

# BM SOLUTIONS

## A GUIDE TO UPLOADING YOUR DOCUMENTS

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For the use of mortgage intermediaries and other professionals only

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[bmsolutions.co.uk](https://bmsolutions.co.uk)

**BM** SOLUTIONS  
FROM BIRMINGHAM MIDSHIRES

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# IMPORTANT GUIDANCE NOTES

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## For applications with reference starting '600'

Please follow the steps on pages 4-5 to upload documents within **BM Solutions Online**.

Where Portfolio Landlord information has been requested as part of an application, please follow the steps on pages 6 and 8-9 to complete the form on the **BM Solutions Mortgage Portal**.

## For applications with reference starting '200'

All documents must be uploaded to the BM Solutions Mortgage Portal. Instructions on how to log in, upload documents and complete the Portfolio Landlord information can be found on pages 6-10.

> **Log in to BM Solutions Mortgage Portal.**

**If you are not currently registered** to use the Mortgage Portal please view the guidance on our **intermediary website** by selecting 'Document Upload', 'Mortgage Portal' and then 'How to get registered'.

# PLEASE FOLLOW THE STEPS BELOW IF YOU ARE UPLOADING DOCUMENTS FOR AN APPLICATION STARTING '600'

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## 8 step guide to our document upload system

- 1** Upon submission of an application click on the 'Upload Documents' button at the bottom of the page to take you to the Upload Document page.
- 2** To upload the document, click the blue text link within the grey box to browse for your files.
- 3** Select the file you wish to upload and select open.
- 4** Select the appropriate document type from the drop down box for the document you have selected.
- 5** Select 'Upload'. Should you wish to upload multiple documents repeat the last 3 steps. Once all the required documents are uploaded you are now ready to submit these documents in batches of 10 at a time to our Broker Support Team.
- 6** Select 'Submit documents'.
- 7** A message will appear on screen "Are you sure you want to submit the document(s)". Click 'Submit document(s)' or click 'Cancel' to save and resume later.
- 8** Follow our next steps guidance.

## Next Steps

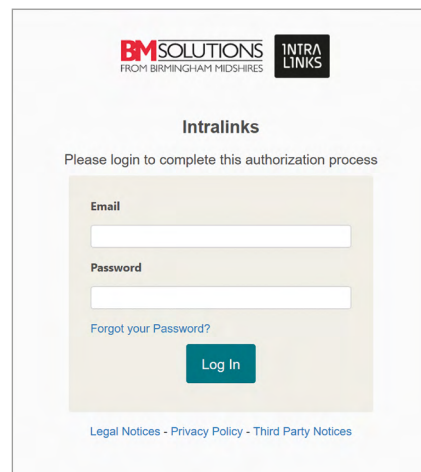
- **There's no requirement to contact us.** A member of our Broker Support Team will contact you once your document(s) have been processed.
- For existing applications where you wish to upload further documentation:
  - On the home page select the submitted application you wish to attach documents to. This will take you to the application summary screen for the case selected.
- Select the 'Upload Documents' tab and follow from step 2 of the 8 steps to upload your documents on the previous page.

## Helpful Tips

- Applications must be fully submitted and all fees paid before the document upload service becomes visible.
- Amalgamate documents by customer and document type to one file e.g. Payslips for App 1 to one file, Payslips for App 2 to a second file.
- File names should not include special characters and should not be password protected.
- 60 files up to 10MB each can be submitted per case.
- Acceptable file formats: PEG, JPG, BMP, TIFF, TIF, PDF.
- Browser compatibility: IE10, IE11, Edge, Firefox, Chrome, Safari.
- In the unlikely event you experience a technical issue please call 0345 850 5000.

## 1. Logging In

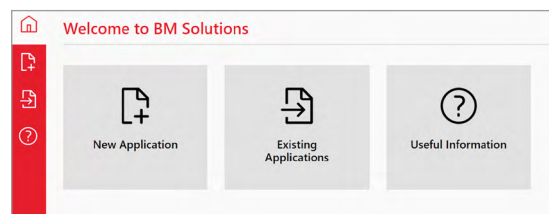
- If you are not currently registered to use BM Solutions Mortgage Portal please find guidance on how to register on page 3.
- You will need to login to upload documents in support of an application starting '200' or to complete the Portfolio Landlord section for all applications.
- To launch the login page, click on the URL <https://slo.intralinks.com/bm>
- Enter your email address and password.
- Click 'Log In'.



## 2. Home Screen

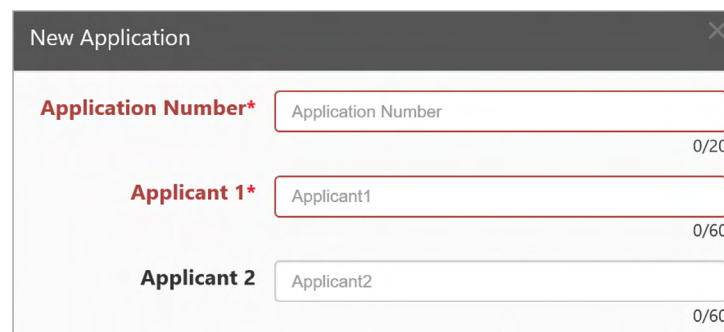
You can navigate the four sections by clicking on the grey tiles.

To upload documents for the first time for an application select 'New Application'.



## 3. New Application

- Upon selecting 'New Application' you will be prompted to enter the Application Number and Applicant. These are mandatory fields. Complete them using the following format:
  - Application Number – starting '200' or '600' (only the Portfolio Landlord section should be completed for an application starting '600')
  - If you have submitted a paper based application and have not yet received an application number, then type 'Paper application'. This will be corrected by us once the application number is known
  - Applicant – first and surname.
- Click 'Create' to open the New Application screen – at this point a new case is created to upload the documents to.



## 4. Uploading Documents

Please follow the steps below if you are uploading documents for an application starting '200'

To upload documents either click on 'Upload Documents' to open a browse window or utilise the drag and drop area.

Note: Multiple documents can be selected from the browse window by holding down the Ctrl key on your keyboard and clicking the required documents to highlight them. You can upload up to 20 documents at a time.

The documents you have uploaded for submission will be displayed in the drag and drop area with the same file name as you have saved locally. Uploaded documents are auto-saved in the portal.

To delete a document uploaded in error; click on the document and a prompt will appear. Select 'Delete' and then click 'Yes' on the confirmation message.

Click 'Finish' (at the top of the screen) to finish. The Existing Applications screen will be displayed.

The screenshot shows the 'New Application' form. At the top right, there are buttons for 'Portfolio Landlord' and 'Finish', and a red banner indicating 'Action needed by: Broker'. The form fields include: Application Number (6000000000000000), Applicant 1 (Test Client), Applicant 2 (empty), and Company (BM Solutions). On the right, a progress bar shows six steps: 1. Documents Required (active), 2. Documents Received, 3. Documents Accepted, 4. Valuation Received, 5. Offer Issued, and 6. Funds Requested. Below the progress bar, there is a 'Mortgage Completed' option. In the center, there is a red 'Upload Documents' button. Below it is a dashed orange box representing the document upload area, containing a cloud icon with an upward arrow and the text 'Drag and drop documents here or click 'Upload documents' to upload.' To the right of the upload area, there is a 'Note' and three steps: Step 1: Upload your documents; Step 2: If you have any further information please leave us a message; Step 3: Click Finish to send us your documents.

The screenshot shows the 'Documents' section. At the top right, there is a red 'Upload Documents' button. Below it is a dashed orange box representing the document upload area. Inside the box, there is a document icon and the text 'Broker Test.docx'. Below the document icon, there is a cloud icon with an upward arrow and the text 'Drag and drop documents here or click 'Upload documents' to upload.'

## 5. Portfolio Landlord Section

Where Portfolio Landlord information has been requested to support an application, please follow the steps below to complete the form online for applications starting '200' and '600'.

### Single Application

To complete the Portfolio Landlord section, click the 'Portfolio Landlord' button and follow the next step.

### Multiple Applications

Multiple applications are defined as identical applications with identical applicants (i.e. all the applications have the same portfolio data and the same applicants named on them as the other applications being placed at the same time).

Portfolio Landlord information for each application is required where the applicants and application content differs.

**New Application** Portfolio Landlord Finish **Action needed by: Broker**

**Application Number:** 6000000000000000

**Applicant 1:** Test Client

**Applicant 2:**

**Company:** BM Solutions

**Documents** Upload Documents

1 Documents Required  
2 Documents Received  
3 Documents Accepted  
Valuation Received



## 6. Portfolio Landlord – Completing the online form

Once you have cancelled out of the Portfolio Landlord window the screens shown opposite are displayed.

Use the 'Add' buttons to add information into each section of the form.

Note: As you complete the fields, remember to click 'Save' on the main screen so that you don't lose any data.

A minimum of applicant name and application property is required, to be able to save and close the form.

When entering addresses, type in the postcode and click on the 'Lookup' button to select and populate the remainder of the address. If the address is not found, manually typed addresses can be saved and submitted.

Once you are happy with the saved information you have entered, click the 'Validate' button. You will not be able to submit the form until it has passed validation.

A message banner at the top the screen indicates whether the application has passed or requires further amendment on areas highlighted in red.

The screenshot shows the 'Portfolio Landlord' form interface. At the top right, there are buttons for 'Print', 'Save', 'Validate', and 'Submit'. The 'Validate' button is highlighted with a red arrow. Below the buttons, the form is divided into sections: 'Portfolio Summary', 'Applicant Details', 'Assets', and 'Additional Information for the underwriter to support your application'. The 'Portfolio Summary' section contains a table with the following data:

Number of mortgaged properties:	0	Gross monthly rental income:	£0
Current estimated property value:	£0	Monthly mortgage payment:	£0
Mortgage balance outstanding:	£0	Loan to value (LTV):	%
Stressed rental coverage ratio (RCR):	%		

The 'Applicant Details' section has an 'Add' button. The 'Assets' section has an 'Add' button. The 'Additional Information' section has an 'Edit' button. A red arrow points from the 'Validate' button to the 'Add' button in the 'Applicant Details' section.

## 7. Portfolio Landlord Section – Submission

Once the Portfolio Landlord section has been successfully validated, you can then click the 'Submit' button at the top of the form.

After clicking 'Submit', you are presented with a Confirmation message advising that once submitted no further changes can be made. Click the 'I agree to declaration' check box and the 'Submit' button shown on the message, to finish submitting.

The screenshot shows the 'Portfolio Landlord' form interface, similar to the previous one. At the top right, there are buttons for 'Print', 'Save', 'Validate', and 'Submit'. The 'Submit' button is highlighted with a red arrow. The form content is the same as in the previous screenshot, but the 'Validate' button is now disabled (greyed out) and the 'Submit' button is active (red).

## Next Steps

- To upload additional documents to an application select 'Existing Application' and search from the list.
- **There's no requirement to contact us.** A member of our Broker Support Team will contact you once your document(s) have been processed.

## Helpful Tips

### Minimum desktop system requirements:

In order for you to use the online document upload system, your PC or laptop computer must meet the following minimum standards –

#### Microsoft Windows:

- Operating system: No specific requirement, but must be able to support a supported web browser
- Screen resolution: 1024 by 768 dpi or greater
- Web browser: Microsoft Internet Explorer 10 or above, Firefox 27, Google Chrome 30.

#### Apple Macintosh:

- Operating system: No specific requirement, but must be able to support a supported web browser
- Screen resolution: 1024 by 768 dpi or greater
- Web browser: Safari v5 on iOS and v7 on OS X, Firefox 27, Google Chrome 30.

### Minimum mobile requirements

#### Android:

- Android OS version 7, Chrome version 62

#### iOS:

- Latest iOS version 11, Safari or Chrome version 62.

# GET IN TOUCH

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60281 (01/21)

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