paragon

GUIDE TO BROKER PORTAL FUNCTIONALITY

WHAT CAN I DO THROUGH THE PORTAL?

The functionality within the portal has been developed using your feedback, currently you can;

- Make an application
- Search our full product range
- Create and save a product summary or produce an illustration
- Case track on submitted applications
- Submit documents in support of applications
- Submit comments directly to us
- View letters and offers of loan issued on applications
- Create and manage authorised users
- Set up and manage alerts on all your submitted applications by text or email
- Submit, add or edit your customer's property schedule

MANAGE AUTHORISED USERS

What is an Authorised User?

You have the option of sharing access to either a single account or all of your submitted applications. You can grant this access to any one of the active intermediaries at your office, or an administrator at your company.

An administrator can hold authorised user access for multiple intermediaries, but each intermediary will be responsible for granting and removing access to their accounts for that administrator.

An authorised user will see exactly what you can see on the account records shared with them; ie

- Case tracking
- All documents uploaded in support of the application
- All letters and offers of loan issued on the applications

But the actions they can undertake on your behalf are limited to;

- Submitting documents in support of applications
- Submitting comments directly to us

WHAT ARE THE IMPLICATIONS OF GRANTING ACCESS TO AN AUTHORISED USER?

- It is your responsibility to ensure that the user is either a registered intermediary or an administrator from your company, and authorised to handle personal customer data
- By giving access to another user, you understand that they will be able to see all the applicant's personal information submitted to Paragon, both on the application form, and uploaded in support of the application
- All shared access will remain in place until you remove it
- Granting and removing access to your caseload for all authorised users is your sole responsibility

HOW DO I AUTHORISE A USER?

On the home page of the portal, you will see a 'Manage authorised users' link. Within the authorised user section, you will see a list of users that you can select to share access with.

The list will contain:

- Active intermediaries at your office, who are already registered with Paragon – if the intermediary is not on the list, it will be necessary for them to undergo our full registration process before you can give them user access
- Administrators at your office, who will have been previously added by another intermediary from your company – if the administrator is not on the list, you will need to create them as a user before you can give them access

You can choose to share access to case tracking on one or all of your current ongoing applications.

To give full access to all of your case load;

- Simply tick the full access box next to the appropriate intermediary or administrator - if you tick a box in error, you can simply untick the box

Access will be granted immediately and will remain until you remove it.

To give full access to an individual application;

- This can be given from within the account record on the case tracking homepage, simply click on the 'manage authorised user access' button

Access will be granted immediately and will remain until you remove it.

HOW DO YOU KNOW AN APPLICATION IS SHARED?

When you have shared access to an application record, an indicator ribbon will appear across the top right-hand corner of the record:

1. Light blue ribbon – shared by you. You will see this on all accounts that you have shared with authorised users

2. Yellow ribbon – shared with you. Authorised users will see this on all accounts that have been shared with them

HOW DO I REMOVE AUTHORISED ACCESS?

Removing access is very straightforward. You can simply untick the access box from within the manage authorised users screen. You can add and remove access as many times as you like, by simply ticking and unticking the box.

You will also see the option to deactivate an administrator. This action should only be taken if the administrator no longer works for the company, as it will permanently delete access to the Paragon intermediary portal.

Please be aware that:

- Once deactivated an administrator cannot be added again with the same information, as a unique email address is required, therefore it is important to only deactivate administrators who should no longer have access to the portal.
- If you deactivate an administrator, this will completely remove them from the authorised user list for your office and remove access to all applications shared with them by other intermediaries.

HOW CAN I ADD AN ADMINISTRATOR?

To add an administrator onto the list of users for your office:

- Click on 'manage authorised users' from the case tracking page
- Click on the 'create new user' button
- Complete the administrator's name and email address onto the create new user form

An acceptance email link, which is only valid for 24 hours, will be issued for them to activate their profile. You will need to resend the acceptance email from within the manage authorised user's table if the profile is not activated within that time frame.

We will send you a notification email when the profile has been activated and at this point you can then grant the administrator access to either your full caseload or to just an individual account record.

Once activated, the administrator will be available for selection as an authorised user to all intermediaries at your office.

If you have any queries about using the authorised user function within the portal, please call us on 0345 849 4040.

ALERTS AND NOTIFICATIONS

What are notifications and alerts?

You can choose to receive alerts from us on your submitted applications by either text message or email. You can opt to receive alerts on all activity that takes place, or just particular points of interest to you, such as when we issue an offer of loan, or when the valuation has been received. As this service is only available to intermediaries, your authorised users won't be able to receive alerts from us.

If you choose not to receive alerts, you can still see the activity that's taken place, as there will be the option to receive notifications on your applications within the portal. The number of notifications available will be shown within the bell icon on the front home screen of the portal, and again, is only accessible to intermediaries.

How do I set up notifications and alerts?

You can set up and manage your notifications and alerts through the home page of the portal via the 'Manage notifications' screen. You will have the option to set up both notifications within the portal and/or alerts via text message or email on the activities that you want to monitor.

Firstly, please ensure that we have the correct mobile number and email address registered for you. You can check this within the 'Manage notifications' screen within the portal. If the details are not held, or require changing, please call 0345 849 4040 or email mortgagesalessupport@paragonbank.co.uk with the correct information, and we'll update our records.

Notifications

To switch on notifications, simply toggle the button to 'Yes' and then click save.

Updates on the following activities will then be available for all of your submitted accounts on the following activities:

- Valuation instructed
- Valuation received
- Offer of loan issued
- Funds released

- Valuation arranged
- Action point added/satisfied
- Report on title received
- Application withdrawn

To see the notifications, simply click on the bell icon, and the notifications will be displayed, showing the oldest at the top.

Notifications will be automatically be deleted after 12 days, or you can delete them as you go along.

If you wish to stop notifications, simply toggle the button to 'No' and then click save.

Alerts

You can choose to receive alerts from us via email, text message or both, and also to specify when you want to receive them. You can opt to receive email alerts either in real time, or via daily or weekly updates. Text message alerts are only available in real time, as the activity is taking place.

You can then select the alerts that you want to receive out of the following activities, by ticking the box next to that option.

- Valuation instructed
- Valuation received
- Offer of loan issued
- Funds released

- Valuation arranged
- Action point added/satisfied
- Report on title received
- Application withdrawn

Changes to your alerts can be made at any time, simply tick or untick the option, and ensure that you click the save button to update your changes.

PROPERTY SCHEDULES

As a property schedule is an essential part of our underwriting assessment, we've made it as simple as possible for you to submit your customers' property information to us, and then edit the details if they change.

Submitting a schedule

There are a number of ways to do this, you can:

- Download our template, fill in the property information, and then upload it
- Upload your own excel property schedule
- Upload an Etech property schedule
- Key in the property information on the property schedule page

Once we've received a property schedule from you, this page will always show the current information that we hold.

Whether you are keying in a new schedule, or adding or deleting properties from an existing schedule, you'll see that there is some validation around the fields.

The validation rules will flag either amber or red if the data input is either not valid for the field, or the figure input appears to be too high or low. If any field is coloured amber, please check the warning box that will appear for details of what needs to be checked. If any field is red the data is either incorrect or a mandatory field has been left blank, and you will not be able to proceed if the error is not rectified.

It is important to remember that once we have received a property schedule, this screen will always show the most up to date information that we hold. So, if you need to change any details, be sure to check that the screen shows all the customers' property information before you submit the update.

 If the screen is blank, that signifies that we do not hold any property information.

The edit function will allow you to delete a single piece of data or a whole row of information. Please ensure that you click 'save' or any changes made will not be updated to us when you submit.

The broker can also export data. If a property schedule has already been submitted and is on the broker portal, this will export all the information on to an excel spreadsheet.

All property schedules will be sent to one of our underwriters for review as soon as they are uploaded or amended.