



Residential application system

Frequently Asked Questions
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General questions

Our proposition - overarching and supporting story telling

1. What are the key changes I need to know about as a colleague?
 - a. The key changes are.
 - The screens design and flows are simpler and easier for brokers to use and navigate
 - Payments for fees that are not being added to the loan are paid at point of submission opposed to offer
 - The hard footprint has now been replaced with a soft one
 - Additional income screens have been added to break down income to allow underwriters clearer view of income and greater straight through processing
 - Documents are now labelled for the operation to see supported by an easier drag and drop facility for brokers to upload
 - We are now offering an agreement in principle (AIP) for brokers
 - We are changing the language for key services to be in line with the industry – **Rate Switch is now known as a product transfer and PCV's will now be known as amend application.**
2. Is the live chat feature still available?
 - a. There is no change to live chat, the service will remain as per today.
3. How will a broker communicate with the underwriters?
 - a. There is no change as part of release 1 for how brokers communicate with underwriters.
4. Will brokers be given the AVM figure at soft DIP (DIP 1)?
 - a. No, valuations are non-disclosed. The outcome of the AVM being successful, or a physical valuation being required will be displayed / presented on the Next Steps and Submit page.
5. Will this change decision history or how we look to assess an application?
 - a. No
6. Will decline appeals/unlocks follow the same process?
 - a. In the short term – If a hard decline is received, the broker will need to contact the pre-submission line and submit via MAX to allow the case to be overwritten and reviewed. It is on the backlog to resolve this in future releases but currently, it requires a max rekey to help the customer
7. Are there any changes to the way we underwrite or the underwriting system?
 - a. There is no change to either of these, they both remain as per today.
8. How will we complete ILA (Independent Legal Advice)? Is the process changing as part of MAE?
 - a. There is no change to the ILA process as part of release 1.
9. As a colleague, will I have access to a user guide to help brokers with how to key?
 - a. Yes, a step-by-step user guide has been created to support your conversations (not built 07.03.24)
10. Can you see what has been keyed in read only at lending decision for read only?
 - a. Yes, you will.

11. Can a broker use a workaround for a customer to use a solicitor that is not on Barclays panel?
 - a. No, applications can only be submitted with solicitors that are on the Barclays panel, we no longer have a field for panel number so are unable to identify this. Customers can use their own solicitors that are not on the Barclays panel but will have to select and use a panel solicitor for Barclays who can engage with the non-panel solicitor. The customer will have to pay for both solicitors

Payments

Fee is now being taken upfront

1. How is the fee now being taken upfront?
 - a. Cancel case post submission is done directly with originations (via phone call) not MAE. MAE only deals with cancelations pre submission, it cannot be cancelled in MAE after the application is submitted. As the fee is only taken when the application is submitted, a refund wouldn't be needed for a cancelled case. A refund after the app is submitted would be requested via BAU process (contact colleague)
2. Will the refund fee task be automated to make sure the refund is given?
 - a. Yes same as it is today, they are generated on the back of the cancel tasks that are generated. The refund is manual, but the tasks will be automated as part of packaged journeys in MSO
3. Is the upfront fee refundable?
 - a. Yes, the fee is refundable. To initiate the refund, the broker will need to cancel the application in MAE.
4. How would I request a refund?
 - a. To cancel a case a broker would go through the following routes (caveat that the first is still being planned out with feature teams)
 - i. Contact IME to cancel a case, this is done by phone or mail at the moment.
5. For payments receipts where two fees are paid on more than one card. We had a requirement to have multiple payments appear on the same receipt?
 - a. For R1.1 the broker will receive
 - i. Singular fee paid (just product or valuation fee)
 - ii. Both fees paid on one card

Note Q5 Where a product and valuation fee are paid on 2 separate cards, brokers would receive a receipt in this scenario, however the payment references and card details wouldn't be reflected correctly for one of the transactions (details would be duplicated across both)

6. What if the customer has not received a refund?
 - a. If the customer has not received a refund then the broker would contact IME (which they do today) then IME raise a query into the fees processing team for investigation
7. How will the refund be journalled if the refund is up to 6 months after the payment?
 - a. What do we mean by journalled? If we're talking about a note being left on the account this is manually done by the colleague (same as it is today). All notes will be on MSO in the same way they are today.

8. Are we giving people access to refund in the moment?
 - a. IME when the broker calls to cancel the case – a fee is only taken after a case is submitted, so if they cancel a case during the application (before it is submitted) no fee will have been taken so no need for a refund, if they cancel after the case is submitted they will have to call/email and will be the same refund steps as it is today. IME won't process refunds themselves, but they will generate a task which fees team then receive and complete (again same as today). We are marking some of the fields as non-mandatory which will enable the task to be completed by IME and task generated to ops
 - b. When the underwriter declines to make sure the refund is actioned quickly – again should be the same SLA's as it is today, we do have a question around how quickly the fee tasks will be generated but will try to align to the SLA's today.
9. How long does it take for the customer to receive their refund once the application has been cancelled?
 - a. 48 hrs
10. Are there any exceptions or circumstances where the upfront fee may be waived?
 - a. No, as per today there is no change to the fee policy & process.
11. Can the fee still be added to the loan if the broker would like to select this option?
 - a. Yes, can be added to the loan as per today's process there is no change.
12. How will the applicants be informed about the upfront fee during the application process?
 - a. Broker will inform the customer as part of the process the customer is notified of the fee upfront today during app process, the only difference is today the fee is taken post submission but in MAE the fee will be taken upfront before app is submitted.
13. Do we have a user guide for SmartPay?
 - a. Yes, please refer to smart pay user guide.
14. Can the broker choose the dates and timing of the fee deduction?
 - a. No, the fee is processed instantly at point of application submission from the card details provided in the application form.
15. Can the broker get a receipt for the customer?
 - a. Receipts will be available in doc store post no fee that broker or customer will have to pay.
16. What is the process for making a payment?
 - a. If fee payment is required, this will be taken by debit or credit card at the end of the application. If there is more than one fee (product and valuation fee) these can be paid on separate cards or totalled and processed via one card.
17. Do I need to pay the fee before I submit the application?
 - a. Yes, if a fee is required the application will not be submitted until the fee is paid. If the payment attempt is unsuccessful, you will see guidance on screen for next steps. If the payment is successful the application will be submitted, and this will be confirmed as successful on screen.
18. What is the process for requesting a refund?
 - a. Initiate cancel case via phone call/email to IME, if a case is cancelled before the application is submitted a fee will not be charged so no fee would have been paid.
19. I have a case where a property is valued over £5m, how will I pay the valuation fee?
 - a. The valuation fee for these cases will not be shown during the application, as they are bespoke and can only be confirmed after the app is submitted. During the application the fee for these cases will show as £0, you will be able to submit the application. We are waiting to confirm how the data will be transmitted safely & within DP guidelines.

20. Will I receive a payment receipt?

- a. Yes, for any fees paid upfront when the application is submitted. In the event of a PCV or a refund, you will not receive a receipt. (Covered above)

21. Why is my payment is showing as outstanding?

- a. Until one or both fees (where relevant) are paid the fee payment will show as outstanding in Residential application system once the fee(s) have been paid this will be updated to complete.

22. In app-tracking section my payment status is showing as 'Paid' but the fee has been refunded?

- a. During early release the payment status will only reflect the position during the initial application. If a payment or refund is completed after the application is submitted, this will not update in Residential application system.

23. Is there another way I can pay the fee?

- a. No, the fee must be paid during the application or added to the loan.

24. Can I use a credit card to pay the fee?

- a. Yes, a UK-issued credit or debit card (Mastercard or VISA) can be used to pay the fee.

25. My broker has received an error message for a property over £10 million

- a. Currently MAE restrictions are in place where a purchase price will be £10m or over. This is due to the bespoke valuation needs for these properties. Any applications for properties being purchased over £10m will need to be done in old max until this is added as part of future releases.

Document upload

1. Can brokers upload multiple documents at the same time?

- a. Yes, uploaded in batches of up to 25 documents at a time, and they can tag them to the relevant case requirements (which may be more than 1) to avoid having to upload the same information multiple time.

2. Can the broker delete a document from the new application tool if they have uploaded one incorrectly?

- a. Yes, the broker can delete a document if needed pre submission. However once submitted, the document can no longer be removed. Post submission they can contact Barclays to remove any document that does not belong to the application and was added in error.

3. Is there a change to the type of documents that will need to be uploaded?

- a. No, the document types triggered by Strategy manager will remain the same.

4. Are there any guidelines available for uploading documents?

- a. A training video and PDF is available to support,

5. Is there a preferred file format?

- a. No, we have expanded the breadth of formats accepted to create a better user experience. The document types we now accept are:
DOC, DOCX, PDF, TIFF, PNG, JPEG

6. Are there any restrictions on file size?

- a. Decision was made to increase file size cap from 5MB to 15MB. This will treble the current allowance today and based on the data we have reviewed this will be enough. The data shows that all files received today that exceed 5MB are between 5 and 15MB. Keeping the limit to 15MB will also prevent downstream issues.

7. why can't we upload docs to a case when the requirements have already been satisfied?
 - a. We stop further docs being attached if the case requirement is satisfied, if the underwriter needs more info they will raise a new requirement.

8. How do I as an agent, know the broker has correctly uploaded the document if they need to check or are facing an issue?
 - a. As per today, any documents that have been uploaded but not linked to a case requirement will be removed, this will avoid the broker thinking documents have been added but then not getting sent to an underwriter on a task for review.

9. What does the broker do if the drag & drop facility isn't working to allow them to progress the case?
 - a. The broker can select 'upload from file' to allow the document to be attached if any issues are being faced with drag and drop.

10. If an underwriter has requested additional documents or information, how does a broker send this to Barclays via Residential application system?
 - a. The broker can go back into the application and drag and drop any additional documents required to the relevant case requirement. Documents only want to receive information that is needed to progress the application, additional docs should not be uploaded unless they have asked for them

11. Are there any changes to the way brokers will receive case updates when an application is submitted via Residential application system?
 - a. No there is no change, for this release updates will remain as per today.

12. On many cases brokers are required to upload a memo explaining income scenarios i.e., on submission there might be a reason why deduction is showing and brokers upload that at the outset because they want to provide the underwriter with everything upfront or to explain a certain aspect of company accounts for a self-employed individual or to provide something from an accountant upfront. Will we be able to send a memo explaining income ect?
 - a. No but They could attach unsolicited docs against the case requirements or the PCV if needed.

Agreement in principle (AIP) new asset for brokers

1. What are the new functions? –
 - a. This is a new system unlike most other parts of MAE. There is no broker AIP today. Benefits include providing an indication of being able to lend in a short period of time – in line with our competitors. Frequency of pay question will enable a reduced level of manual calculations for monthly overtime/commission and monthly bonus. A reduced question set compared to app. Ability to gain an AIP with a specific property in mind or without any specific property. Detailed copy text support to help with filling in the AIP.

2. Will the certificate be saved online, downloadable, and printable all from the app? –
 - a. The AIP will be available in MAE. Brokers will also have the ability to open a certificate in PDF. which can then be saved (downloaded) or printed.

3. How long is the Agreement in principle valid for?
 - a. They are valid for 90 days.

App setup and affordability

Changes in fields for MSO, MAC/TAC to investigate.

1. What are the key changes to the income screens for me to know about when taking to a broker?
 - a. **(Being worked on)**
2. The broker has received a hard decline at lending decision, but this needs to be reviewed by an underwriter with a view to them overriding the decision.
 - a. A. Initially an underwriter will not be able to override a decision on an application case, the broker will need to key the case into MAX and run the decision again for the underwriter to be able to review and override.

ID and know your customer (KYC)

Moving KYC tasks to the back end (new RCD tasks) - EID&V will be consistent with what happens today.

1. What are the key changes I need to know as a colleague for KYC?
 - a. We are enhancing our process to remove the need to provide KYC documents in more instances. In addition to the e-kyc that exists today, we will now also be scanning existing Barclays records and where we can see the appropriate levels of KYC, we will no longer be asking for evidence.

Calcs and content

New calc - simplified questions and enhanced user experience - consistent look and feel with the calc plugged into PCSM, rather than being an Intuitive calc with replicated logic/policy rules.

1. What has changed?
 - a. We have made the calculator simpler and easier to use by breaking it down into four sections: mortgage requirements, income and commitments, other mortgages and results. Throughout the calculator there are help boxes providing brokers/colleagues with further information and support on what is required for certain fields and brokers/colleagues will only be presented with questions which are relevant to the answers they have given to previous questions.
 - b. Within Income and commitments, we are providing more options to questions to better reflect customers scenarios. The calculator can now be completed in two ways; brokers can check how much a customer can borrow by leaving the property detail field blank (result will default to 85% Loan to Value), or if the client has a property in mind, they can enter the property value and loan amount to determine if it is affordable.
2. Is there a breakdown/explanation on the calculator of what income to input for bonus/overtime/commission – when 50% applies and when 100% applies?
 - a. What brokers/colleagues enter doesn't change, they enter the full amount of bonus/overtime/commission, then they select if a p60 is available. Where it is the calculator will calculate affordability based off of 100% of the figure entered, where a p60 is not available it will calculate affordability based off of 50% of the figure entered.

Brokers hub

1. What are the changes going to be in broker hub as part of this release that I need to be aware of?

- a. Brokers can add multiple admins (currently only the first admin added will receive notifications as we are required to make an API change to enable passing across more than one admin name. Multiple names by release 1.2
 - b. There will be a note added to 'my news' for pilot brokers which will call out changes in leading policy e.g., capturing salary credits.
2. Will the tube map in the hub be updated to show AIP and pre-submitted applications?
 - a. Tube maps will be updated to show AIP and pre-submission. With a Tube map user guide

Amend application (was PCVs)

1. Will the process change for a amend application to be completed?
 - a. The existing amend application process will apply, the only slight change is for any broker who used the 'unlock' facility in MAX opposed to the Amend Application form, they will no longer be able to unlock a case and will need to complete the Amend Application form.
2. Will the service levels change for amend application completion?
 - a. All service levels will be published in the same way as today for conversations to be managed with brokers.
3. Will the facility to use live chat to attend to a amend application instantly still be available?
 - a. There is no change to the live chat services.

Errors

The error messages that will be presented to the brokers will change.

1. How do I help my broker If they receive an error message as part of the application journey and need help?
 - a. The table below shows all the error codes & action **Table it currently under development.**

Pipeline and case management

There will be an interim period of pipeline management.

1. How will case management change?
 - a. The only change is the way documents are uploaded as part of the changes mentioned earlier.
2. How does a broker progress a case that was started on old max and the customer wants to progress?
 - a. The broker can access their old cases via case tracking to continue, as the customer will have another credit search if the application is started again, the broker has the ability to progress their applications on the old system until they are fully transitioned to the new system for their application flow.
3. How long will old cases be available for in MAX for a broker to submit?
 - a. Old max will continue to run for BTL and pipeline cases for the immediate term. Eventually access to the old system will be decommissioned but this will be completed once the MAE releases & roll out is fully complete.
4. If a broker has secured a product in old max but wants to use the application, can they do so?

- a. No sanctions codes will be provided, if a customer wants to continue their application where a rate is secured, they need to submit via old max until their pipeline had been reduced.
5. Can a broker see both their old and new cases in the same place?
- a. All cases will be available in case tracking however the look will be different for any submitted applications when the broker goes into the case.
6. If an offer expires and a new application is needed, is this done on old max or new max?
- a. The broker will be able to use the new application tool to submit any cases that expire.

Special schemes and porting

The way brokers key these is different in the new application.

1. How do I help a broker key special scheme?
- a. The following user guide will help currently being developed.

Colleague use - read only view

Colleagues will have read only access to the application - including calc completed, AIP & App

1. What happens if something is read only but is wrong and needs changing?
- a. The broker would PCV if they need to change something as per today. You are not able to change something in the application form.

Legal and Compliance

1. What documentation will be needed for Scottish cases?
- a. Nothing different is needed as there is no change to the way we underwrite or the documents we ask for in relation to Scottish cases.