



Broker Portal: How to Guide

VERSION 4.0

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INTRODUCTION

Keystone Property Finance Limited has developed this guide to demonstrate the functionality that we offer on our Broker Portal.

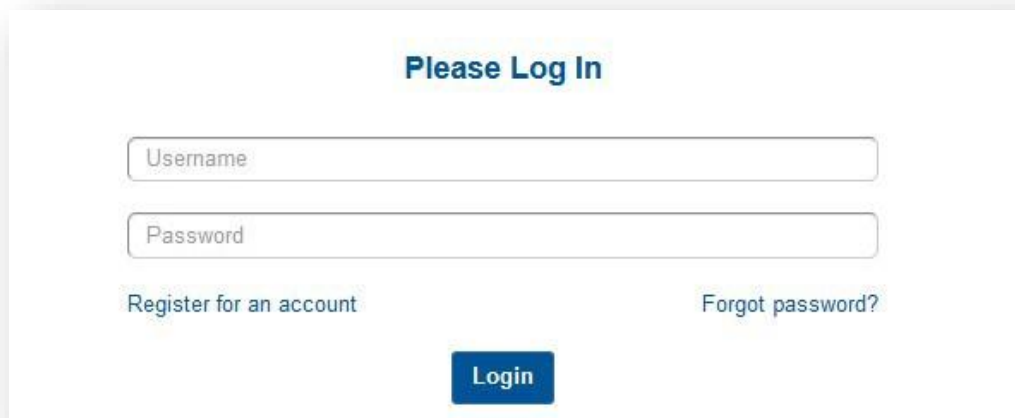
You will be able to access the Broker Portal to produce Illustrations, Application in Principles (AIPs), Full Mortgage Applications (FMAs).

You will be able to track your applications, respond to outstanding actions, upload documents, and add notes.

LOGGING IN

You can receive your log on details by either registering online via our portal or contacting us directly via email (enquiry@keystonepropertyfinance.co.uk) or via phone (0345 148 9086) to be registered.

Log into the portal with the log on details



The screenshot shows a login form with the following elements:

- Title:** Please Log In
- Username field:** A text input box with the placeholder text "Username".
- Password field:** A text input box with the placeholder text "Password".
- Register for an account:** A link located below the username field.
- Forgot password?:** A link located below the password field.
- Login button:** A blue button with the text "Login" centered below the password field.

NAVIGATING THE PORTAL

Once you have logged into the portal, you will be taken to your broker portal homepage.

If this is the first time you have logged in, you will only see the buttons to start an illustration, start an AIP, start a new product transfer or new switch & fix.



Once you have submitted an application (either an AIP or FMA), the high-level details will display on your homepage.

Recently Viewed Applications				Applications Awaiting Action			
Case Number	Stage	Opened	Applicants	Case Number	Stage	Opened	Applicants
	FMA In Progress	04/01/2024			Valuation - Pending	07/12/2020	
	FMA Submitted	06/01/2024					
	FMA Submitted	04/01/2024					
	AIP Submitted	04/01/2024					
	FMA Submitted	01/11/2023					
	FMA Submitted	26/10/2023					
	AIP In Progress	04/01/2024					

- [New Illustration](#)
- [New AIP](#)
- [New Product Transfer](#)
- [New Switch & Fix](#)

Included on the homepage will be the case number, the date the application was opened, the applicant(s) and the stage in which the application is currently sitting at in the process (i.e. FMA Submitted, meaning the full mortgage application has been submitted across to us)

Recently Viewed Applications			
Case Number	Stage	Opened	Applicants
	AIP Submitted	11/09/2023	
	FMA In Progress	25/10/2023	
	FMA Submitted	06/12/2023	

Once the application has been submitted to us (either AIP Submitted or FMA Submitted), you will then be able add notes, documents and view any outstanding actions required.

You can also search for applications using the 'Cases' button at the top of the screen.



On this screen you will be able to search for applications using our search feature.

Case Search

Case Number: Applicant(s): Company - Registered Name: Application Phase: Application Stage: Application Status: End of Product Term:

TRACKING APPLICATIONS

You can log into the portal and track the stage of your client's application. On the summary screen of the application, it will display the current stage at the top of the screen:

Case Number	Opened	Applicants	Current Stage
	08-01-2024		FMA Submitted

Current Stage
FMA Submitted

The current stage will update when the application moves along through the process.

CLONING APPLICATIONS

If you are wanting to place multiple applications for the same client with Keystone Property Finance, we have clone functionality which will copy applicant's details, company details (if the application is being made as a company application), employment details, credit history and liability details to a new application.

Once the FMA has been submitted, you will have the "Clone Case" button displayed on the top right-hand side of the summary screen:

Clone Case

Once you have clicked on the clone case button, it will then display the details of the application which you are cloning from:

Clone Application

Case Number

Borrowers names

You will then be asked to confirm the clone, and you can do so by clicking on the "Confirm Clone" button.

Confirm Clone

The new application will be at AIP in Progress which will allow you to change any details to applicants or company details if required, however copied information from the existing application will be there when you progress through to the FMA stage.

If the system holds a valid in date credit check at the time of cloning the application this will also be cloned over to the new application.

You also have the option to clone an application while the FMA is still in progress, however, please note this that will only clone information keyed so far, and the credit check will not be copied. We have a warning message on the portal to advise of this.

Clone Application

Case Number

Borrowers names

Confirm Clone

Cancel

Cloning at this point will only clone the information keyed so far on this application, please note that cloning before the full mortgage application has been submitted will result in multiple searches being applied to the applicant's credit file.
If the application is cloned after the full mortgage application has been submitted we will also be able to utilise the full credit check held for the applicant providing it is within 90 days of being run and the applicant's name, date of birth, or address has not changed.

It is recommended to clone the application once it has been fully submitted, do you wish to continue?
The following tabs have fields which have not been completed:

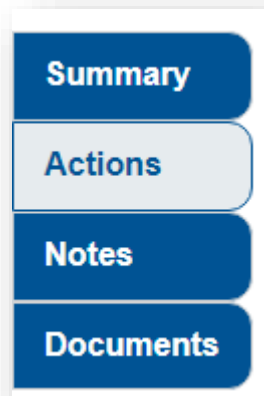
- Applicants
- Portfolio
- Liabilities

VIEWING AND RESPONDING TO OUTSTANDING ACTIONS

The actions tab on your application will advise you of the information we require to progress the application and at what stage we require it by.

To view the outstanding actions on an application, click on the application displayed in your list of cases or find it using the search function on the 'Cases' screen.

On the left-hand side of the portal, you have an actions tab.



This will display all the outstanding actions on the application under the tab "Items Awaiting Action" and the stage in which the action is required at.

Actions

The items below await action

To upload documents or add notes, please click the action button against the relevant requirement.

We add notes if we need further information after we have reviewed uploaded items. To view the full note click on the action button

Created Date	Name	Reference	Who To Action	Applicant	Required At	Status	Action Type	Text	Note Last Added
06/12/2023 16:02	Local Licencing	CLIC001	Solicitor		Before Completion	Awaiting Action	Solicitor Action	Solicitors to confirm the appropriate local licensing requirements have been complied with for the property and/or borrower(s) as applicable.	Action
06/12/2023 16:02	Valuation Report	CVÁL001	Valuer		Before Offer	Awaiting Action	Advisory	A satisfactory valuation report.	Action

Below is an example of an action that will be required for an applicant that is employed:

Create...	Name	Reference	Who To A...	Applicant	Required At	Status	Action Type	Text	Note Last...
08/01/2024 16:...	Income (employed)	CINC001	Applicant	ALBERT ARKIL	Before Offer	Awaiting Action	Document Request	Please supply the latest 3 months payslips and latest P60	Action

To action an outstanding item, you will need to push the action button (located on the far right-hand side of action itself):



Once you have clicked on the action button, it will display the below:

Outstanding Action

Please click 'Submit for Review' to the right of the screen to confirm you have supplied all information requested.

Notes and documents can be added using the buttons to the right of the screen

Created Date	12/12/2023 10:38:00
Text	Please supply the latest 3 months payslips and latest P60
Who To Action	Applicant
Status	Awaiting Action

Submit for Review

Add Note

Attach file

Return to Actions

If notes or documents have been added to an action these will display when you open the action.

Please click 'Submit for Review' to the right of the screen to confirm you have supplied all information requested.

Notes and documents can be added using the buttons to the right of the screen

Created Date: 08/01/2024 16:14:41
Text: Please supply the latest 2 years SA302's, full tax returns or online tax calculation PLUS corresponding tax year overviews.
Who To Action: Applicant
Status: Awaiting Action

Submit for Review
Add Note
Attach file
Return to Actions

Associated Notes

Created Date	Type	Created By	Note Text	Contact	Condition
08/01/2024 21:37	Condition Note		Example note against SA302 acti...		Income (rental)

Associated Documents

Received	Type	Sub Type	Notes	Status
08/01/2024 21:08	Income		SA302's	Items received
08/01/2024 21:08	Income		SA302's	Items received

ADDING DOCUMENTS TO ACTIONS

Documents can be added to the action, by clicking on the attach file button.

Attach file

This will open a screen which will allow you to select or drag and drop one or multiple documents for upload.

Add Files to Case

Have you checked if these documents require certification? Please refer to Keystone's certification standards as shown on the website for the current requirements.

File Details

Case Number
[Redacted]

Document Type
[Dropdown]

Please provide detail to describe what this document is i.e. SA302 for XX year-end DD/MM/YY

Please select the files to upload.

Select files...

Drop files here to upload. Multiple files can be selected or dropped here if they all match the type and description entered above

Once you have selected or dragged and dropped your documents and entered a document type and a description you will see an upload button as highlighted in red below.

Add Files to Case

Have you checked if these documents require certification? Please refer to Keystone's certification standards as shown on the website for the current requirements.

File Details

Case Number
[Redacted]

Document Type
Income

Please provide detail to describe what this document is i.e. SA302 for XX year-end DD/MM/YY

SA302's

Please select the files to upload.

Select files...

Drop files here to upload. Multiple files can be selected or dropped here if they all match the type and description entered above

SA302 2022.pdf
769.58 KB

Awaiting upload x

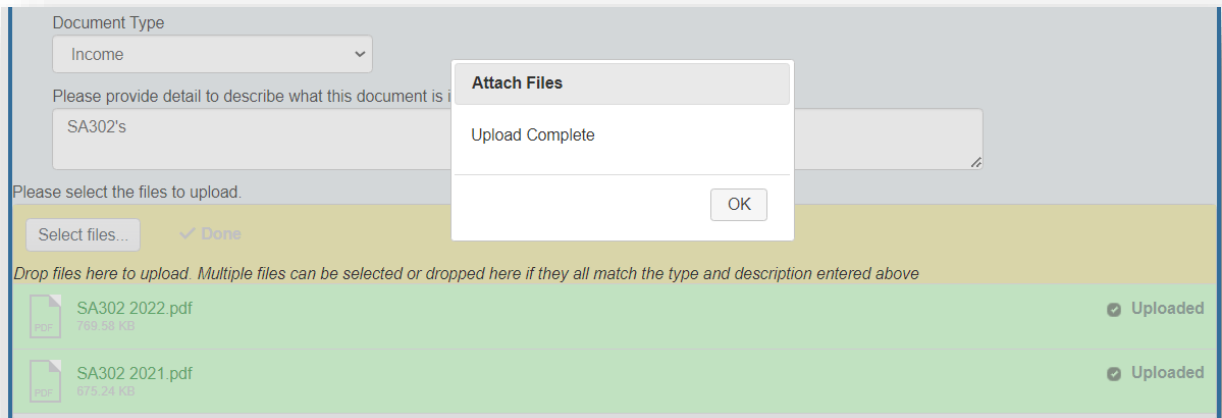
SA302 2021.pdf
675.24 KB

Awaiting upload x

Clear

Upload

Once the documents have been successfully uploaded the document will show as uploaded and a pop-up message will display.

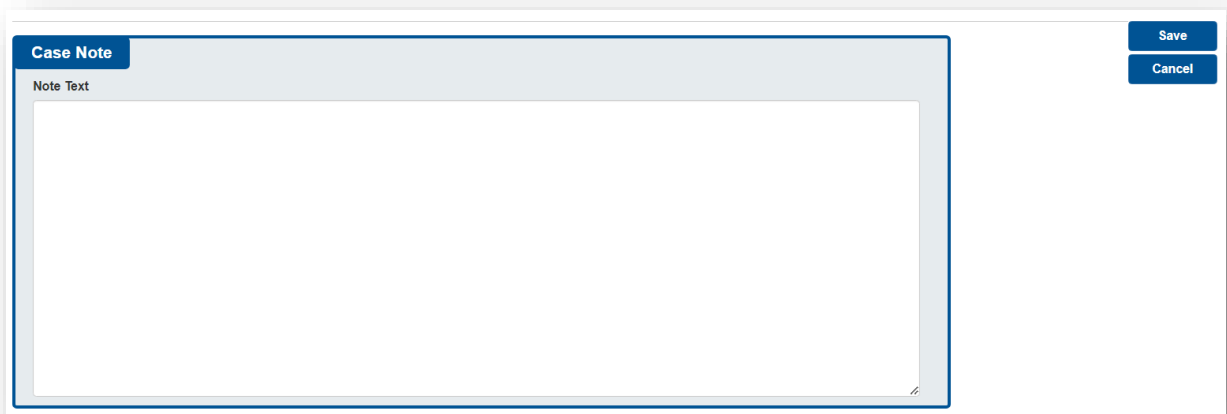


ADDING NOTES TO ACTIONS

Notes can also be added to against actions by clicking on then the “Add Note” button, displayed on the right-hand side:



Once you click on ‘Add Note’ a new screen will display where you can type the note and click save.



SUBMITTING THE ACTION FOR REVIEW

Once you have supplied all the information required for an action via notes, documentation or both you will need to click on the ‘Submit for Review’ button on the action to let us know.

Submit for Review

Once you have submitted an action for review, it will then display under the tab "Items Received by Keystone":

Actions

The items below are in the queue for us to review

We add notes if we need further information once we have reviewed any items uploaded. To view the full note please click on the view button.

Items Awaiting Action | Items Received by Keystone

Below is an example of an action that is with Keystone to review:

Actions

The items below are in the queue for us to review

We add notes if we need further information once we have reviewed any items uploaded. To view the full note please click on the view button.

Items Awaiting Action | Items Received by Keystone

Created Date	Name	Reference	Who To Action	Applicant	Required At	Status	Action Type	Text	Note Last Added
12/12/2023 11:40	Application confirmation	CAPP001	Broker		Before Valuation	With Keystone for Review	Confirmation	Please confirm that the information on the application summary available under documents is correct. Please add a note to confirm or advise of any details that require amendment.	View

GENERAL NOTES TAB

All notes associated with the application can be viewed from the 'Notes' tab for that application, this will also display notes that are attached to actions.

To access notes, firstly click on the application displayed in your list of cases. On the left-hand side of the portal, you will have a notes tab.

Summary

Actions

Notes

Documents

All notes for this application will be displayed

Created...	Type	Created By	Note Text	Contact	Condition	
06/12/2023 16:02	Stage progression	System Administ...	The full mortgage application has been accepted subject to full underwriting. Please upload the supporting documentation listed under actions so the underwriting team can review the application.			View
06/12/2023 16:02	Stage progression	System Administ...	The full mortgage application has now been submitted.			View
06/12/2023 16:02	Stage progression	System Administ...	Fees have been paid on this application			View
06/12/2023 15:57	Stage progression	System Administ...	The full mortgage application has been started, await all information to be entered and application to be submitted.			View
06/12/2023 15:56	Outgoing update	System Administ...	Email sent to broker to advise the AIP has been referred	Internal		View
06/12/2023 15:56	Stage progression	System Administ...	Application is in underwriters queue for assessment.			View
06/12/2023 15:56	Stage progression	System Administ...	AIP Referred, our underwriters will review and we will issue an update shortly.			View
06/12/2023 15:56	Stage progression	System Administ...	The AIP has been submitted			View

General notes can be added from this tab, if they are not related to an action.

To add a note for us to review, click the 'Add Note' button. **Please use this for general notes, if you are responding to an outstanding requirement, please do this via the Actions tab on the left.**

To add a new note to the application, just click on the "Add Note" button.

Add Note

Once you click on 'Add Note' a new screen will display where you can type the note and click save this will send us a notification.

Case Note

Save

Cancel

Note Text

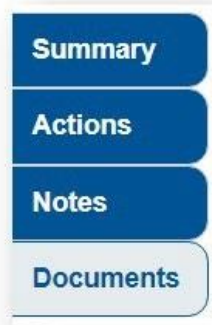
GENERAL DOCUMENTS TAB

All notes associated with the application can be viewed from the 'Documents' tab for that application, this will also display documents that are attached to actions.

For example, once a full mortgage application (FMA) has been submitted, an illustration and application summary will be automatically generated against the application. These two documents will be available to view on the documents tab.

Received ↑	Type	Sub Type	Notes	Status	
08/01/2024 16:14	System Documents	Application Summary	Application Summary	Satisfied	Download
08/01/2024 16:15	System Documents	Illustration	Mortgage Illustration	Satisfied	Download

To view all documents, click the documents tab on the left-hand side.



To add a document against an application (one that is not to satisfy an outstanding action), click on the “Attach File” button on the left-hand corner of the document tab:



This will open a screen which will allow you to select or drag and drop one or multiple documents for upload.

Add Files to Case

Have you checked if these documents require certification? Please refer to Keystone's certification standards as shown on the website for the current requirements.

File Details

Case Number

Document Type

Please provide detail to describe what this document is i.e. SA302 for XX year-end DD/MM/YY

Please select the files to upload.

Drop files here to upload. Multiple files can be selected or dropped here if they all match the type and description entered above

Once you have selected or dragged and dropped your documents and entered and document type and a description you will see an upload button as highlighted in red below.

Add Files to Case

Have you checked if these documents require certification? Please refer to Keystone's certification standards as shown on the website for the current requirements.

File Details

Case Number
[Redacted]

Document Type
Income

Please provide detail to describe what this document is i.e. SA302 for XX year-end DD/MM/YY
SA302's

Please select the files to upload.

Select files...

Drop files here to upload. Multiple files can be selected or dropped here if they all match the type and description entered above

SA302 2022.pdf 769.58 KB	Awaiting upload x
SA302 2021.pdf 675.24 KB	Awaiting upload x

Clear Upload

Once the documents have been successfully uploaded the document will show as uploaded and a pop-up message will display and this will send us a notification.

Document Type
Income

Please provide detail to describe what this document is i.e. SA302 for XX year-end DD/MM/YY
SA302's

Please select the files to upload.

Select files... ✔ Done

Drop files here to upload. Multiple files can be selected or dropped here if they all match the type and description entered above

SA302 2022.pdf 769.58 KB	✔ Uploaded
SA302 2021.pdf 675.24 KB	✔ Uploaded

Attach Files

Upload Complete

OK

CONCLUSION

Thank you for taking the time to read the guide we have prepared; this should allow you to navigate around the portal with ease.

If you require any technical assistance with our Broker Portal, please contact the IT depart by calling 0345 148 9086 and selecting option 5.