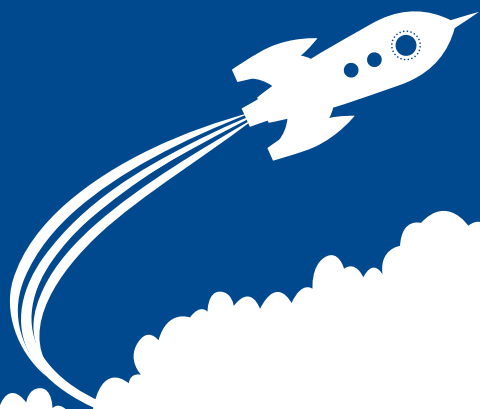









For intermediaries.



Welcome aboard NFI Online.

With this 10 minute guide you are clear for take off.

-  **Concept**
-  **Features**
-  **Roadmap**
-  **Essentials**
-  **Anatomy**
-  **Clever Things**
-  **Data Capture Form**





“ In developing our improved online proposition, [tailored specifically for intermediaries](#), we first asked you what is important to you in using a lender’s online system. We’ve used your ideas and suggestions to deliver a more streamlined application process which asks only the most relevant questions to allow us to provide a [faster decision](#), whilst still treating you and your customer as individuals.

In addition we have introduced [scan and attach](#): an innovative step further reducing the need to send physical paper documents by post and fax. Scan and attach allows you to transmit documents virtually which are attached instantly to your customer’s case. This advancement, together with our new [online tracking](#), which lets you know exactly what we need to underwrite your case, will help us improve the service we provide to our intermediaries.

The first phase of NFI Online is now complete. Future phases will allow us to eradicate all exceptions and paper from our application process and ensure that you, the intermediary [remain firmly in control of your customer](#) throughout every step of the mortgage application process.

[The 10-minute guide](#) will help you quickly become familiar with the essential features of the system, onscreen design, navigation, key functions and useful shortcuts.

I hope you like the system and you should feel free to feedback your experience through your local BDM.”

Ian Andrew

Director of Group Intermediary Sales



Features

NFI Online is designed to speed up and simplify the mortgage application process with functionality created especially for intermediaries. With faster processing, improved tracking and a better case experience, NFI Online helps you save time and gives you more control over your clients' cases.

Scan and attach

Cut down on paperwork with scan and attach.

The innovative 'scan and attach' function allows you to scan your client's original documents locally and attach them directly to the case.

So with no faxing, posting and less time chasing documents, you can cut down on costs and save time too.

Instant DIPs & reprocessing

Get fast DIP decisions, with the ability to re-process without leaving another footprint.

NFI Online helps to speed up the mortgage process with instant DIPs and allows you to get updated decisions to suit your client's needs.

With reprocessing, you can 'change data' and get another DIP without having to contact us. And it won't leave another footprint, so you can reassure your clients that their credit record won't suffer.

Quicker mortgage offers

Save time with quicker offer turnaround and email updates.

With NFI Online all offers are available at point of sale, once a valuation and all proofs are received and approved.

And as soon as the offer is ready, you'll receive an email alert to prompt you back into NFI Online where you can view and print a copy straight away via 'Case Home'.

Real-time case tracking

Keep up to date and stay in control with real-time case tracking.

With real-time case tracking you can cut down on delays to mortgage applications and track cases forwards as well as backwards.

NFI Online has fully automated case-tracking, so it processes everything in real time. The 'Case Home' feature is your personal control centre, where you can log in 24/7 to see all your case information.



Roadmap



If you are not already registered to submit business with Nationwide, you will need to follow the;

Two step registration process

Firstly, register with MTE to obtain your login details, please wait two hours.

Secondly, login to NFI Online. If you are not already on our database you will automatically be taken through the registration process. Once your registration is completed, we will email you (usually within two hours).



Login

You can then login in securely using the login credentials that you created.



My Home

The ten most recent cases will be displayed in 'My Home' for you to review. You are able to 'Search for a Case' for older cases. From here you are able to choose to 'Edit', 'View' or 'Cancel' a case. Most importantly though, you are able to choose 'Create a Case'.



Create a case

Before you can start a DIP, or produce a KFI, you will need to create a case. You will need to choose the submission route, enter the preferred contact number should we need to contact you, and basic client details. Each case is assigned a unique 'Case ID'.

KFI

Standalone optional process, or during Product Reservation.

You can create as many KFIs as required; however, you can only promote one of them into a DIP to avoid rekeying the data.

(The ability to promote a KFI into a DIP is not available if a DIP is already started.)



DIP

We only ask for the essential details about the client and case specific data in order to obtain a decision. After submitting, you will get a decision in seconds, whether an Accept, Refer or Decline. You can get a high quality decision subject to receipt of any 'Case Requirements'.



Reserve Product

You have the ability to reserve a product whether the decision is an Accept or Refer. However, the booking fee may be lost if a refer is subsequently declined.



FMA (Full Mortgage Application)

The FMA is the final part of the application. You only need to enter any additional information for full submission, such as contact details, property details and solicitor details etc. Once the application is fully submitted, the valuation is automatically instructed by the system.



Case Tracking

'Case Home' is the control centre of the application. You can see the latest case status, view the entire 'Case History' to ensure you are always up to date, or see what you still need to submit via 'Case Requirements'.



[Concept](#)

[Features](#)

[Roadmap](#)

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[Data Capture Form](#)

Essentials

[How to Register](#)

[Create a Case](#)

[DIP](#)

[Reserve Product](#)

[FMA](#)

[Case Tracking](#)



Essentials

How to Register

Create a Case

DIP

Reserve Product

FMA

Case Tracking

Intermediaries

Firstly, register with MTE to obtain your login details, please wait two hours. Secondly, login to NFI Online. If you are not already on our database you will automatically be taken through the registration process. Once your registration is completed, we will email you (usually within two hours).

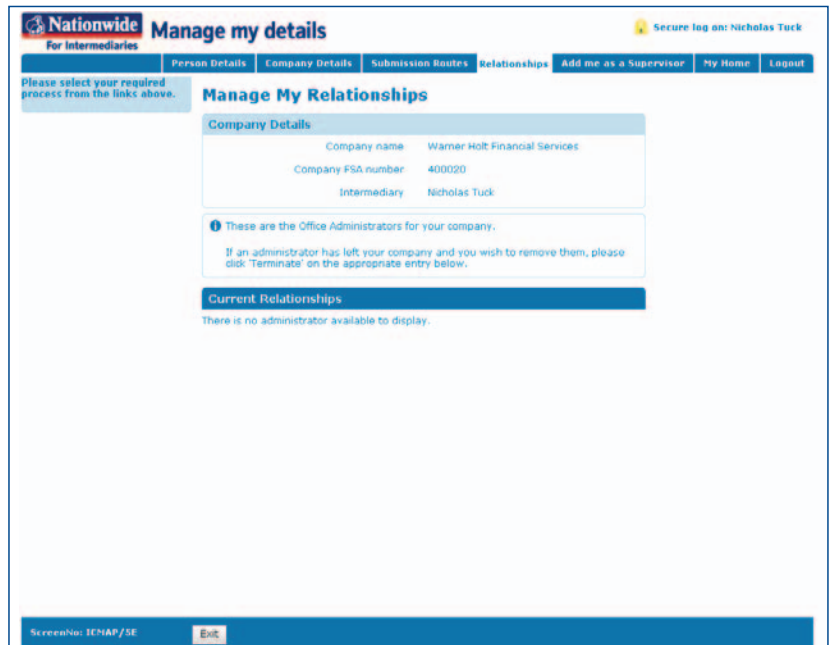
Administrators

An administrator follows the same registration process as an intermediary. However, after a successful registration, each intermediary will need to assign the administrator to them so they can act on their behalf. This is done through 'Manage my Details' on 'My Home'.

If a supervisor role exists in the company then the supervisor will need to assign the administrator to each intermediary.

Supervisors

Supervisors follow the same registration process as intermediaries and administrators, however, we will contact the managing director of the company to verify the supervisor's details and authorise them to act on behalf of the company.





Essentials

How to Register

Create a Case

DIP

Reserve Product

FMA

Case Tracking

You cannot complete a case online for the following paper only application types:

Types of Application	How Applications can be generated	
	NFI Online	Paper
Purchase	✓	✗
Remortgage	✓	✗
Shared Ownership	✓	✗
Unencumbered Remortgage	✓	✗
Right to Buy	✓	✗
Second Property Applications	✓	✗
Applications with other Mortgages in the background*	✓	✗
More than 3 addresses in the last 3 years	✓	✗
2 or more products are required	✓	✗
Applications for loans of £1m or more	✗	✓
More than 2 applicants	✗	✓
Additional Borrowing	✗	✓
Non-EEA Foreign Nationals	✗	✓
Equity Share	✗	✓
Keyworker Scheme	✗	✓
Portable Products	✗	✓
Have had a foreign address/BFPO in the last 3 years	✗	✓
Genuine Bargain Price / Selling to family members	✗	✓
Nationwide Building Society Staff/Pensioners	✗	✓

These will need to be completed via a paper exception application process and can be obtained from www.nationwide-intermediary.co.uk

We allow different submission routes: you can choose case by case as long as you are registered with them.

You only enter data once: after you have entered your client's details, the data is carried forward to the next stage of the process.

Once you have created a case... the details are saved to view at any time.

If you need help: we have created a guide to assist you.

Download ['Create a Case'](#) guide here.



Essentials

How to Register

Create a Case

DIP

Reserve Product

FMA

Case Tracking

We only request essential information for underwriting: we endeavour to verify identity and address, and conduct credit checks from external sources.

You can reprocess the DIP if details change: You do not need to re-enter the client's details, simply click on the 'Change Data' button to modify the data and obtain a new decision. This does not create a second footprint on the client's credit file.

No need for paper: when a decision is presented, we advise of any 'Case Requirements' needed to underwrite the application. We will ask you to attach these documents using the 'Attach Documents' process.

A DIP is valid for 90 days: if you do not complete the full submission within this time you'll need to re-DIP. This will leave an additional footprint against the client's credit file.

[Download 'DIP Reprocessing' guide here.](#)

[Download 'Scan & Attach' guide here.](#)

If you are unable to scan, we allow faxing.

[Download 'Faxing Documents' guide here.](#)

If the decision is an Accept, you can print off a DIP certificate to pass to your client immediately.

The screenshot shows the Nationwide NFI Online interface for intermediaries. The user is logged in as Garjit Puna. The main content area displays a 'Decision In Principle' for Mr P Cassie, Case ID: N3901007319. The decision status is 'Accept'. The 'Decision Reasons' section states: 'Based on a loan amount of £100,000.00 at 66.67% LTV over 20 years and 0 months. Maximum affordability amount - £401,000.00. The amount you are borrowing, plus any fees you wish to add to the loan, must be within this affordability amount.' A table of 'Required Proofs' lists documents like 'Most Recent Payslip', 'P60', 'Proof of Address', and 'Proof of Name' for Mr Paul Cassie. 'Next Steps' include providing proofs and reserving the product. A 'Review DIP Data' button is at the bottom.

Document	For	Relating To
Most Recent Payslip (Primary Employment)	Mr Paul Cassie	Test Company 5
P60 (Primary Employment)	Mr Paul Cassie	Test Company 5
Proof of Address	Mr Paul Cassie	
Proof of Name	Mr Paul Cassie	



Essentials

How to Register

Create a Case

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Select a product and also see all products available: selection can be filtered and you can change the product selected at a later stage if required (please be aware that further fees may be applicable and a booking fee may be lost).

No property details required: we allow you to reserve a product even if you have not chosen a property yet. However, you have 90 days to get the application fully submitted and an offer produced.

You choose how to set the loan up: the choice of single or multiple products on repayment, interest only, or a mix of both.

Option of free legal: if the product chosen is eligible for free legal, we will also have the same product option available without. You pick the product, and the one with free legal will notify you underneath that it has this option.

! You have chosen a product that entitles you to use the Nationwide free legal service. Please note that choosing this product means you will not be able to use your own solicitor.

Choose when to pay fees: we let you decide whether to pay any applicable fees during Reserve Product, or at the end of the FMA. However, the product will not be reserved until the product booking fee is paid.

Create a KFI: if you have not already created a KFI, or have changed something since the last one was created, you are able to generate a new KFI here.

Nationwide NFI Online Help - 0845 601 0763 Secure log on: Nicholas Tuck

Applicant(s): Mrs R ACOTT Case ID: N551355564 My Home Case Home Lending Criteria Save and Exit Log out

KFI
DIP
Reserve Product
Decision In Principle
Product Filters
Product Selection
Fee Payment Options
KFI
Product Confirmation
FMA
Final Steps

Product Selection

Eligible Products List

Product Code	Product Description	APR	Initial Interest Rate	Booking Fee	Product Fee	Monthly Payment
21072	2 Year Fixed Rate	4.5%	3.79%	£99.00	£0.00	£413.05
<p>! You have chosen a product that entitles you to use the Nationwide free legal service. Please note that choosing this product means you will not be able to use your own solicitor.</p>						
21068	2 Year Fixed Rate	4.5%	3.79%	£99.00	£0.00	£413.05
20020	2 Year Fixed Rate	4.5%	3.39%	£99.00	£096.00	£395.79
20024	2 Year Fixed Rate	4.6%	3.39%	£99.00	£096.00	£395.79
21196	2 Year Fixed Rate	4.6%	2.89%	£99.00	£1,896.00	£374.81
21200	2 Year Fixed Rate	4.6%	2.89%	£99.00	£1,896.00	£374.81

Version: 1.636996.3971 Cancel Backward Your progress Confirm Page 16 of 332



Essentials

How to Register

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Once your product has been reserved, you are almost done. We just need a few more details to complete the submission online.

You enter only the additional data needed: for example contact, property, correspondence address, solicitor and access for valuation.

You confirm the insurance arrangements: we need to know who will be arranging buildings and contents insurance, and payment protection (if any).

Application and valuation fees are paid immediately: you enter debit or credit card details to pay the valuation and any remaining fees.

You set up the direct debit: by entering current account details to obtain the monthly mortgage repayments.

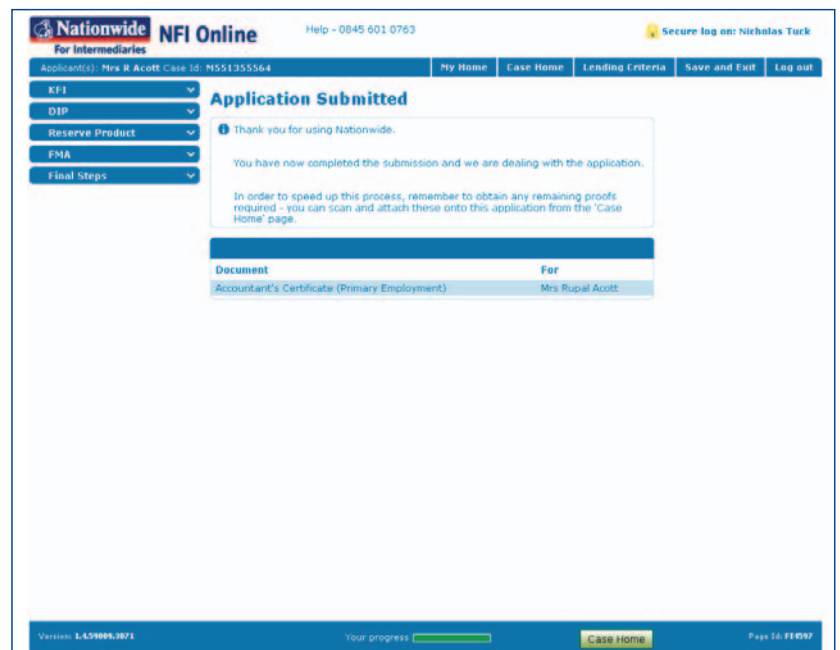
Never forget to give us all the information: the completeness check will ensure that you have given us all of the information required for a successful submission.

You must print off the Signatureless Declaration and confirm you and your client's acceptance before you are able to submit the application.

Once you have completed the submission: the system will automatically instruct the valuation for you where a physical valuation is required.

We provide an 'Application Summary' for your records to save or print.

Now you are done!





Essentials

How to Register

Create a Case

DIP

Reserve Product

FMA

Case Tracking

We have created a comprehensive 'Case Home' page which is the control centre and offers fully automated, real time case tracking. This will keep you up to date with all your case tracking requirements.

Our case tracking doesn't just let you see backwards at the 'Case History', but also forwards at what is needed to get the application to the next stage, i.e. Offer.

Products reserved		
Date Reserved	Description	Expiry Date
05-11-2010	2 Year Fixed Rate	03-02-2011

Products Reserved: here you can see when your reserved product is due to expire, so you know how long you have to get to offer. When the case has been offered, the expiry date changes to that of the offer expiry date.

KFIs Produced: you can view or print any KFIs that you have produced. If you have not started the DIP yet, you can promote one of the KFIs into a DIP to save you entering the details again.

Intermediary and Contact Details: these are the details we will use to contact you in regard to this specific case, you can change these if necessary on a case by case basis.

Outstanding case requirements
Accountant's Certificate (Primary Employment) for Mrs Rupal Acott

Outstanding Case Requirements: if there are any outstanding case requirements you can see them listed here. As you attach the case requirements to the case you will see them removed from the list, these are the documents we need to get the case to offer.

Case History: you are able to see all of the major events that have occurred on the case and the date completed. For example: <Case Requirement> received and satisfactory.

Case Documents: any documents generated by the system, or that you attach to the case can be viewed or printed from here.

[Download 'Case Tracking' guide here.](#)

Email and SMS updates: we aim to keep you up to date on major case events as they happen. We will email you, and if you have supplied a client email address and/or mobile number, we can keep them updated as well.



Anatomy

Help

If you need help, give us a call.

Forms Area

All information is entered in this main area of the screen.

Main Menu

Appears from the start of the application to indicate and navigate between the core sections of the application.

Secondary Menu

Expands and collapses within the Main Menu depending on the questions needed for the section you are completing.

Global Navigation

Appears on every screen to give easy access to commands such as; 'My Home' and 'Case Home'

On Screen Help

Highlights missing data and explains what information is needed.

Continue

Continue, through the process to the next step.

Progress Bar

Indicates the progress through the each step of the application (i.e. DIP, Reserve Product, FMA)





Clever Things

The 'Continue' button saves the information from that page as it moves to the next.

You can also use the 'Continue' button as a means to show you where you have missed any fields on that page.

The 'Backward' button saves the information on that page as it returns you to the previous page.

The 'Cancel' button returns you to the previous page without saving the information on the current page.



It does not matter if you forget to capitalise the client's name: when entering the client's name as 'sam smith' for example, the system will automatically change it to 'Sam Smith'.

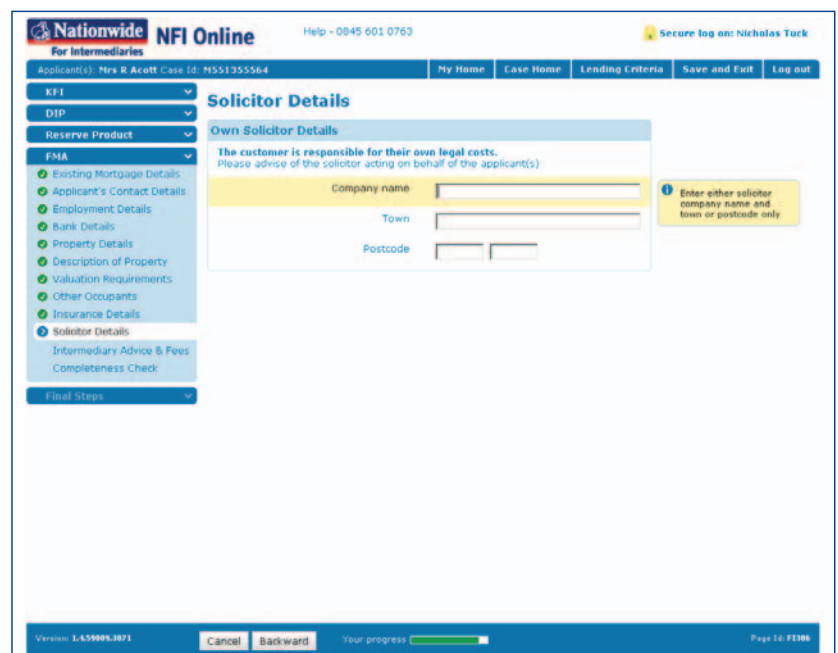
Find Address: during the DIP after you have entered the client's details, the system only needs house number, postcode and term at address to be able to find the full address and confirm that the client resides at that address.

Entering Outgoings: when generating a decision we will use the declared outgoings, or what we find on the credit file, whichever is greater. This avoids changing the decision at a later date due to undisclosed credit.

Reserve Product: you can reserve a product before knowing the property details. Good news if products are being withdrawn and the rates are going up.

Direct Debit Details: bank account details are validated when they are input to avoid delays in application processing.

Solicitor Search: you only need to enter the Solicitor's company name and town, or postcode, for the system to find and complete the rest.





Data Capture Form

We have created a data capture form for you, for those times you are not in front of your computer, so you can ensure that you have all of the information that you need in order to complete the online application at a later date or time.

The data capture form is available from www.nationwide-intermediary.co.uk
Home > Literature > Application Forms > Offline Data Capture Form (NFI Online)

Alternatively, [download the Data Capture Form here](#).

Please do not send the Data Capture Form to us, this is purely for your use only.

Data Capture Form

For intermediary use only.
This form is for intermediaries' internal use only and is not approved for issuing to customer(s).

1. Applicant Details	Applicant 1	Applicant 2
Title	_____	_____
Forename	_____	_____
Second Name	_____	_____
Surname	_____	_____
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth	DD MM YYYY	DD MM YYYY
Postcode	_____	_____
Number of dependants	_____	_____
Application Type	<input type="checkbox"/> New Purchase	<input type="checkbox"/> Remortgage
What is this property application for?	<input type="checkbox"/> Owner Occupation	<input type="checkbox"/> Second Property
If a second property application, please indicate what the intended use of the property is?	<input type="checkbox"/> Main Residence	<input type="checkbox"/> Holiday home in the UK
	<input type="checkbox"/> Home for dependant relative	<input type="checkbox"/> Second property due to work location
Applicant Type	<input type="checkbox"/> First Time Buyer <input type="checkbox"/> Existing Nationwide Borrower <input type="checkbox"/> Borrower with another lender <input type="checkbox"/> Previous Nationwide borrower <input type="checkbox"/> Previous borrower with another lender	<input type="checkbox"/> First Time Buyer <input type="checkbox"/> Existing Nationwide Borrower <input type="checkbox"/> Borrower with another lender <input type="checkbox"/> Previous Nationwide borrower <input type="checkbox"/> Previous borrower with another lender
Property ownership type	<input type="checkbox"/> Standard <input type="checkbox"/> Shared Ownership	<input type="checkbox"/> Right to Buy
Does the applicant own a mortgage free property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Purchase Right To Buy	Loan amount? _____ £	_____ £
	Discounted purchase price? _____ £	_____ £
	What is the full market value of the property? _____ £	_____ £
Remortgage Right To Buy	Original Date of Purchase? _____ DD MM YYYY	_____ DD MM YYYY
	Loan amount? _____ £	_____ £
	Current estimated Value? _____ £	_____ £
	What is the amount being transferred from another lender? _____ £	_____ £
Purchase Shared Ownership Detail	What is the purchase price of your share? _____ £	_____ £
	What is the full market value of the property? _____ £	_____ £
Remortgage Shared Ownership Details	What is the amount being transferred from another lender? _____ £	_____ £
Is the property to be used for residential purposes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Loan amount	_____ £	
What is the purchase price or current estimated value?	_____ £	
Term of mortgage	_____ Y Y M M	
If applicable - what is the amount being transferred from another lender?	_____ £	

Nationwide
For Intermediaries

Page 1 This form is for intermediaries' internal use only and is not approved for issuing to customer(s).