

Mortgages

ROME

User Guide

Creating applications
and Packaging Items

The
Mortgage
Store

Powered by

 Bank of Ireland

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Using the System

Creating applications

To create a new application, please select the 'App' button at the top right hand corner of the screen (as per orange arrow on the right).

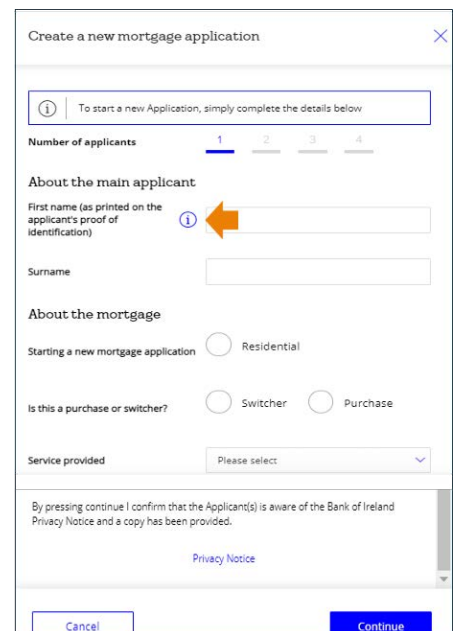
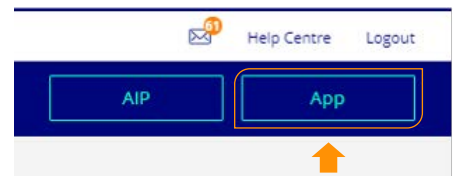
After clicking on the App button, a new window will appear where Applicant details can be entered.

All cases will require:

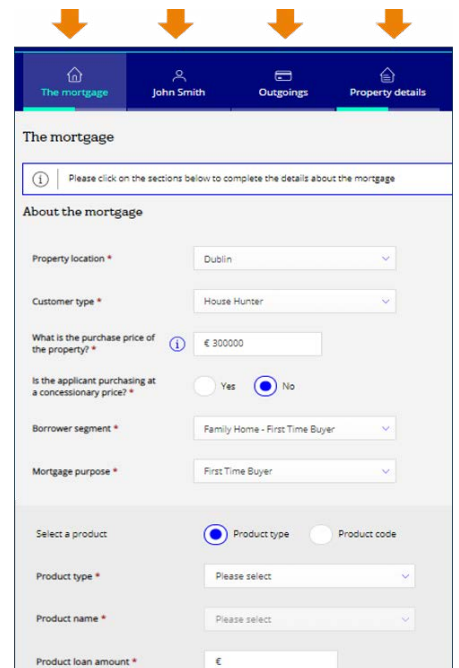
- ▶ Number of applicants
- ▶ Main applicants name & surname
- ▶ Mortgage details (switcher/purchase) Important that the correct application type is selected at this stage as this cannot be amended after proceeding to the application

Clicking on the Icon (i) will reveal additional advisory notes to assist you in completing an application (Please see example on screenshot to the right of this page)

Populate the details and click the 'Continue' button to progress the application

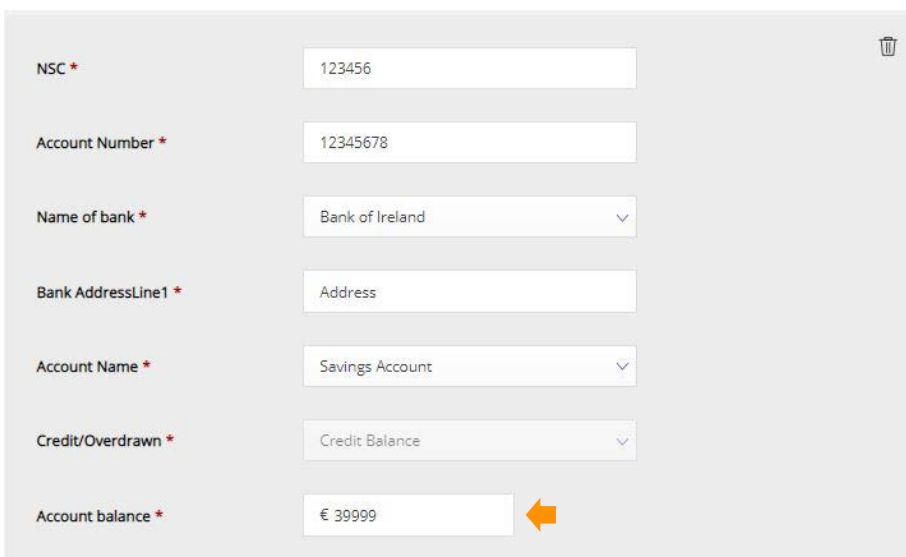
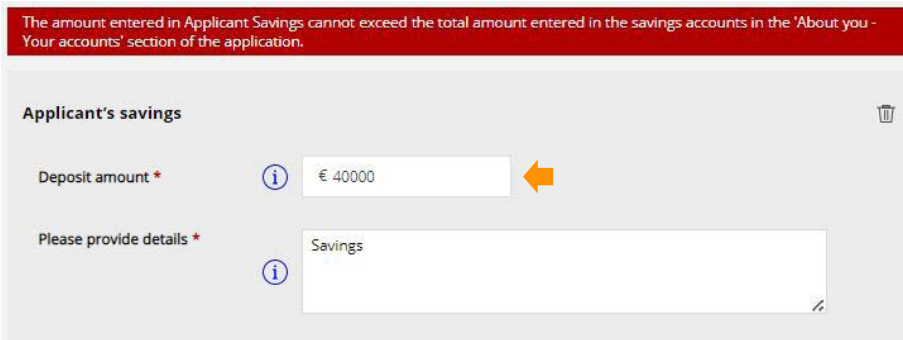
A screenshot of the 'Create a new mortgage application' form. The form is titled 'Create a new mortgage application' and has a close button (X) in the top right corner. It features a progress indicator with four steps, the first of which is active. The form includes several sections: 'About the main applicant' with fields for 'First name (as printed on the applicant's proof of identification)' and 'Surname'; 'About the mortgage' with radio buttons for 'Starting a new mortgage application' (Residential) and 'Is this a purchase or switcher?' (Switcher, Purchase); and a 'Service provided' dropdown menu. At the bottom, there is a confirmation statement: 'By pressing continue I confirm that the Applicant(s) is aware of the Bank of Ireland Privacy Notice and a copy has been provided.' with a 'Privacy Notice' link. The form concludes with 'Cancel' and 'Continue' buttons.

Details can be input across the four tabs on the top of the page (outlined by arrows across). When entering details please do not use commas, full stops or symbols in numeric fields and please round up figures to the nearest Euro.



When capturing source(s) of deposit it is important that the figures used in 'applicant's savings' is the same or greater than figure contained in the individuals savings account contained in the 'about you' section of the application

Below message will appear if the balance is lower, see below example of a case where the error message will appear.



When capturing the total 'applicant savings' be sure to only include funds that are contained in a savings account. Surplus funds from a current account must be captured in the "Another source" category. If an applicant has multiple savings accounts, each account must be captured and match the total amount entered in "deposit amount".

Please refer to example on your immediate right. Total savings projected in deposit account is €40,000 with a further €10,000 projected as another source with details confirming funds are held in 'Current Account'. This should prevent an error message as presented at the bottom of Page 4 of this guide.

The screenshot shows two sections of a form. The first section, titled 'Applicant's savings', has a 'Deposit amount *' field with the value '€ 40000' and a 'Please provide details *' field with the value 'Savings'. The second section, titled 'Another source', has a 'Deposit amount *' field with the value '€ 10000' and a 'Please provide details *' field with the value 'Current account'. Both sections have a 'Liability for tax description' field below them.


The screenshot shows an income declaration form. It includes the following fields: 'What is the applicant's current basic salary? *' with the value '€ 90000'; 'Other regular income' with a value of '€' and an orange arrow pointing to the right; 'Is the income declared by the applicant in support of their application contracted and paid in EUR? *' with radio buttons for 'Yes' (selected) and 'No'; 'Car / Shift allowance *' with a value of '€ 0'; 'Shift allowance *' with a value of '€ 0' and an orange arrow pointing to the right; 'Overtime *' with a value of '€ 5000'; 'Overtime type *' with a dropdown menu set to 'Guaranteed'; and 'Bonus *' with a value of '€ 0'.

Please note – when capturing an applicant's PAYE income please use the same format as the BOI PDH assessment calculator. ROME contains some additional fields i.e. 'other regular income' & 'shift allowance' which are not to be used. (Highlighted across)

Submitting an application


For applicants with existing properties/mortgages, you can capture this by selecting from the category below and click add detail. This will populate specific questions relating to the existing property/mortgage.

Existing properties

Add property (Property Category) 

Declaration Complete +

Existing properties

Family Home  +


How many people have interest in the property? *

Is the mortgage now requested on this property? * Yes No

Estimated Market Value *

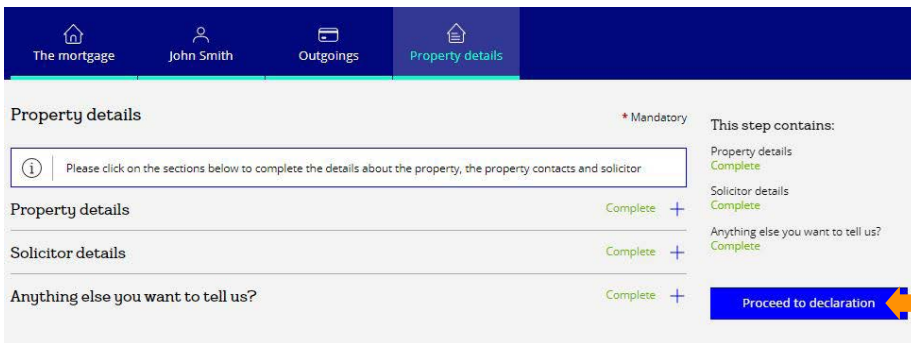
If you receive monthly rental income for this property, tell us how much you receive. If not, enter 0. *

Is there a mortgage on this property? * Yes No

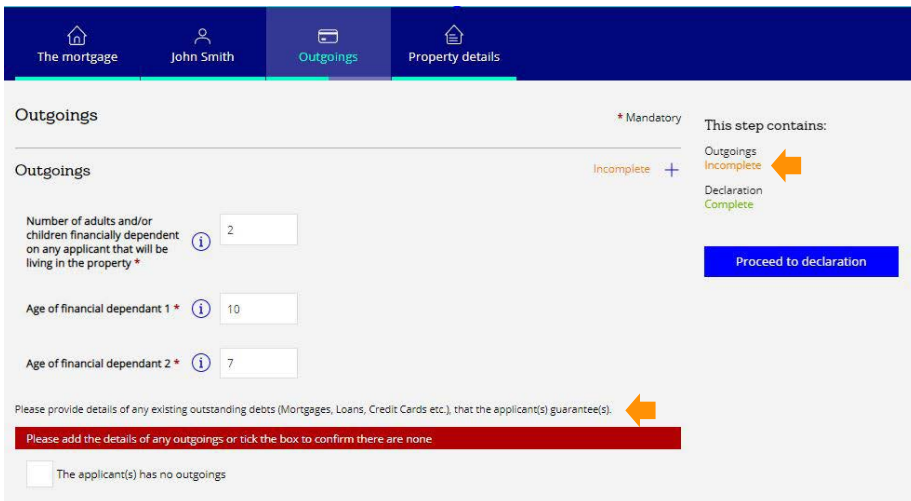
Property type * 

Original purchase price *

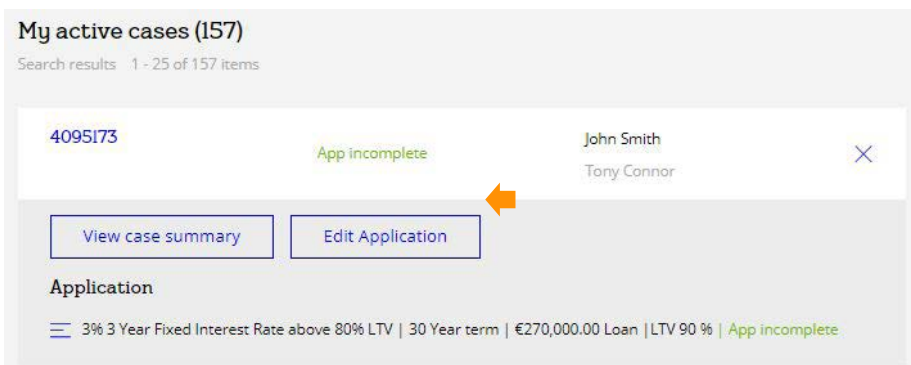
Once all information has been entered across all tabs the Application can be submitted by clicking the 'Proceed to declaration' button on the right of the screen.



Please note – If any mandatory information is missing the system will highlight the tab as 'Incomplete', as shown. You cannot submit an application until all mandatory fields are complete, however you can save information at any time by clicking 'Save and Continue' and return to complete the application at a later stage.



If at any time you wish to return to an Application that was saved earlier, you can do this from the 'My Active Cases' screen. Find the case you wish to resume working on and Click the 'Edit Application' button.



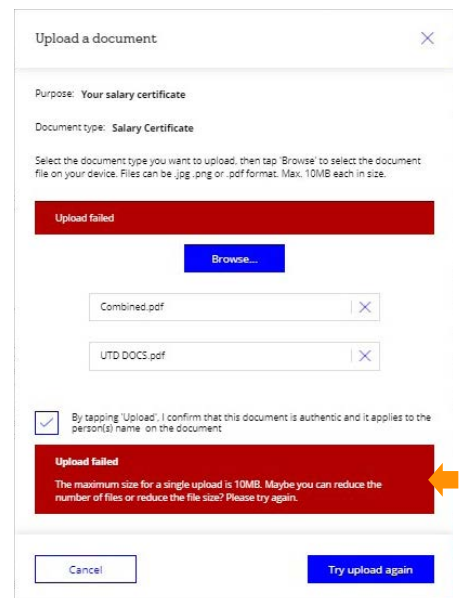
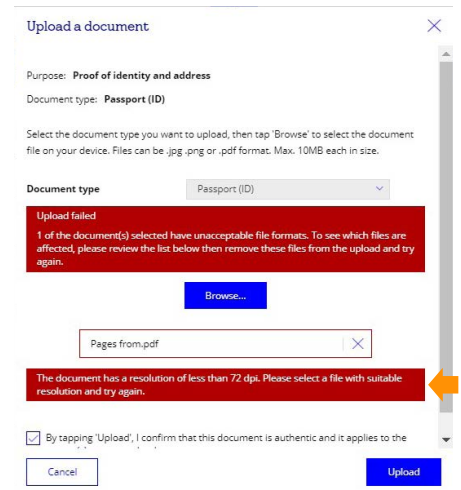
Packaging Items

Please note – when uploading documents only upload when they are relevant to the purpose of the placeholder. If additional documents are on hand to support they can be uploaded to the miscellaneous placeholder or we can manually open up new ones if required.

Error messages

When uploading documents you may be presented with the below 'upload failed' messages.

- 1. Unacceptable file format** – Document has a resolution of less than 72 dpi:
This will usually appear when attempting to upload a document of a picture that has been converted to a pdf. This can be resolved by saving the document in a greyscale format (black & white).
- 2. The document is longer than 100 pages:** This can be resolved by splitting the documents into separate files of less than 100 pages. Separate documents can still be uploaded to the same placeholder.
- 3. Maximum file size for a single upload is 10mb:** This can be resolved by either reducing the image quality of the file or by splitting into separate files. As above split files can be uploaded to the same placeholder.



Uploading to placeholder when status is received

Please note – Placeholders can accept multiple uploads once the status of the placeholder is marked as 'received', option to 'upload more files' will be available, see below.

Applicant information needed

All applicants Tony Test

Proof of deposit for Tony Test Received

Upload all of the following documents that apply to you and your saved deposit: A) A letter from your solicitor confirming you have received an inheritance. This must be accompanied by a copy of a bank statement showing the inheritance amount in your account. B) A letter from your solicitor or company confirming you have received redundancy funds. This must be accompanied by a copy of a bank statement showing the redundancy amount in your account. C) Proof of a sale of assets (e.g. car). This must be accompanied by a copy of a bank statement showing the sale amount in your account. and D) A copy of a bank statement showing the net worth of your shares. This must be accompanied by proof the shares have been sold.

- Image 1.pdf

Document type: Confirmation of source of funding

Upload more files

Some placeholders can only accept one file and this will be evident as the 'upload more files' option will not be available, annual mortgage statement is an example, see below. This can be resolved by combining into one file and uploading

Annual mortgage statement for John Smith Received

Upload a copy of your most recent annual mortgage statement. Please make sure the following is noted on the statement: A) Balance B) Rate C) Term

- Blank Doc.pdf

Please note – once we have acknowledged submission of your application to credit any new placeholders that are manually added by the broker specialist team will appear as 'change in proposal' placeholders & these placeholders will only accept one file. If multiple documents have been requested it is possible to combine your documents into one file and upload.

Miscellaneous Document for Johny Test Reviewed

Change in Proposal for Johny Test Received

Change in proposal description

- Blank Doc.pdf

Valuation report for Johny Test Published

Useful Information

Useful information

All Loan Types

Applications will be processed as quickly as possible. Where immediate decision is not possible the case will be referred to an underwriter who will complete an assessment within two working days.

Applicant Income Details

Where there are more than two applicants, please enter the two highest earners as applicants one and two. When completing an AIP or Application we require following details:

Employment Applicants

Annual Basic Salary/Non-Guaranteed Overtime/Bonus /Commission and other regular income.

Self Employed Applicants

We normally use average of the last two year's net profit, or most recent year if lower.

Case Amendments

Cases can be amended at any time before submission. Once a case has been submitted, the save/submit option will remain available until it has been allocated to an underwriter.

Applicant Verification

In line with Anti-Money Laundering Regulations and to protect against Fraud, we are required by law to verify the names and addresses of all applicants. We will provide a list of acceptable identification documents for all customers.

Decisions Explained

Please note that anything written in the AIP or Applications additional Information section will not be taken into account with an auto accept. This information is reviewed by an underwriter and could subsequently change. We reserve the right to request further information and review our decision if major differences exist when the application is submitted.

Loan Type

Select the loan type required (i.e. fixed, variable rates etc.)

Outgoings

Please key in all committed outgoing and indicate if they are to be repaid on completion. If an AIP has already been submitted, the committed outgoing declared on full application should match the total committed outgoing declared on the AIP.

Case queries

If you have any questions or queries in relation to a case or application please contact the Broker Specialist team on 0818 200385 / 01 2500385 – Option 1 or email BOIBrokerSpecialist@boi.com

Queries such as:

- ▶ Case queries
- ▶ Updates on application
- ▶ Rome navigation queries

Technical Queries:

If you are having any technical issues with Rome please contact your Broker relationship manager or email BOIBrokerRMTeam@boi.com

Queries such as:

- ▶ Rome not working correctly
- ▶ Access issues/Password changes
- ▶ Broker Registration queries

Urgent Queries:

For any urgent queries please contact your Broker relationship manager or email BOIBrokerSpecialist@boi.com

Need Help?

Tel: 0818 200 385 or 01 250 0385
Email: BOIBrokerSpecialist@boi.com

The Mortgage Store

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(1/21)