portal, along with the steps you must take when registering to use the system.

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How to register - new and existing brokers

If you are an existing Panel Broker, please contact the Registration team on **0345 878 700** who will arrange the set up of an additional employee to your firm. If you are a new broker wishing to join InterBay's panel, please register online**.**

You will receive an email invitation to complete your registration on the Portal. If you have not received an email inviting you to register, please call **0345 878 7000**.

Once the Registration team have been notified, you will receive further instruction to complete the registration process.

We will activate your account once your due diligence checks have been completed. You will then receive a further email from us advising your account is activated and you can log in using the credentials you supplied.

Once you have completed your registration, you must submit all future applications through the Portal using the following link: **https://brokers.interbay.co.uk/portal**

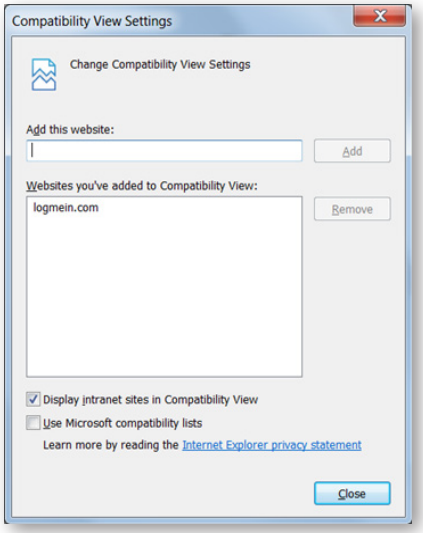
Tip – use Google Chrome as your browser.

If using Internet Explorer (IE) you may experience difficulties with navigation and view. However, you can change your settings to the following and you will be able to view in IE:

In the top right corner of the Internet Explorer screen click the Gears icon.

From the menu select 'Compatibility View Settings' this will display the following screen. Uncheck the option to 'Display intranet sites in Compatability View'

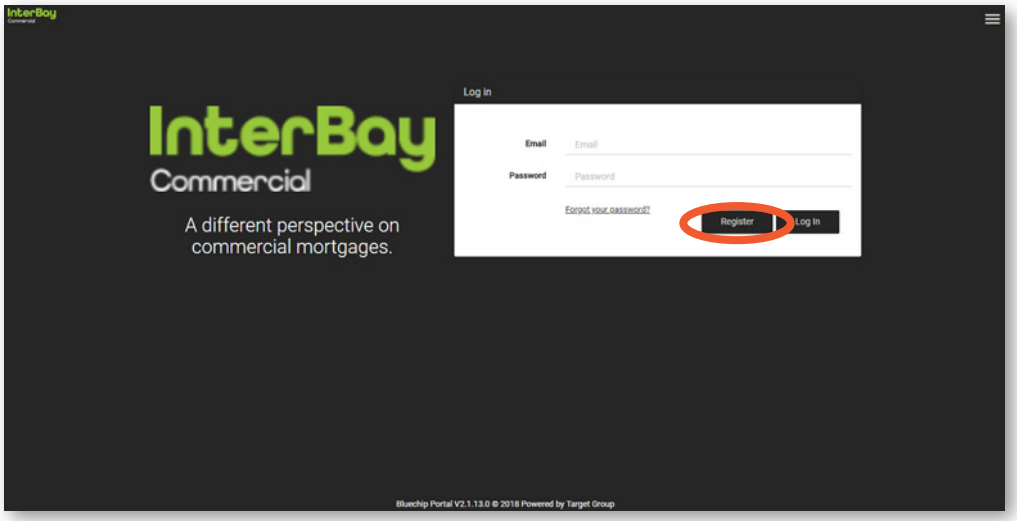
That should address the IE display. The Portal is compatible with iPad's and also Mac books.



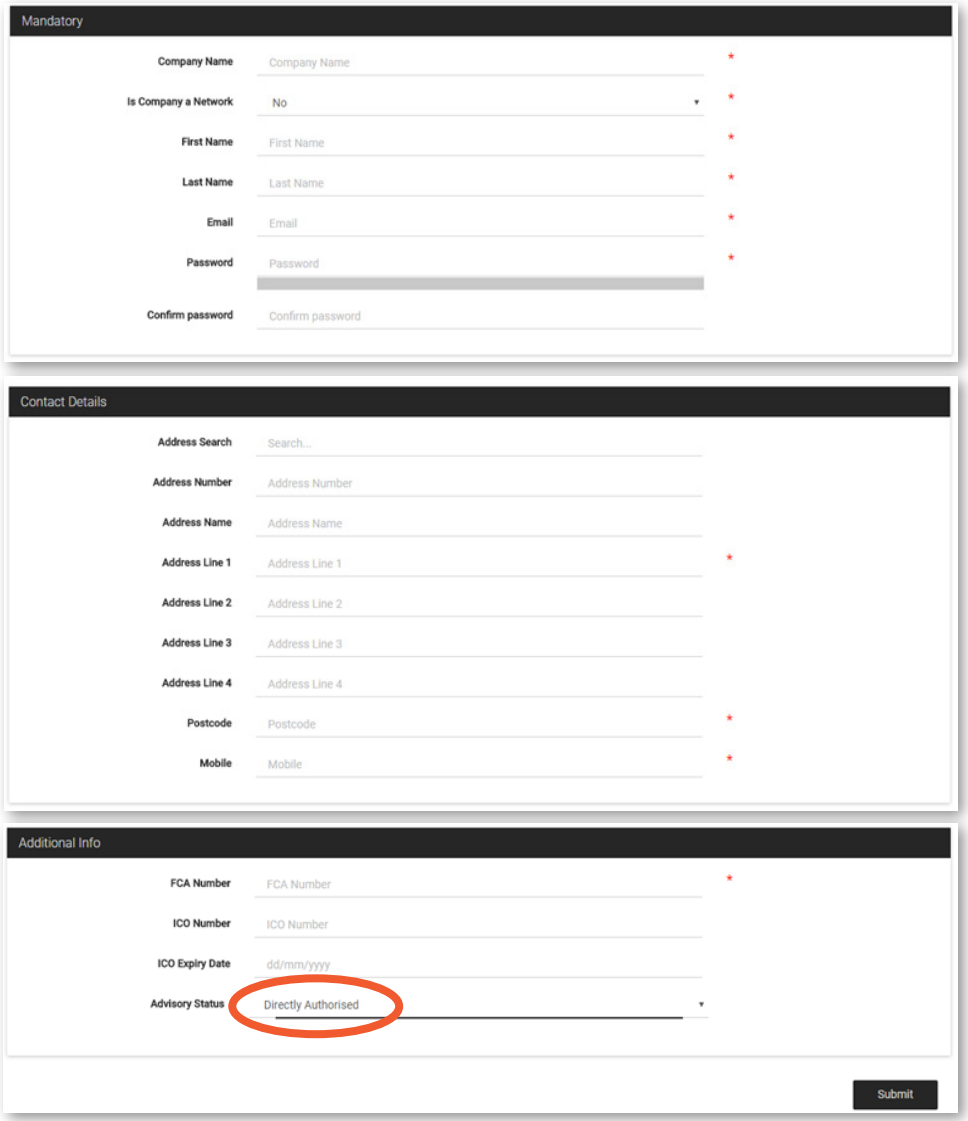
New Broker Registration

To register go to the InterBay website **https://www.interbay.co.uk/** and click on the Broker Portal on the left hand side of the screen:

You will be presented with a Login screen – click Register



You will be required to fill in your information on the registration details screen.

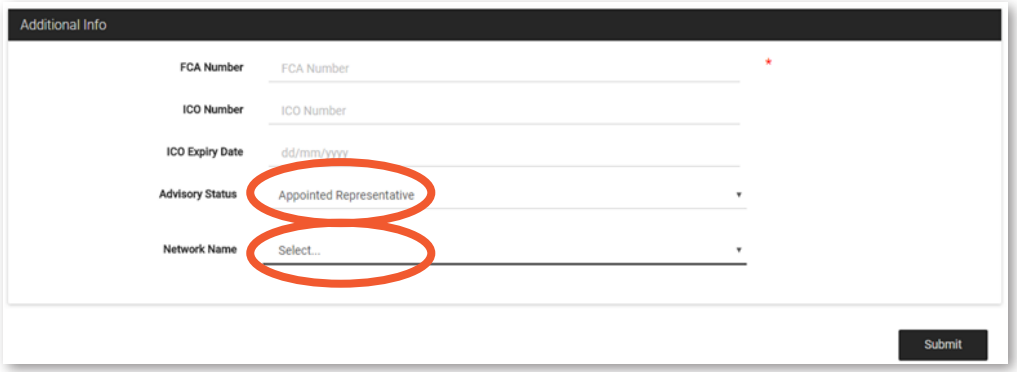


New Broker Registration continued

For Brokers who are Directly Authorised or members of a Mortgage Club, please select Directly Authorised from the drop down list under Advisory Status.

N.B. The Procuration Fee will be paid via the Mortgage Club that you submit business under.

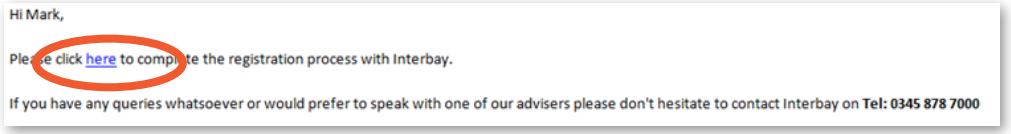
For Brokers who are Appointed Representatives of a Network, please select Network from the drop down list under Advisory Status and then select your Network from the drop down list under Network Name.



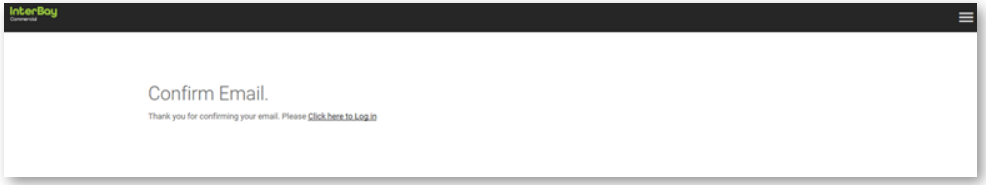
Please note that if you are a Broker registering under a Network you can only submit business under the Network you chose to register under – you cannot register or submit business under more than one Network.

N.B. The Procuration Fee will be paid via the Network you are registered under.

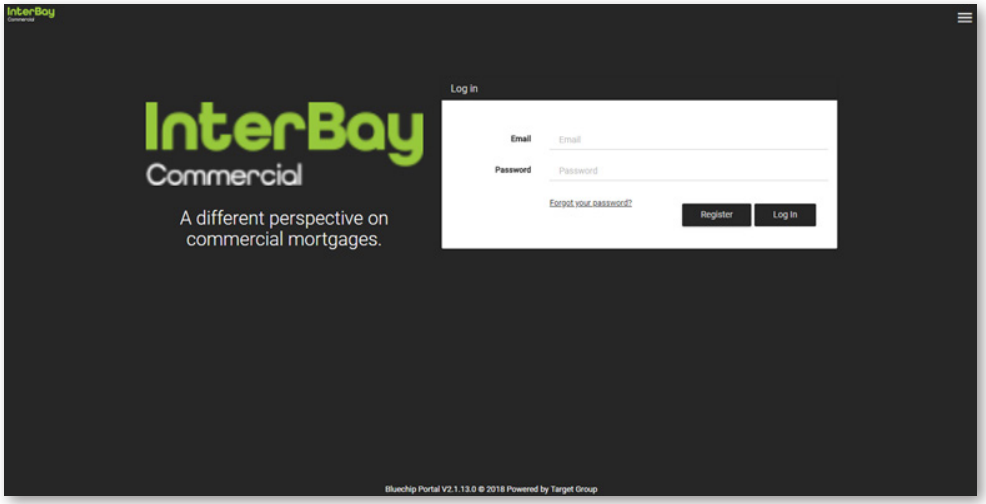
Once "Submit" is pressed you will immediately receive an email from InterBay asking you to confirm the registration by clicking the link in the email:



You will be taken to the following screen:



Clicking "Click here to Log in" will take you to the Portal login page which you can reach via the Website.



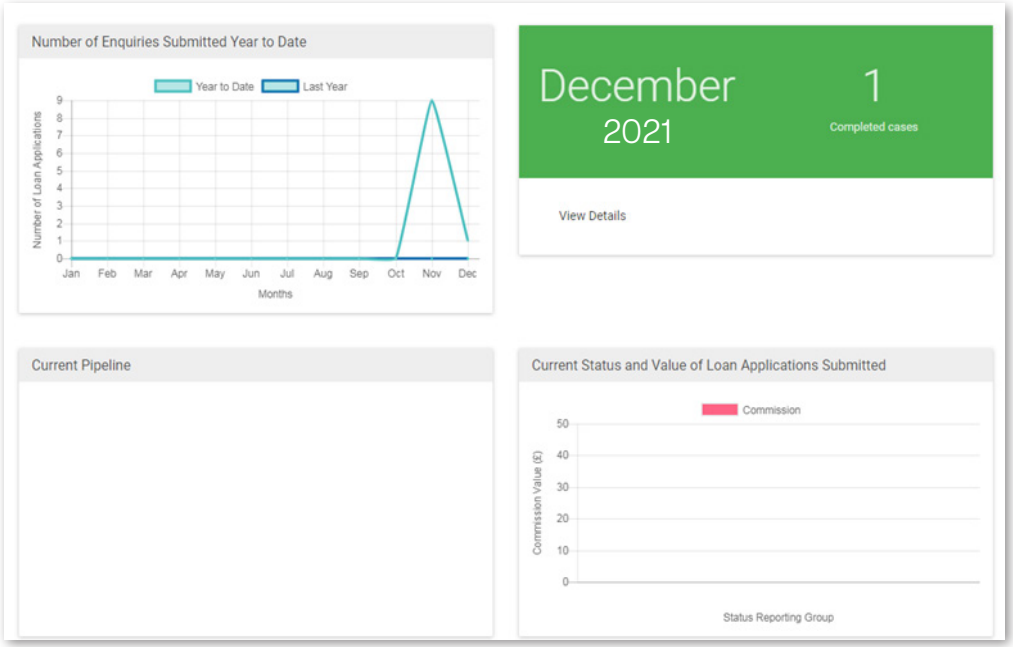
Logging in to the portal

Once you have logged in, you will be presented with your personalised home summary screen.

Here you will be able to see the **"Number of Enquiries Submitted Year to Date"** and number of **"Completed cases"**.

Please note that you will be able to see all cases that your company has submitted. This is unless you request us to limit your view to be able to just see your own cases that you have submitted.

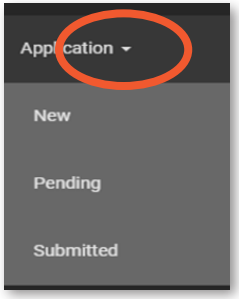
The **"Current Pipeline"** and **"Current Status and value of loan Applications Submitted"** charts are not yet available. We will show you how you can view all your submitted cases in Section 7.



Navigation

To view the menu bar, click on the icon in the top right of the screen next to your name:

You will then be shown the sidebar menu.



Clicking the **"Application"** drop-down menu gives the following three options:

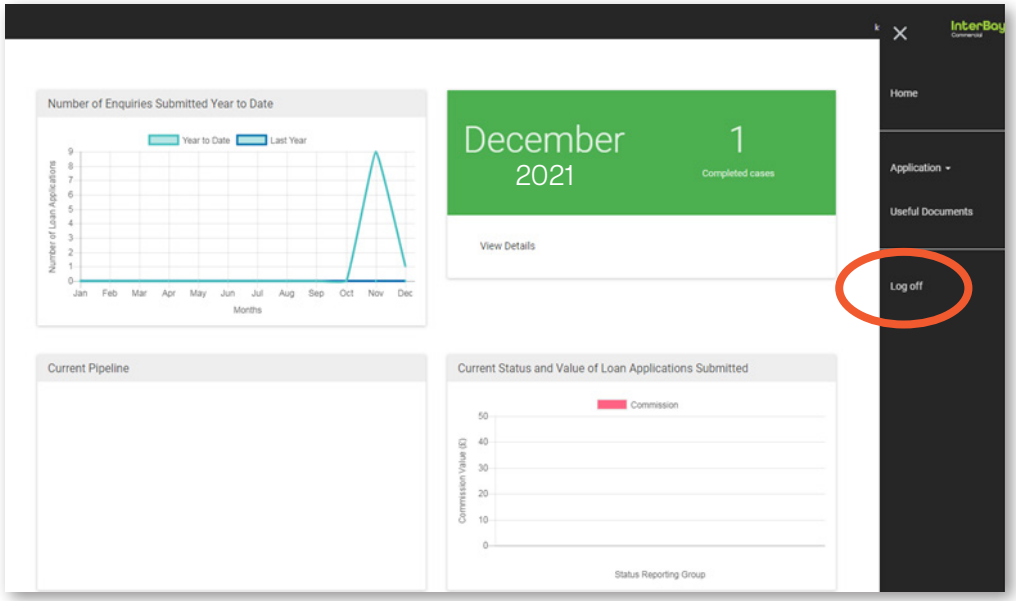
To key a new application, select "New"

To view a pending/saved application, click **"Pending"**

To view a submitted application, click **"Submitted"**

The Useful Documents tab allows you to view our Product Guides, Fee scales, Customer Declaration and other information that is available on our website.

Use the sidebar menu to select **"Log off"** when you have finished your session.



Keying a new application

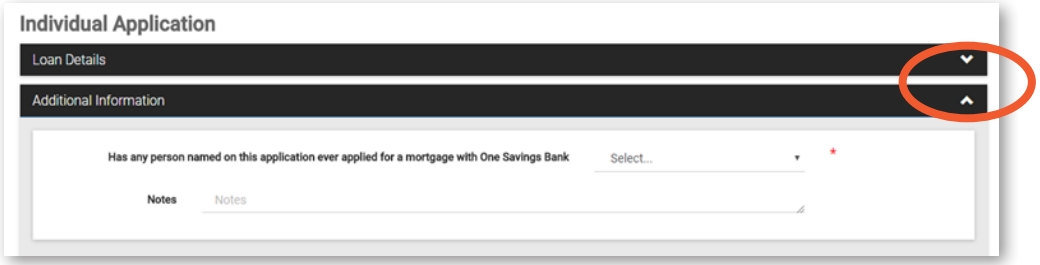
On the Sidebar menu, select **"New"** from the application drop down menu. You will be presented with a choice of applications. Click the type of application that you wish to submit.

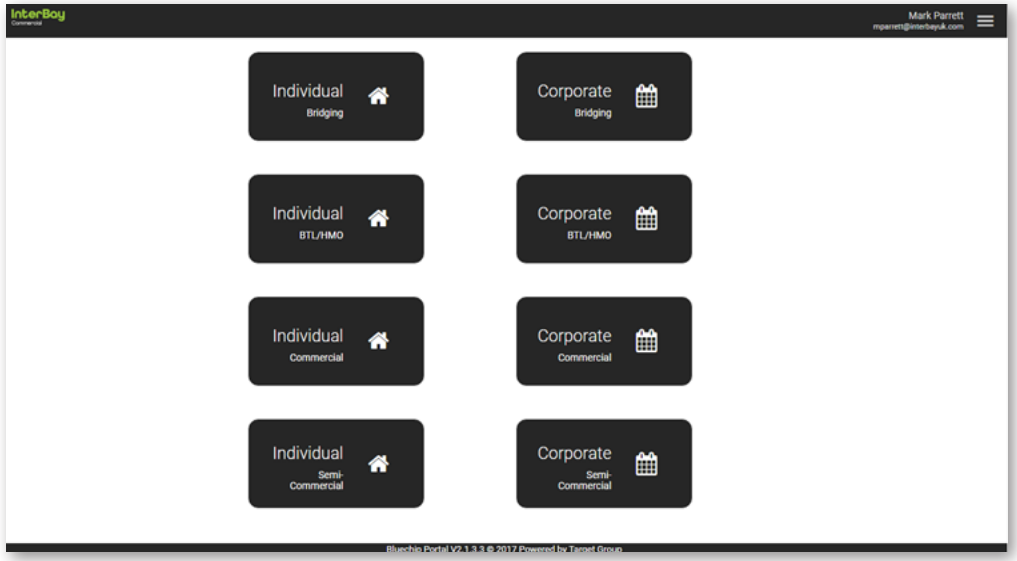
This will open up the application form for you to complete online.

Please complete all fields using the drop down boxes where appropriate.

Fields marked with a **red asterisk *** are mandatory; you will not be able to submit an application if these fields are not completed. If you try to submit an application without all mandatory fields completed, the system will prompt you to complete the missing information.

Click on the down arrow on the black title bar to open up each section of the application form.



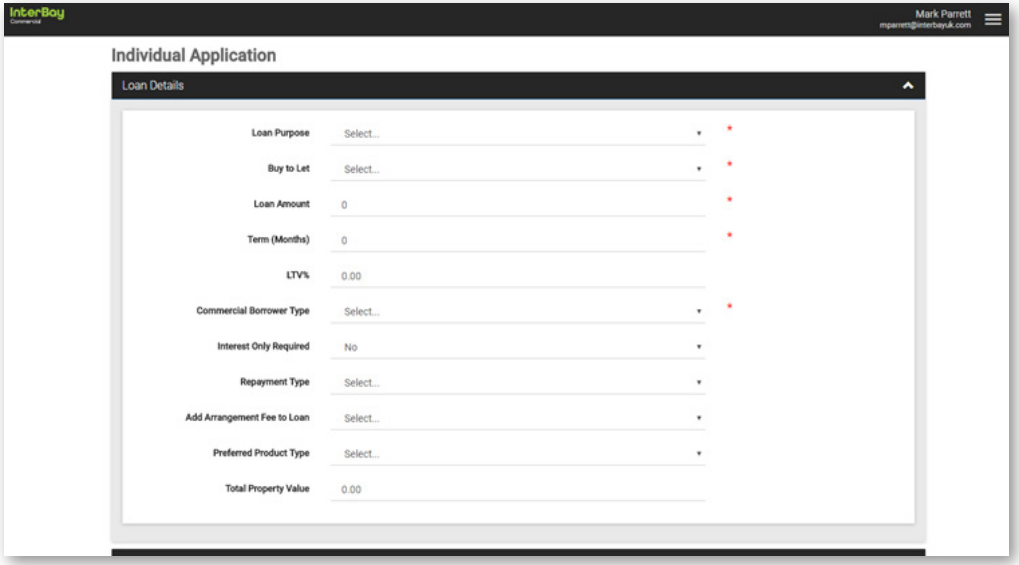


If you do not have all the information requested, you can save an application and complete it later. Go to the bottom of the application screen and press **"Save"**; the application will then be in your "pending" folder, which can be accessed from the sidebar menu. You will not be allocated an account number until the case is submitted.

Please note, InterBay staff members do not have access to Pending Applications.

Tip - Commitments – we only require details of the mortgage we are redeeming if applicable.

Tip - The LTV and Total Property Values are automatically calculated and populated from the property values, which are entered on the Security Properties screen.



Keying a new application continued

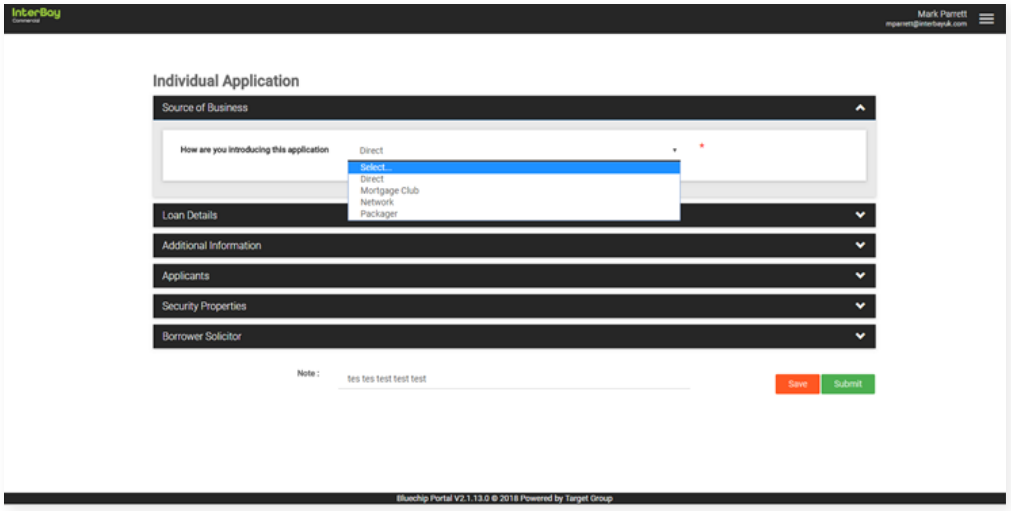
The first question we ask is the Source of the Business you are submitting.

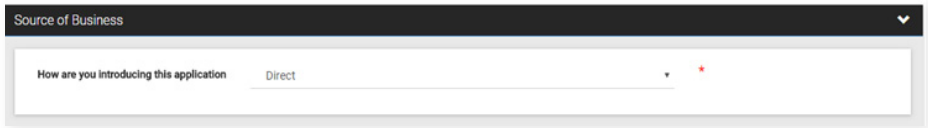
If you are an existing Panel Broker and submitting your own referral, please select **“Direct”**.

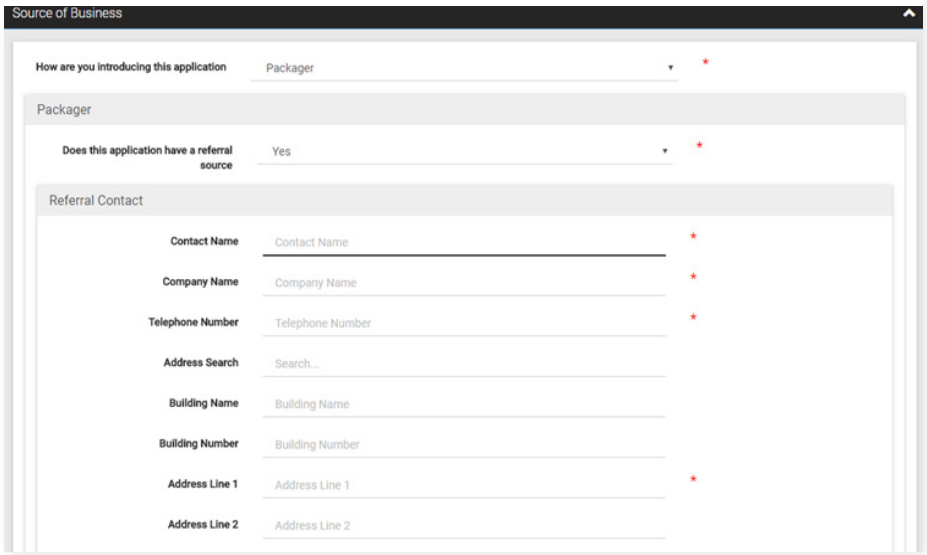
If you are an existing Panel Broker and submitting a Packaged case on behalf of another broker, please select **“Packager”** and complete the Introducing Broker Details.

If you are a Directly Authorised Broker not on our Panel and submitting via a Mortgage Club, please select **“Mortgage Club”** and then choose the relevant Mortgage Club from the drop down list.

If you are an Appointed Representative and submitting via a Mortgage Network, please select “Network” and then choose the relevant Network from the drop down list.



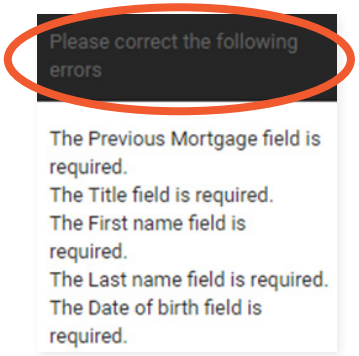




How to submit a case

When you have completed the online application, you can either save it if you need to go back later, or submit.

When submitting a case, a sidebar to the left of the screen will open up if any mandatory information is missing. The sidebar will inform you of the fields that need completing. If you click on the item it will take you straight to it.

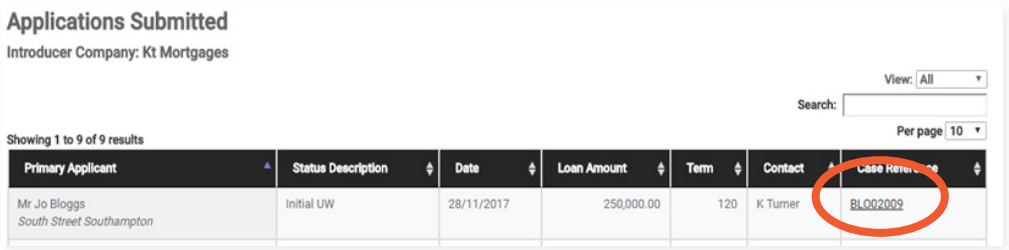


Please note that until an AIP has been issued, all of InterBay's standard requirements will show on the Portal until the AIP has been issued and the relevant requirements have been applied to the application. When an AIP has been issued, only the relevant requirements will be displayed.

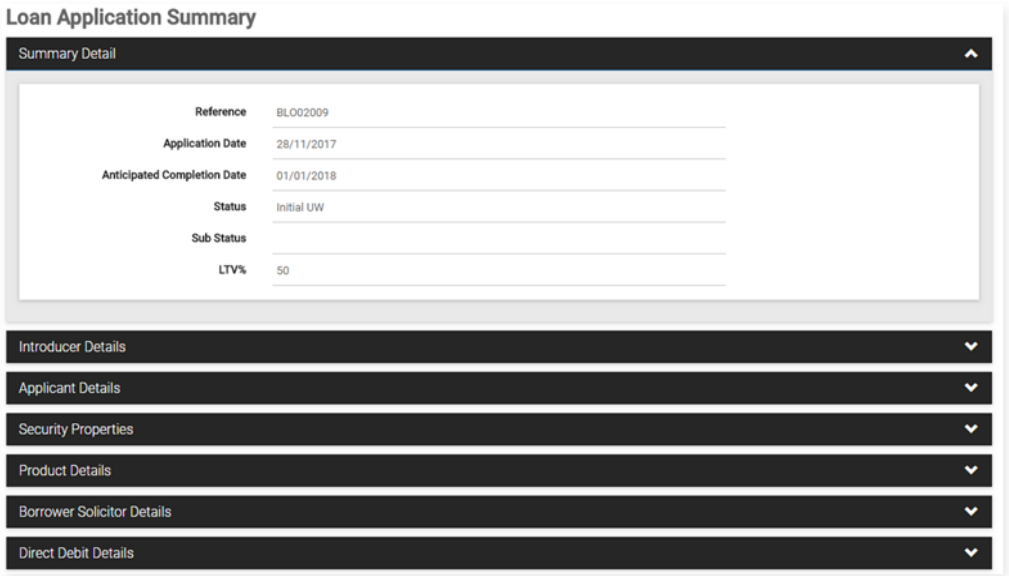
How to view a submitted case

Once you have submitted the application, it will move from your pending folder into your submitted folder and will show an InterBay reference number. This screen allows a quick overview of all submitted business from AIP through to completion.

You will be able to see all cases that your company has submitted unless you request us to limit your view to be able to just see your own cases that you have submitted.



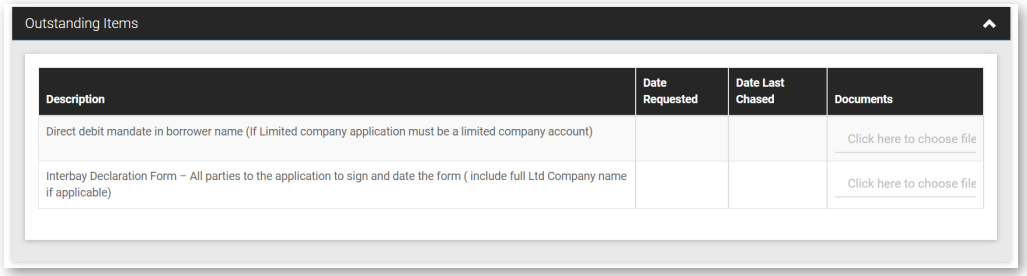
Clicking on the Case Reference number will reveal the Loan Application Summary and a record of the application you have submitted on behalf of your borrower.



How to upload documents

Once an application is in your submitted folder, you are able to upload documents to the case. Select the application from your submitted case list and select **“Outstanding Items”**. Please add any documentation to the corresponding condition.

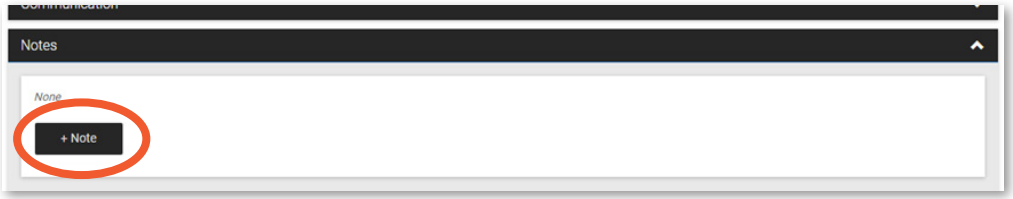
Please note that until an AIP has been issued, all of InterBay’s standard requirements will show on the Portal. Do not attach documents until the AIP has been issued and the relevant requirements have been applied to the application. Once we have received all essential documents, they’ll be reviewed by an underwriter. A full list of these documents can be found on our website at **interbay.co.uk/literature**.



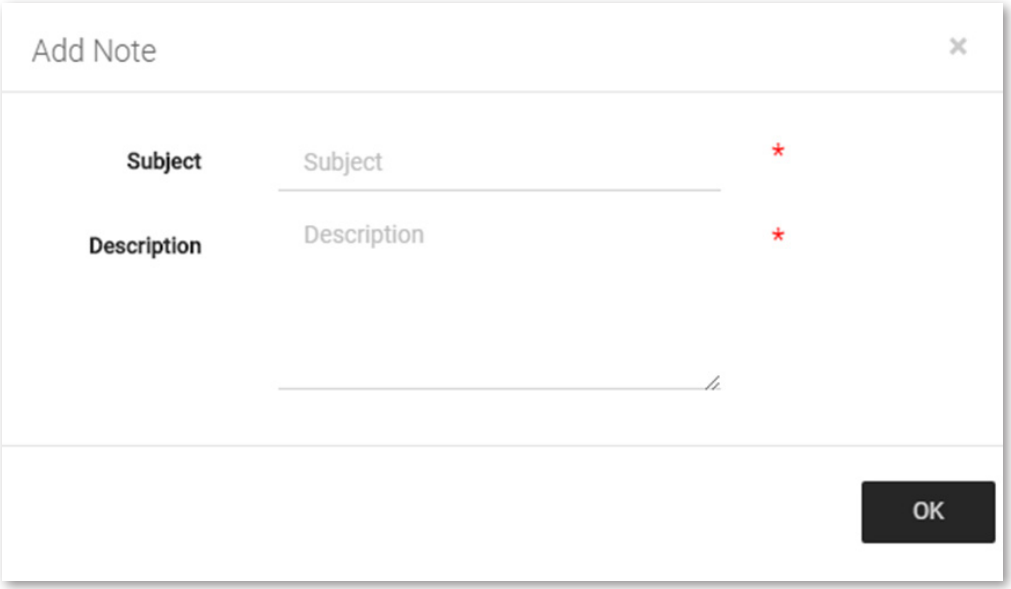
How to upload notes

If you have uploaded a document you can also upload an accompanying Note, which will come straight through to the application for your Lending Assessor and Underwriter to review. Go to your Submitted folder and select the case reference you require (Step 6 of this Guide). Select the Notes dropdown and add a new note **"+ Note"**.

NB – if you upload a note with a document we will get a notification. However, we will not be notified if you update a note only, so you will need to email or telephone and let us know.

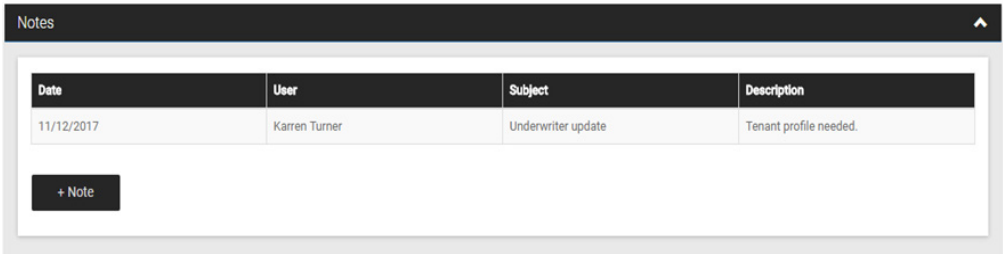


Type in the **"Subject"** of your note and details of the note under **"Description"**.



Where to find case notes

Here you will see any notes that have been added to the application by the Underwriter and/or Lending Assessor. You will be able to see full updates on your application as and when they happen. This is also an opportunity to see if any further information is required.



Useful documents library

Here you will find documents such as the Customer declaration, which needs to be signed by the borrowers and uploaded to their submitted applications. You will also find documents such as our Terms and Conditions.

We hope that you find this guide beneficial, and feel more informed on what you should do when using the InterBay Broker Portal.

If you have any questions or if you require help when you are using the Portal, please telephone the Broker Liaison Team on **0345 8787000**

InterBay is a trading name of Interbay Funding, Ltd. a company registered in England and Wales (company number 05595882).
Registered office: The Observatory, Brunel Way, Dock Road, Chatham, Kent, ME4 4AF. Interbay Funding, Ltd. is part of the OneSavings Bank Group.

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