



Penrith
building society

For Intermediaries

User Guide – Broker Portal Loans Origination Getting Started



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User Guide Information

This user guide will explain how to get started with the Penrith Building Society Broker Portal - Loans Origination system. It will cover the fundamentals, from logging in to basic navigation and the different menus available for you to use. The guide is designed to be a step-by-step best practice guide.

For further support or guidance on any of the information contained in this guide please contact mortgages@penrithbs.co.uk

Introducing Loans Origination...

What is this?

This is your efficient and easy to use platform for submitting loan applications. It is designed to speed up the application process and help you to manage your loans pipeline quickly and easily. You may use this to help start cases, add clients, choose products, process full mortgage applications and create ESIS documents.

As you work through each of the user guides in this series, you will build your knowledge around the different ways that Loans Origination can support you daily.

Each guide is designed to be a 'best practice' process guide which you can use in conjunction with other resources.

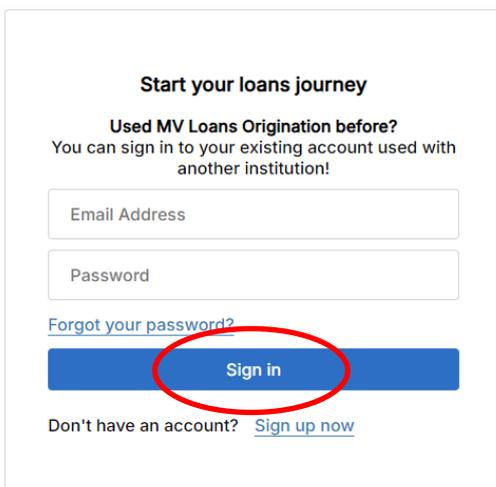
So, let's get started!

Logging In

You must be registered with Penrith Building Society before you can log in to your account. For support registering as a Broker, please contact our BDM or our Head Office for further information.

Once your registration is complete, you can then log in to access your account. To log in:

Access your Loans Origination page from the intermediaries link on our website [Home - Penrith Building Society](#) enter your email address and password in the relevant boxes



Start your loans journey

Used MV Loans Origination before?
You can sign in to your existing account used with another institution!

Email Address

Password

[Forgot your password?](#)

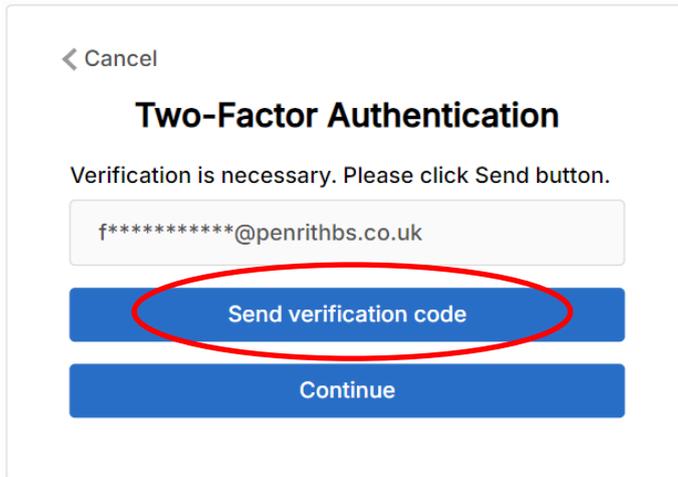
Sign in

Don't have an account? [Sign up now](#)

Click '**Sign In**'

You will then need to enter a 2 factor authentication code sent to your email address to access your account.

Click **'Send Verification Code'**



< Cancel

Two-Factor Authentication

Verification is necessary. Please click Send button.

f*****@penrithbs.co.uk

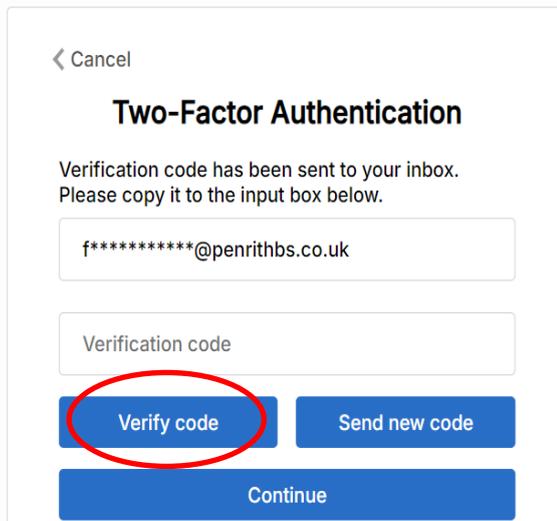
Send verification code

Continue

An email will then be sent to your registered email address with the code you need to enter. Check your email for verification code.

Microsoft on beha... Loans Origination account email verification code Tue 14/01/2025
CAUTION: This email originated from outside of the Society. Do not click links or open attachments unless you recognise the sender and know the content is safe. Verify your email address

Enter the code in the Verification code box, click **'Verify Code'**



< Cancel

Two-Factor Authentication

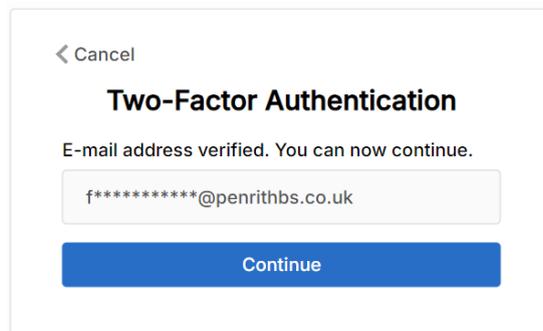
Verification code has been sent to your inbox. Please copy it to the input box below.

f*****@penrithbs.co.uk

Verification code

Verify code Send new code

Continue



< Cancel

Two-Factor Authentication

E-mail address verified. You can now continue.

f*****@penrithbs.co.uk

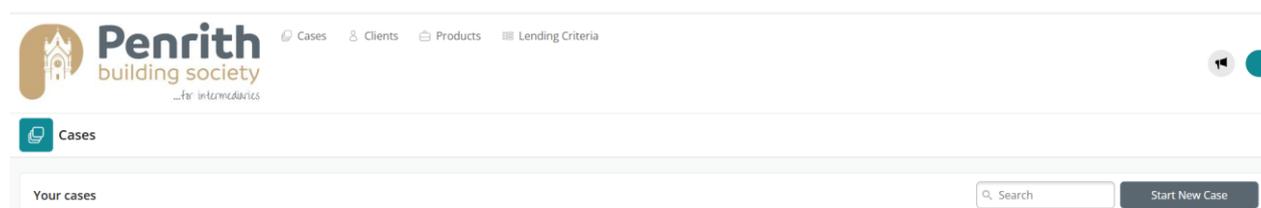
Continue

You will then have access to your account.

Basic Navigation

Home Page

When you are logged in you will see your home page. The home page will help you navigate around and view your workload.



Your home page contains:

- ▶ **Penrith Building Society branding** 
This acts as your 'Home' button as you navigate through the system. Clicking it will always return you back to this home screen.
- ▶ **Tabs** across the top to help you navigate through the system.
The tabs usually consist of **Cases**, **Clients**, **Products** and **Lending Criteria**
 - Cases;**  Cases
This will be the default tab and will show any cases you are currently working on. You can start new cases from here, and search for any pre-existing cases using a unique case ID number.
 - Clients;**  Clients
This will show you information about your clients. You can add new clients from here, and search for any pre-existing records to update or work with.
 - Products;**  Products
Here you can view information about which products are available, along with basic information about each such as rates, LTV % and associated fees.
 - Lending Criteria;**  Lending Criteria
This opens a new link (to our website) which shows the lending criteria clients must meet.
- ▶ **Announcements section** 
Here you will see any announcements that may be relevant to you which have been posted by us.

▶ **My Account**

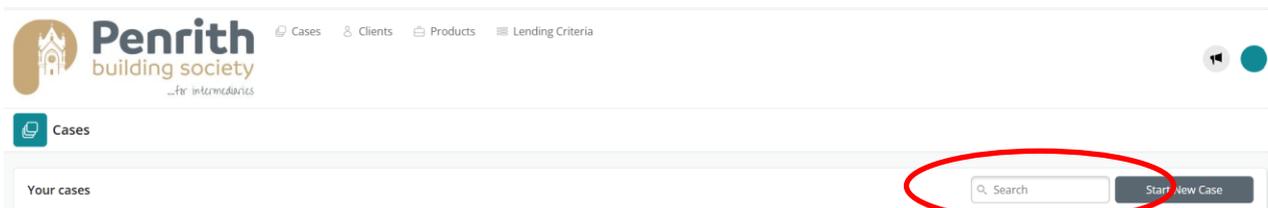
This is where you can update your profile information, such as job title and contact information, get 'Help' and log out of the system.

▶ **Your Cases**

This will show you any cases you are or have recently been working on. You can start brand new cases from here or pick up existing ones at the point they were last left. Each case will have a case ID linked to it, and this is what you can use to search for any cases in question.

▶ **Search Functionality**

You can use this to search for any pre-existing cases which are in progress. Enter a case ID that want to find in the box, and options matching that criteria will appear in the list below.



Getting Around

As you start to use each of the tabs and enter in case information you will need to know how to navigate around. As most of the work you do will centre around completing cases, let's look at how to navigate through cases.

Status Strip

Each case is made up of a series of stages. When you start working through a case, a status bar will appear at the top of the page. This shows all the stages you need to work through to complete this case.

Completed stages show as green.



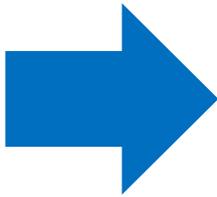
The current stage you are working on shows in blue.

Future stages which have not yet been started show in a lighter blue.

Stages help you see where you are in the process, and let you know how many more stages you have to go before you can submit the completed application.

Navigation Pane

Each stage requires you to complete a variety of steps. When you start to work through a case stage you will see a navigation pane appear down the left-hand side of the screen. This will list all steps in this stage which need to be completed. Clicking on a step will show the information that needs completing.



Working through steps

As you work through and complete a step, you can move to the next step in the process by clicking the button in the bottom right-hand corner of the screen.

Jane Doe (Main Applicant)

Title
test help title
Miss

Forenames
Jane

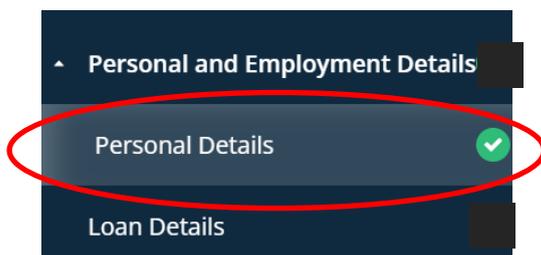
Surname
Surname
Doe

Date of Birth
Date of Birth
05 05 1980

Email Address

Loan Details ▶

Providing all mandatory fields have been completed, this will then update the step you have just completed in the navigation pane by placing a green tick next to it.



You can then complete the details required in the next step.

To be able to submit a case you must complete all details and have green ticks in each section down the left of the page. This means all steps have been completed for that stage.

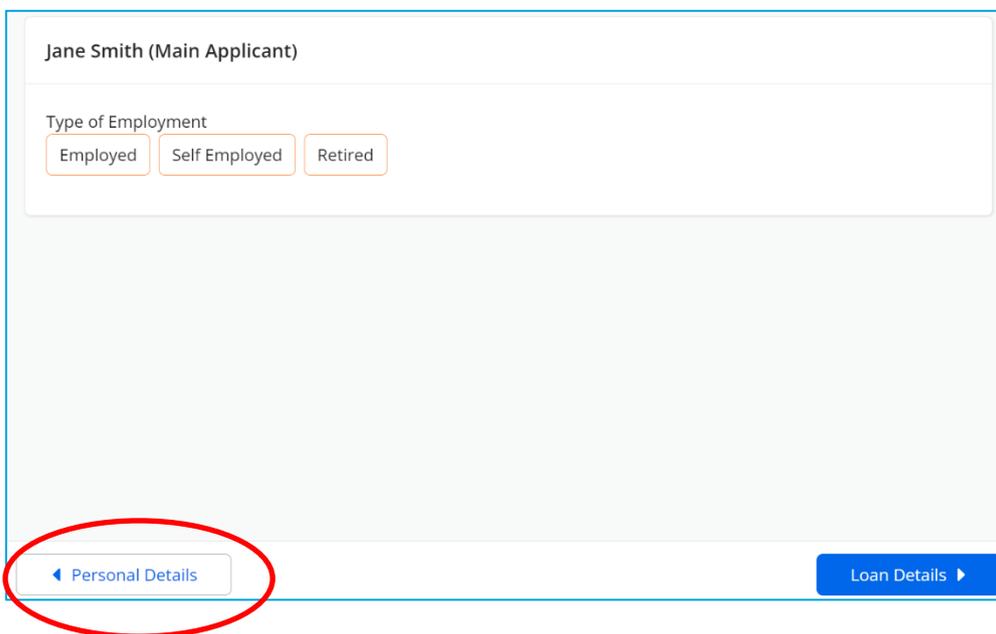
Once all steps are completed, your stage will complete, and your status strip will update accordingly.

Please see our other helpful guides in the series for more information.

Going back a Step

There may be times you need to go back a step to update information.

You can use the navigation buttons at the bottom of the screen to go back to the previous step.

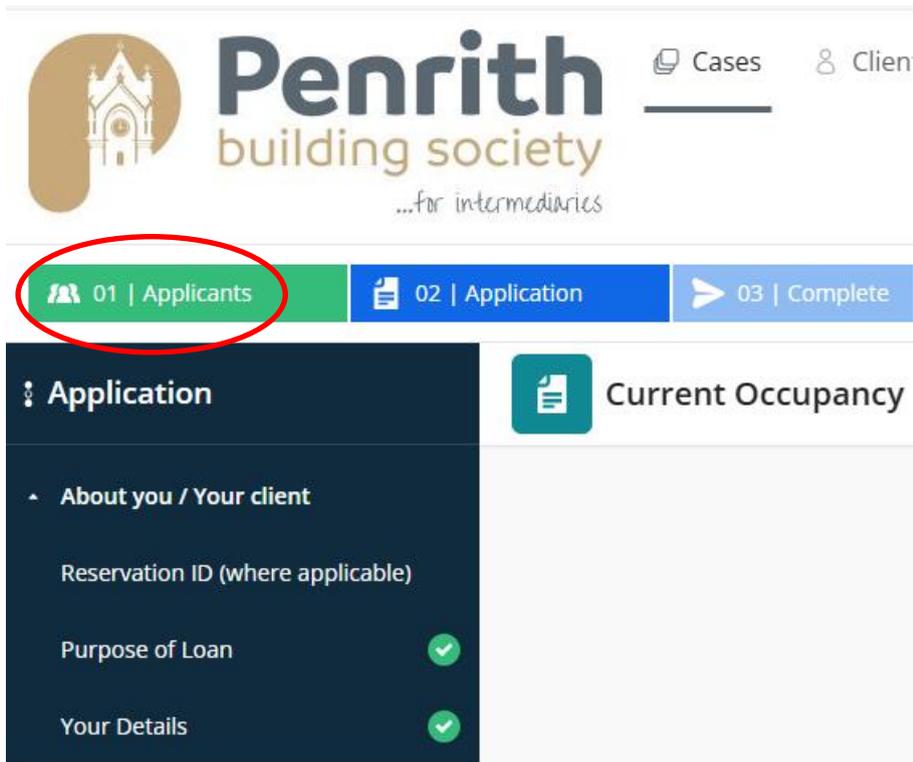


The screenshot shows a user interface for Jane Smith (Main Applicant). Under the heading "Type of Employment", there are three buttons: "Employed", "Self Employed", and "Retired". At the bottom of the screen, there are two navigation buttons: "Personal Details" (with a left-pointing arrow) and "Loan Details" (with a right-pointing arrow). The "Personal Details" button is circled in red.

Going back a Stage

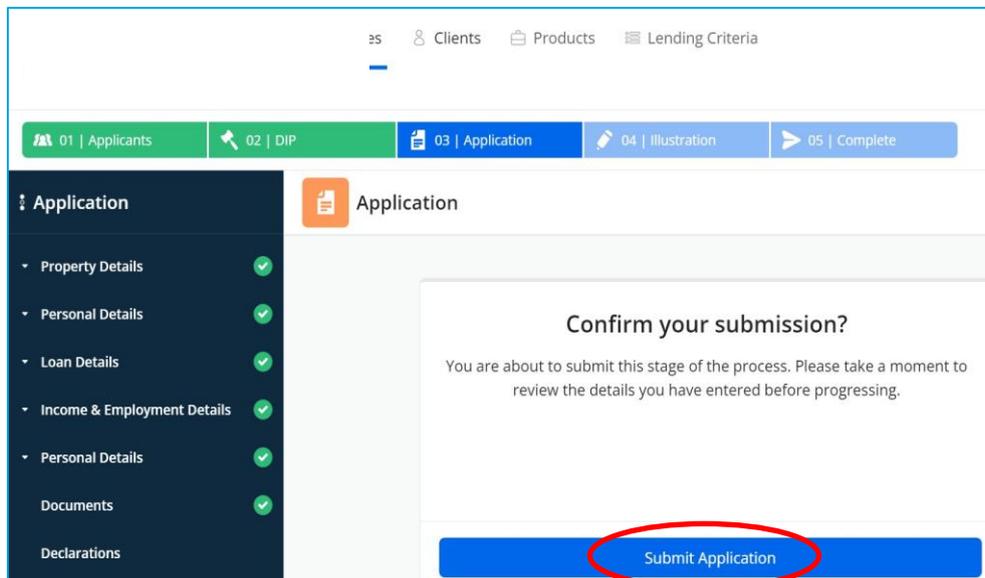
There may be times you need to go back a stage to download documents or update information.

You can use the stage navigation buttons at the top of the screen to go back to the previous stage.



Submitting your application

When all steps of all stages have been completed you are ready to submit your application to us. Hitting the **'Submit Application'** button will send the application off for checking.



Once submitted, you will be able to download a copy of the application form you submitted.



Getting Back to your Home Screen

No matter where you are in the Loans Origination system, the Penrith Building Society logo will always be visible in the top left-hand corner of the screen.

Clicking this will take you back to your 'Cases' or home screen.



You can then pick up any further work required.

Logging Out

To log out of the system you will need to click your account information, this is located next to the announcements icon. Once you have done this, simply click the 'Log out' button.

