

Mortgages

ROME

User Guide

Managing a Live Case

The
Mortgage
Store

Powered by

 Bank of Ireland

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Using the System

Viewing a case summary

Use the 'My Active Cases' to overview a particular case. Click on the plus symbol to expand the case view and click **'View Case Summary'** button.

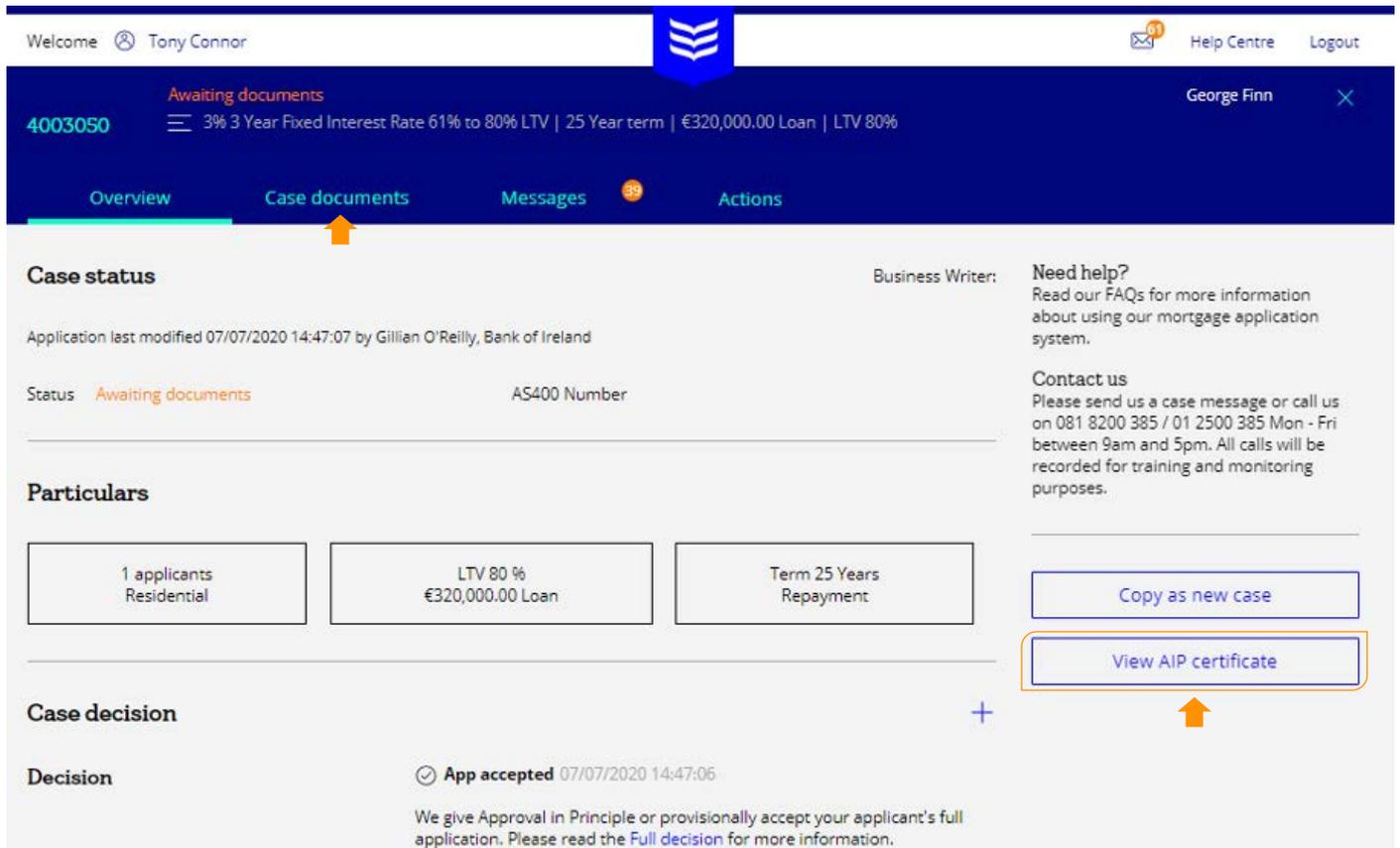
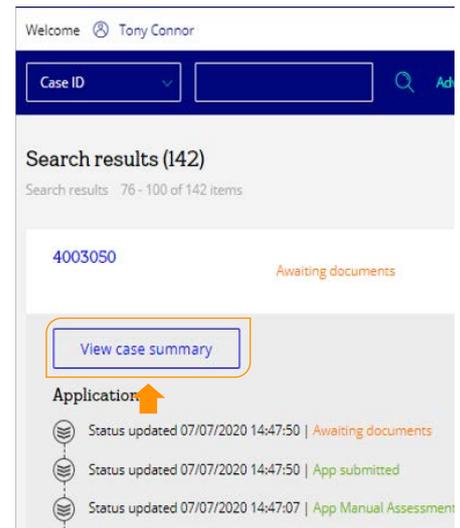
Once in these pages you can:

- ▶ View details about an applicant's application.
- ▶ View documents which have been created following the application's submission.
- ▶ Read, reply and send case messages.

When in **'Case overview'** you will see a number of tabs that provides access to the cases listed.

The **'Case Documents'** tab contains documents relating to your application (as per orange arrow below).

Once you have an AIP accepted you can print/view the AIP cert in the **'Case Overview'** Screen by clicking the **'View AIP certificate'** link, as per screen shot below.



Printing AIP certificate

Once this option is selected a PDF will download which you can then print. Example of AIP Certificate is outlined in screenshot below.

Please note – An AIP Certificate is not an underwritten approval. This system generated AIP is Rome accepting your application from the information you have input to the system. Both the information and documents will need to be reviewed by a Specialist and an Underwriter before full AIP or Offer.

	
<h3>Approval in Principle (AIP)</h3>	
<hr/> <p>This is to certify that The Mortgage Store powered by Bank of Ireland has approved in principle a mortgage for the applicant(s) named below.</p>	
Case number	4003050
Applicant name(s)	George Finn
Mortgage amount	€ 320,000
Approval valid until	03/01/2021

About 'Approval in Principle (AIP)'

This AIP is based on information you gave us about your income and circumstances and on internal and third party credit checks we carried out. It is valid for 6 months and expires on date shown above.

AIP is not a mortgage offer

AIP is not a mortgage loan offer. It is simply our estimate of how much you can borrow based on the information you gave us and the internal and third party credit checks we carried out. We have not completed a credit assessment. Do not sign a contract to buy a property or enter any other legal commitment on the basis of this AIP.

When you want to make a full mortgage application

When you are ready to go ahead with a full mortgage application, it will be subject to our lending criteria, terms and conditions at that time. You will need to produce documents to show you can afford your mortgage. Your mortgage intermediary can discuss those with you.

Bank of Ireland - The Governor and Company of the Bank of Ireland, incorporated by charter in Ireland with limited liability. A tied agent of New Ireland Assurance Company plc, trading as Bank of Ireland Life for Life Insurance Business. Bank of Ireland trading as The Mortgage Store powered by Bank of Ireland is regulated by the Central Bank of Ireland.

Registered No.C-1. Registered Office and Head Office, XXXXXXXXXX

Auto packaging requirements

Auto Packaging Requirements outlines what documents need to be provided to progress the application.

The case status will change to **'Awaiting Documents'** once packaging requirements are available. A case message will be sent and a notification will appear in **'Case Overview'**.

To view the packaging requirements, click the **'Actions'** tab.

Welcome Tony Connor

4003050 **Awaiting documents** 3% 3 Year Fixed Interest Rate 61% to 80% LTV | 25 Year term | €320,000.00 Loan | LTV 80%

Overview Case documents Messages Actions

Case status Business Writer: **Need help?**
 Application last modified 07/07/2020 14:47:07 by Gillian O'Reilly, Bank of Ireland
 Status: **Awaiting documents** AS400 Number
 Read our FAQs for more information about using our mortgage application system.

Particulars
 1 applicants Residential LTV 80 % €320,000.00 Loan Term 25 Years Repayment
 Copy as new case View AIP certificate

Case decision +
Decision App accepted 07/07/2020 14:47:06
 We give Approval in Principle or provisionally accept your applicant's full application. Please read the [Full decision](#) for more information.

1. Click on the **'Upload'** icon for that specific item.
2. Select the type of document you wish to upload from the **'Document Type'** drop down list. Click the **'Upload File'** button. This will open the **'Upload a Document'** window.
3. Click on the **'Browse'** button to select the file you wish to upload.
4. Once the correct file is selected, please certify by clicking the certification tick-box.
5. Once the document has been electronically Certified by ticking box (see orange arrow), the **'Upload'** button becomes available. Click this to upload the file.

All applicants George Finn

Proof of deposit for George Finn Published

Upload all of the following documents that apply to you and your saved deposits: 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.

Document type: Confirmation of source of funding Upload File(s)

Upload a document

Purpose: **Proof of deposit**

Document type: **Confirmation of source of funding**

Select the document type you want to upload, then tap 'Browse' to select the document file on your device. Files can be .jpg, .png or .pdf format. Max. 10MB each in size.

Browse...

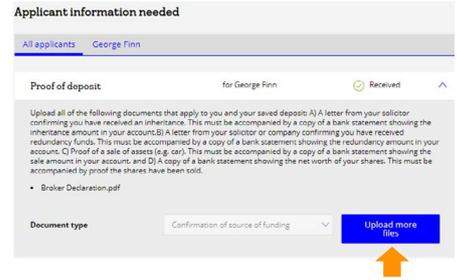
By tapping 'Upload', I confirm that this document is authentic and it applies to the person(s) name on the document.

Cancel Upload

- To upload more documents, click **'Upload more files'** link (as per orange arrow on screenshot on the right), then the Select the **'Upload files'** button.

Once all relevant documents have been uploaded each packaging item will have a new status of **'Received'** and show the date and type of document uploaded.

- If an applicant cannot provide a packaging item, please send a Case Message explaining which items cannot be supplied with a reason why. The packaging list will then be reviewed and the item in question marked as **'Unable to Supply'** with the reason recorded. A replacement packaging item may be added to list.



To upload documents quickly and accurately for assessment, please remember the following steps:

Step 1	Ensure your file is in PDF, PNG or JPEG format
Step 2	Check file size is less than 10 MB
Step 3	Correctly label each document being uploaded
Step 4	Certify each document as authentic by ticking checkbox
Please note – each document must be uploaded to the correct placeholder. Incorrect submissions may be declined as a repackage will be required.	
Please note – Wrongly labelled documents will be rejected, delaying your application as a repackage will be required.	

Underwriter assessment

When a case is fully packaged and allocated to an underwriter, there may be further information required about a file that was uploaded. An information request will be include in the packaging list with the request highlighted in bold. You will also receive a case message giving details of this additional request.

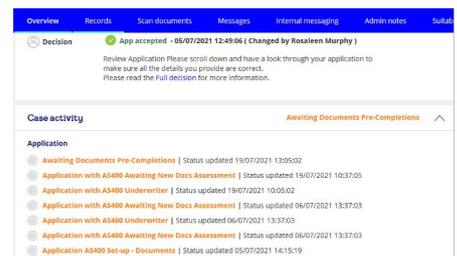
Once you have the required information from the applicant, include this in the response field and click the **'Save response'** button. The status will then change to **'Received'**.



Final assessment

While the application is being assessed you will be unable to make any changes to the case. If the case is approved you will receive a case message to advise.

If the case is declined following Underwriter Assessment, the case status will change to **'Application Issue'** as outlined below and your Relationship Manager will advise further on the particular issue that resulted in a Decline.



Application issue

4007117 2.3% 5 Year Green High Value Mortgage Fixed Interest Rate above 80% LTV | 30 Year term | €450,000.00 Loan | LTV 90%

Overview Case documents Messages 2 Actions

Case status Business Writer:

Application last modified 29/03/2021 09:29:36 by Tony Connor, Bank of Ireland

Status Application issue ← AS400 Number **00001603002**

Particulars

2 applicants
Residential

LTV 90 %
€450,000.00 Loan

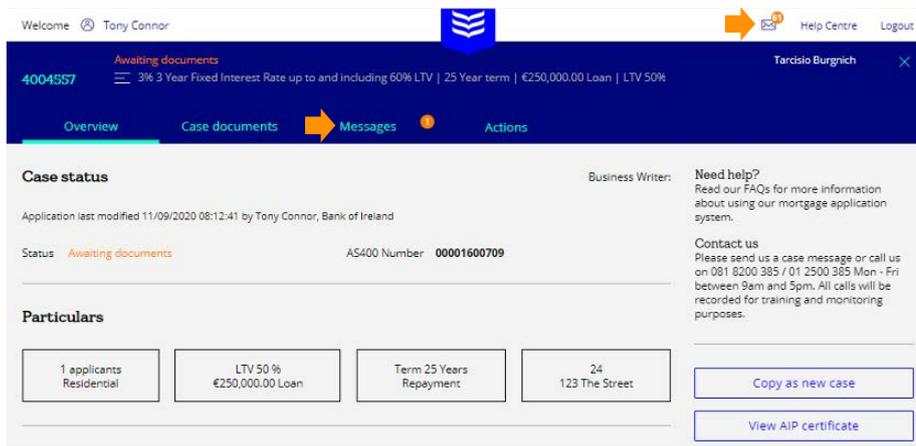
Term 30 Years
Repayment

DUBLIN 12
123 The Road

Receiving a case message

When you receive a case message, you will also receive an email alerting you that you have a message on case that has been marked for attention. Click on the link to view the message.

Message alerts will show on the notification icon at the top of the screen and the message icon in the Alert section of the case information line.

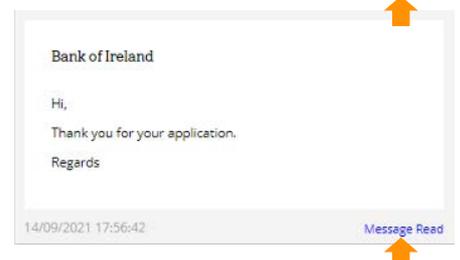
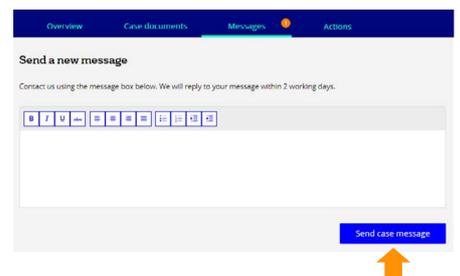
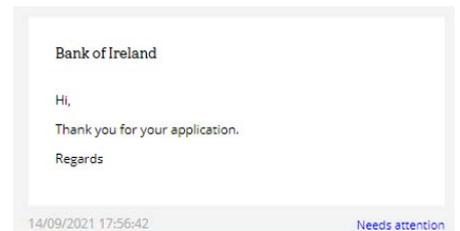
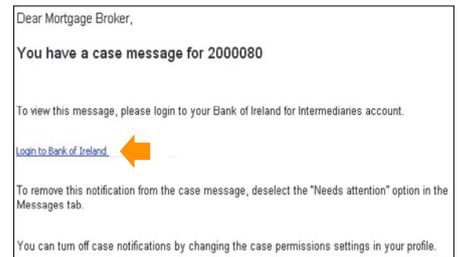


You will then be taken to **'Messages'** section of the **'Case Overview'** screen to review the message. Click on the notifications icon to show cases with messages that currently require action.

To view the message, click on the case number in the notifications list, or click on either of the message icons in the case information section as per above arrows.

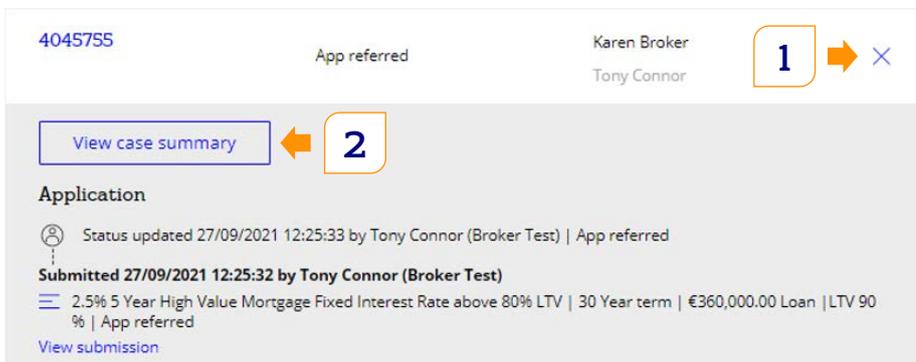
Please note – if a reply is required please type it in the **'Send a new message'** text box and then click **'Send case message'** button to transmit (as per orange arrow at right).

To remove the notification, click on the **'Needs attention'** box. This will change to **'Message Read'** and remove the notification as per screenshot on the right.

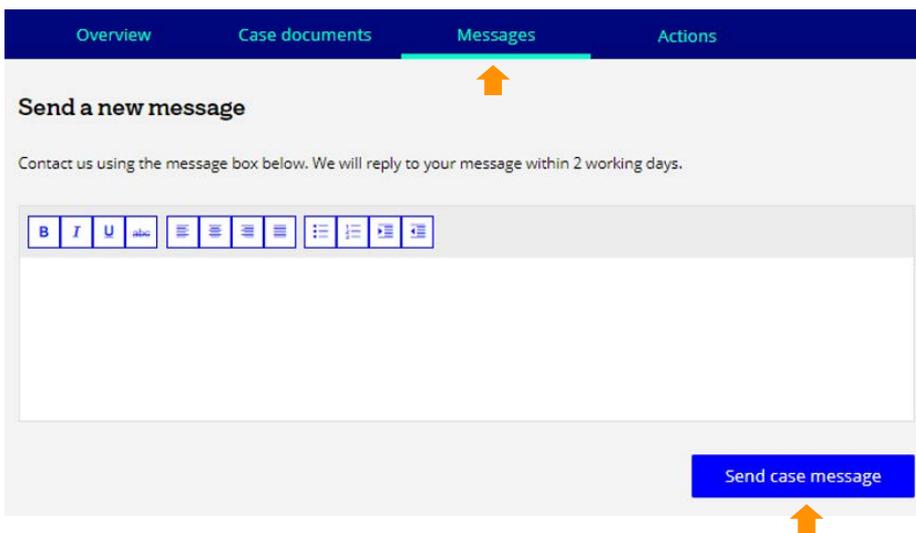


Sending a case message

When in the **'My active cases'** view, select the relevant case and click the plus symbol to expand the case (see box 1 below). Then click on **'View case summary'** (see box 2 below).



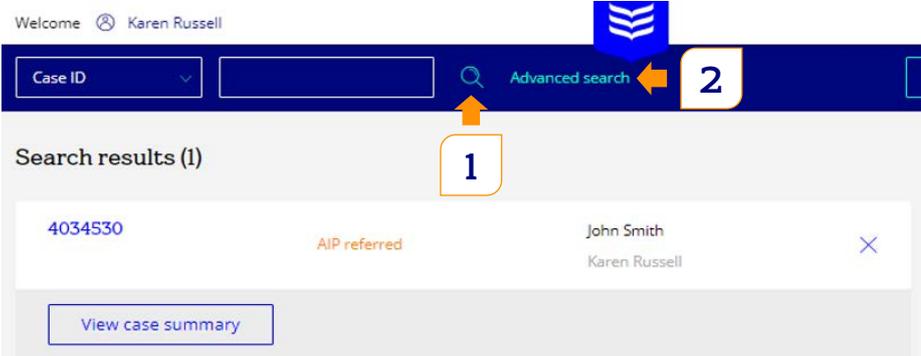
This will take you to the Case Overview tab. Here you can click on the Messages tab where you can type your message in the **'Send a new message'** box and click the **'Send case message'** when you are happy with it.



Please note – the case message has to be specific to the case you are currently in.

System's search functions

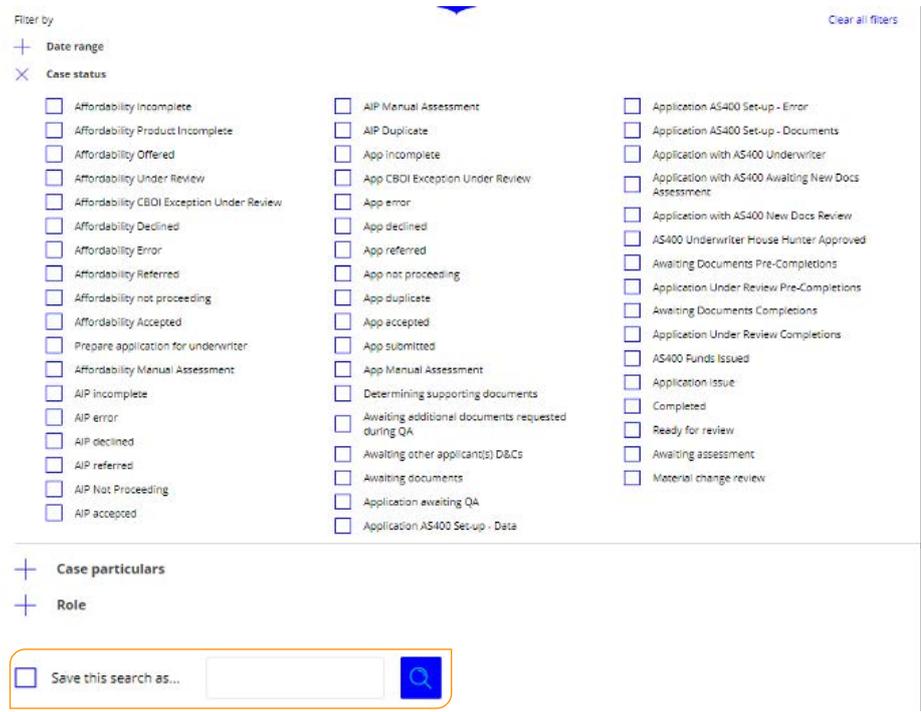
To undertake a basic search, select the search type from the drop down menu, then key in the search term and click the  icon (see box 1 in screenshot below)



If you wish to undertake a more detailed search, click on **'Advanced Search'** at the top of the page (see box 2 in screen shot above).

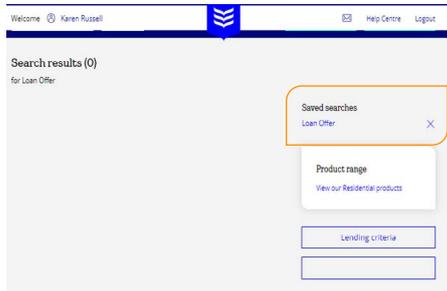
Once in the advanced search page, filters such as date, status, case particulars and role can be used to refine the search, as per screen shot below.

If you want to save the search filters, tick the **'Save this search as'** field (see orange box below) and enter the appropriate name.



If at any time you want to run an advanced search (using filters previously selected and saved), click on the **'Apply this search'** link. To delete this search, click the **'Delete search'** link.

Please note – saved searches will show on the right hand side of the **'My Active Cases'** page in the Saved Searches box (see screenshot on the right). Having the correct searches setup will help you to manage your pipeline effectively and have easy access to you applications at each and every step of the process.



My profile

The Profile page contains the personal details entered when you first registered on the site. On this page you can:

- ▶ Amend personal details.
- ▶ Change password.
- ▶ Change email address.

Access it by clicking on your name at the top of the Rome screen (see right).



Business Writers and Case Administrators can also be added to your profile.

This allows a Case Administrator to manage cases on behalf of a Business Writer. To add or remove Case Administrators to your profile to allow them to view your applications, contact your Broker Relationship Manager or email BOIBrokerRMTeam@boi.com. We will require a company director to authorise this additional access via email confirmation.

'Full' access rights allows the Case Administrator to fully manage a case after it has been created, this includes data entry.

'Post submission' allows the Case Administrator to manage a case only after an application has been submitted.

Please note – only a Business Writer can create a case.

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 contact the Broker Specialist team on 0818 200385 / 01 2500385 – Option 1

or email BOIBrokerSpecialist@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: BOIBrokerRMTeam@boi.com

The
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Store

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 **Bank of Ireland**

(1/21)