ELITE

Optimum ELITE
Case Submission Process

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Case Submission Process

There are three routes you can follow when creating a client/case in Journey.

1. Begin from My Enquiries
2. Begin from Clients
3. Begin with Client Portal

1. Begin from enquiry

- Add a new enquiry under My Enquiries.
- This is where minor details relating to the client and the potential case will be keyed. Once the client is looking to go ahead, you can convert the enquiry into a product.
- Once converted, the client, company, and product will be created in their respective sections of Journey. We require each of these sections to be completed fully in order for a compliant handover.

2. Begin from client

- Create the client and company in their respective sections of Journey.
- Once the Client and Company have been created, select 'Add new product' from the products tab.
- Within the product, you can then add the relevant client(s) and company from the drop down menus.

We require each section on Journey (Client, Company and Product) to be fully completed for a compliant Handover.

Once the product has been keyed, all relevant documentation needs to be added to the file under the 'Documents' tab when viewing the product.

Mandatory documents required are as follows:

- Photo ID
- Address ID
- Privacy Notice (1 signature per document)
- Business Exemption Declaration (if application in sole names)
- Terms of Business
- Suitability Letter
- Bank Statements (3 months)
- Proof of Income
- Offer Document
- Any relevant documentation to the application which would support your submission to compliance

3. Begin with Client Portal

- Add a new enquiry under My Enquiries.
- Once the client email address is in enquiry and the broker has been allocated, the client portal link can be sent via Journey.
- From here you can add a message if you need to and request any documentation that is required in addition to the standard mandatory documents e.g. Schedule of works.
- The link will provide the client with your branded IDD and Privacy Notice to be signed with E-signatures.
- The client will then provide all required information relating to the specific product selected, which will then come back to you for review. Documentation requested from the client via the portal will automatically be uploaded to Journey.
- The above steps will create the client, company and product under their respective sections of Journey.
- Once the provided information has been assessed, and lenders are identified, the Terms of Business can be completed on Journey and provided to the client via portal to sign.
- Once the application is offered, the suitability letter can then be completed within Journey and sent direct to the client via Portal. This will also act as the handover for compliance purposes.

Once one of the above processes has been completed, Compliance will then review the handover, product, client & company, alongside the uploaded documentation.

If clarification or further documentation is required, Compliance will set a 'Product Related Remedial Action' which will show as a red number next to your compliance tab on Journey. The remedial action will outline the required information.

Once you have completed the Remedial Action, press the view button and select 'Remedial Actions Complete'. This will alert Compliance and send it for review.

If you have any questions, please get in touch.

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