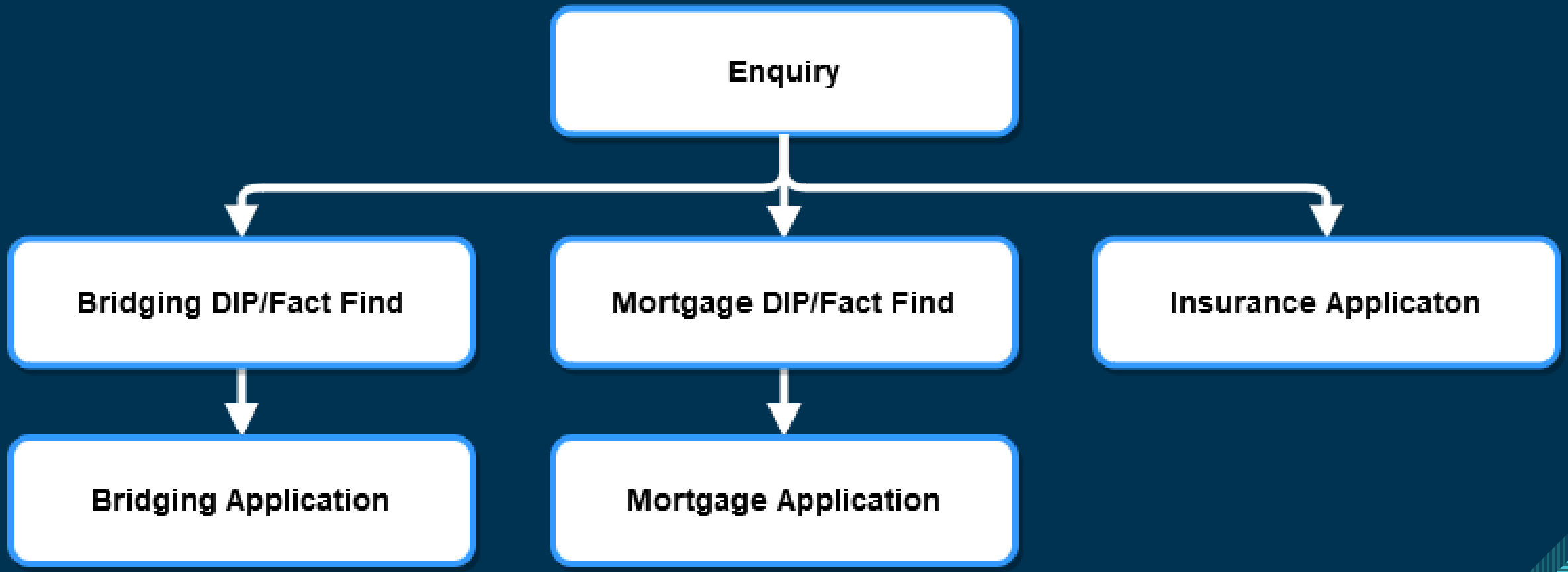
One Mortgage System

How to create and process the different types of applications on OMS.

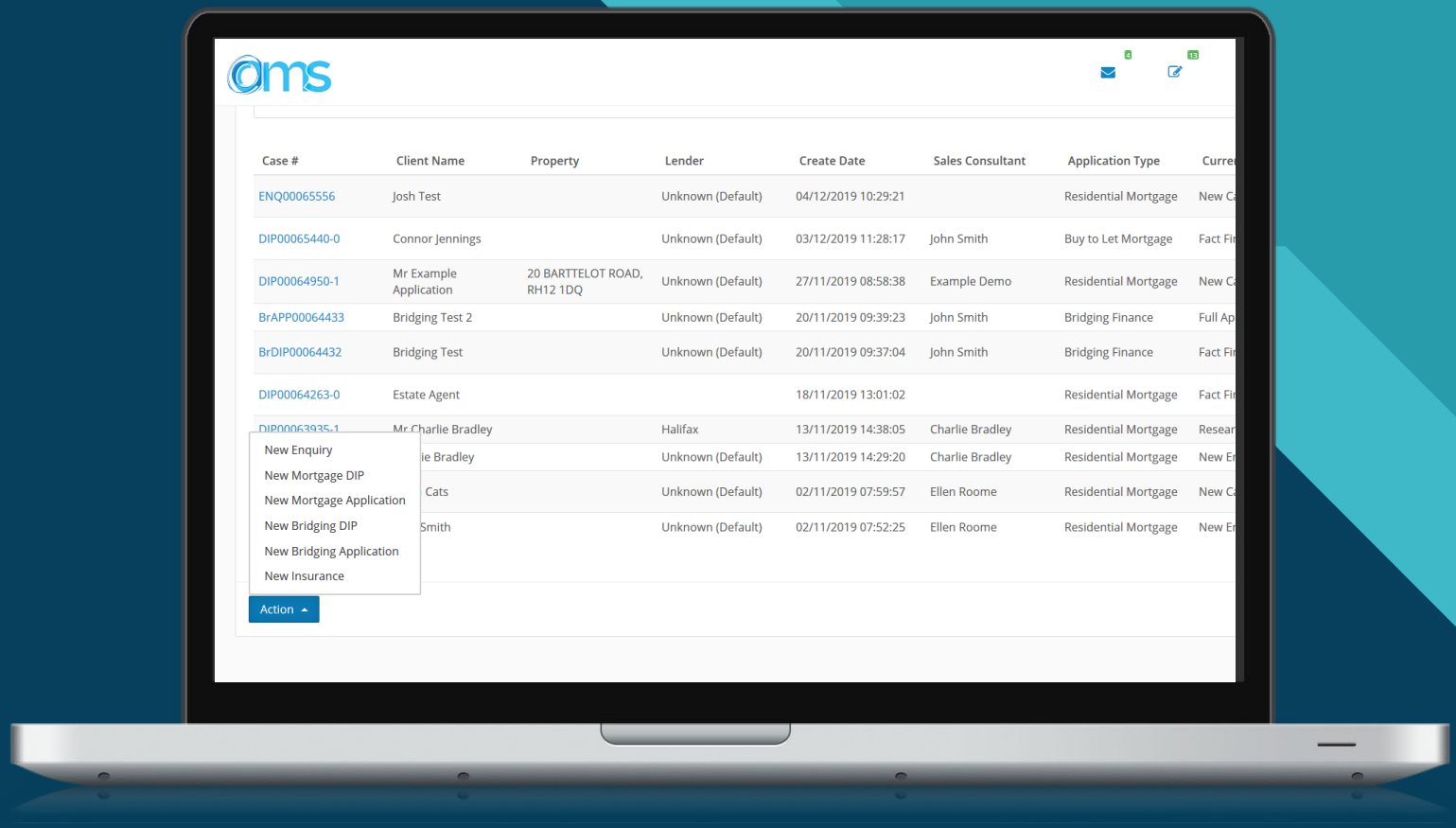
OMS Application Flow



Starting an Application

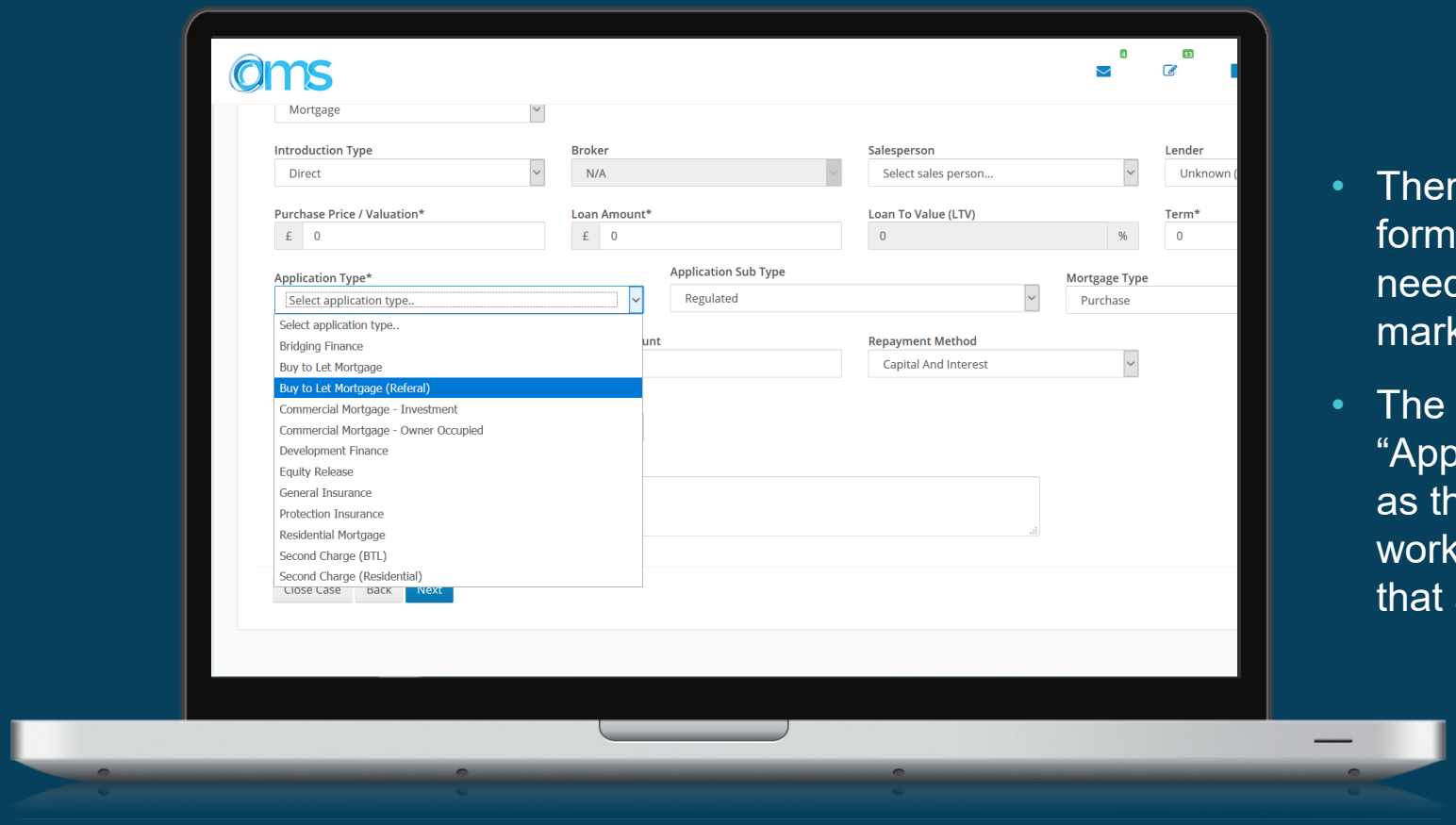
Creating an Enquiry

- The enquiry is the first step in any case on OMS, regardless of which type of application is being inputted.
- The enquiry is designed to be a quick way to log a customer on the system with the minimal amount of information.
- You can create an enquiry from within the case manager using the action button at the bottom of the “All Cases” tab.
- Alternatively, you can use the quick create buttons on the home screen if you have these enabled.
- Cases can be created at all other stages without going through the Enquiry using the same methods.



Completing the Enquiry Form

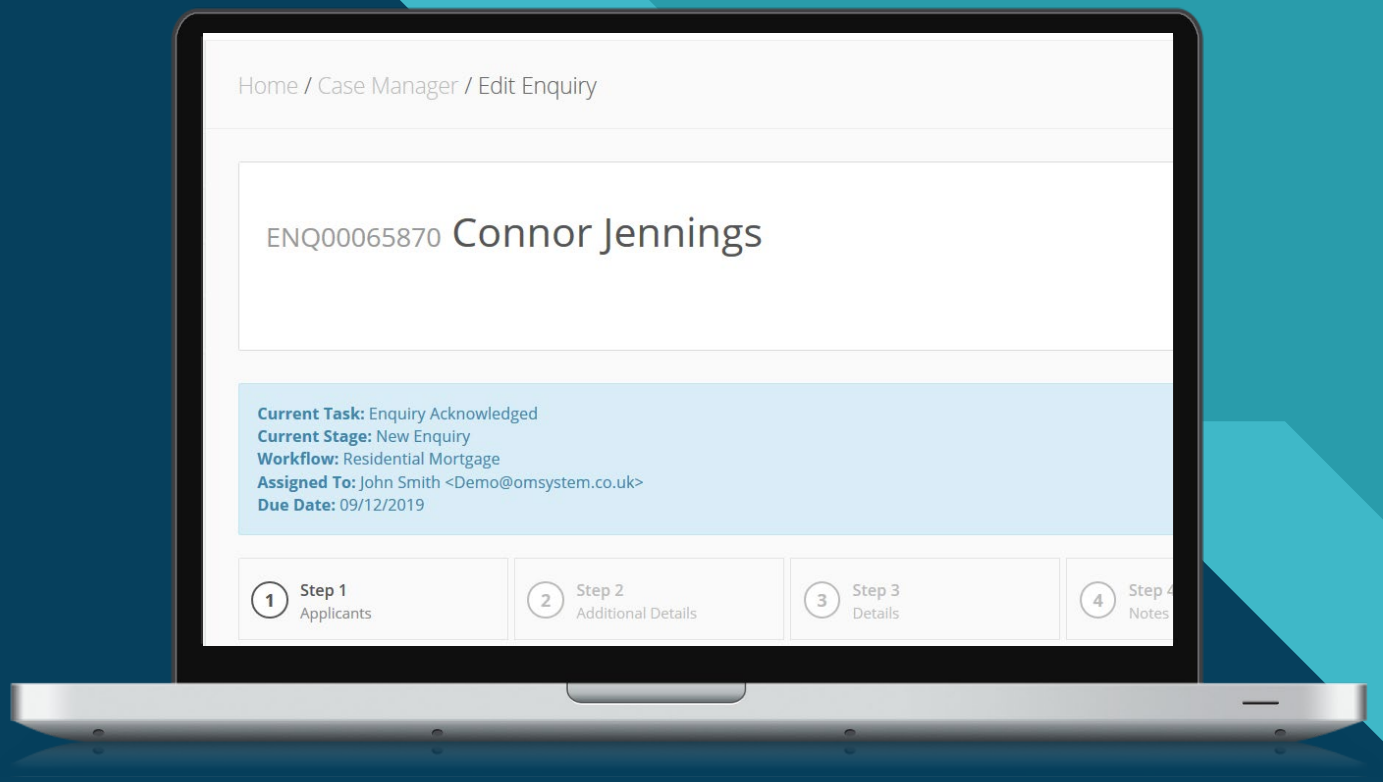
- Once you've started a new enquiry, you'll fill in the fields required and then submit the enquiry. The only required information at this stage is the applicant's names and the type of finance they are looking for.



- There are multiple steps in the enquiry form, but not all information in each step needs to be completed, only the fields marked with a *
- The main field to be aware of is the "Application Type" field on Loan Details as these options are tied to the workflows and will decide the process that a case moves through.

Starting the workflow

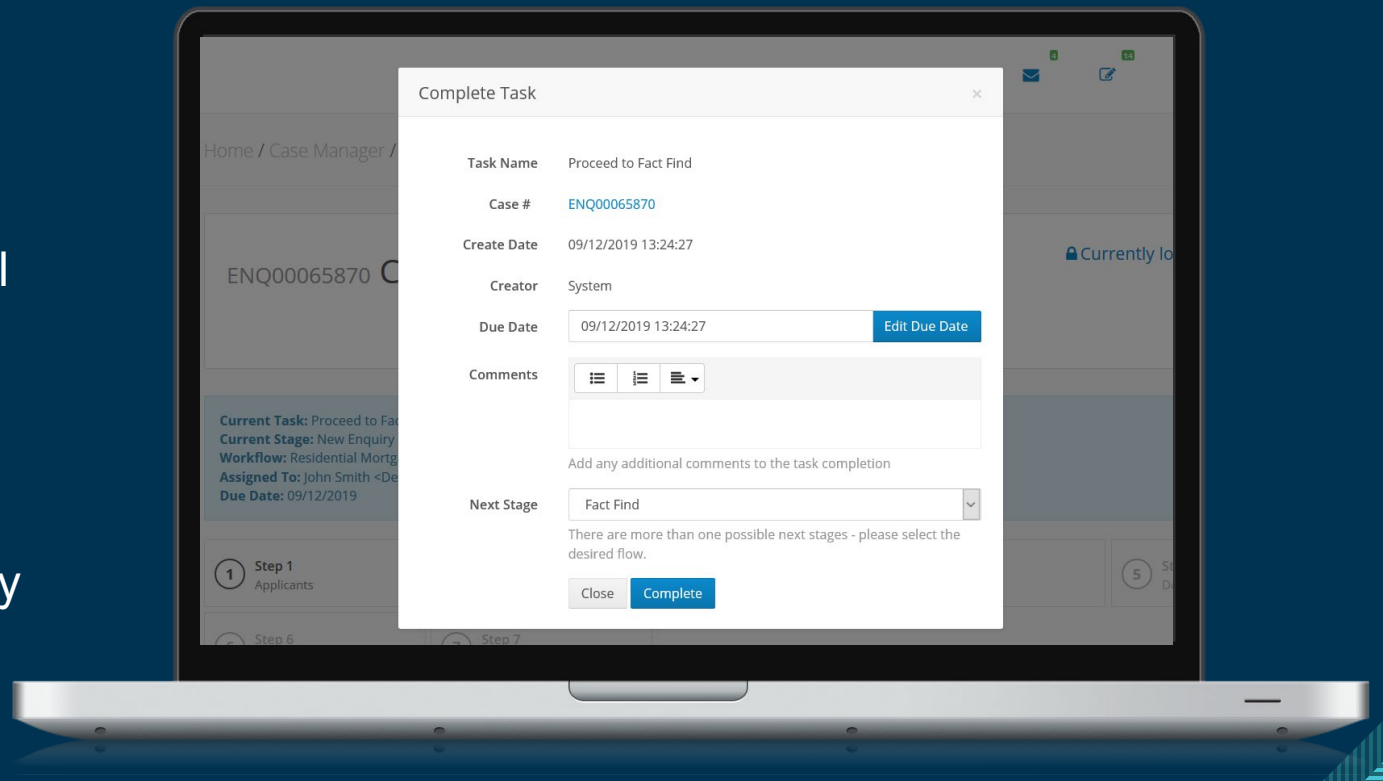
- After you've submitted your enquiry, the workflow will begin at the top of the step headings.
- From here, you'll be able to see the first task in the workflow to action.
- Clicking on Open Task will allow you to complete or update the task.
- Clicking on Reassign will allow you to reassign the task to a different user/colleague.



Moving an Application Through Stages

Workflows & Tasks

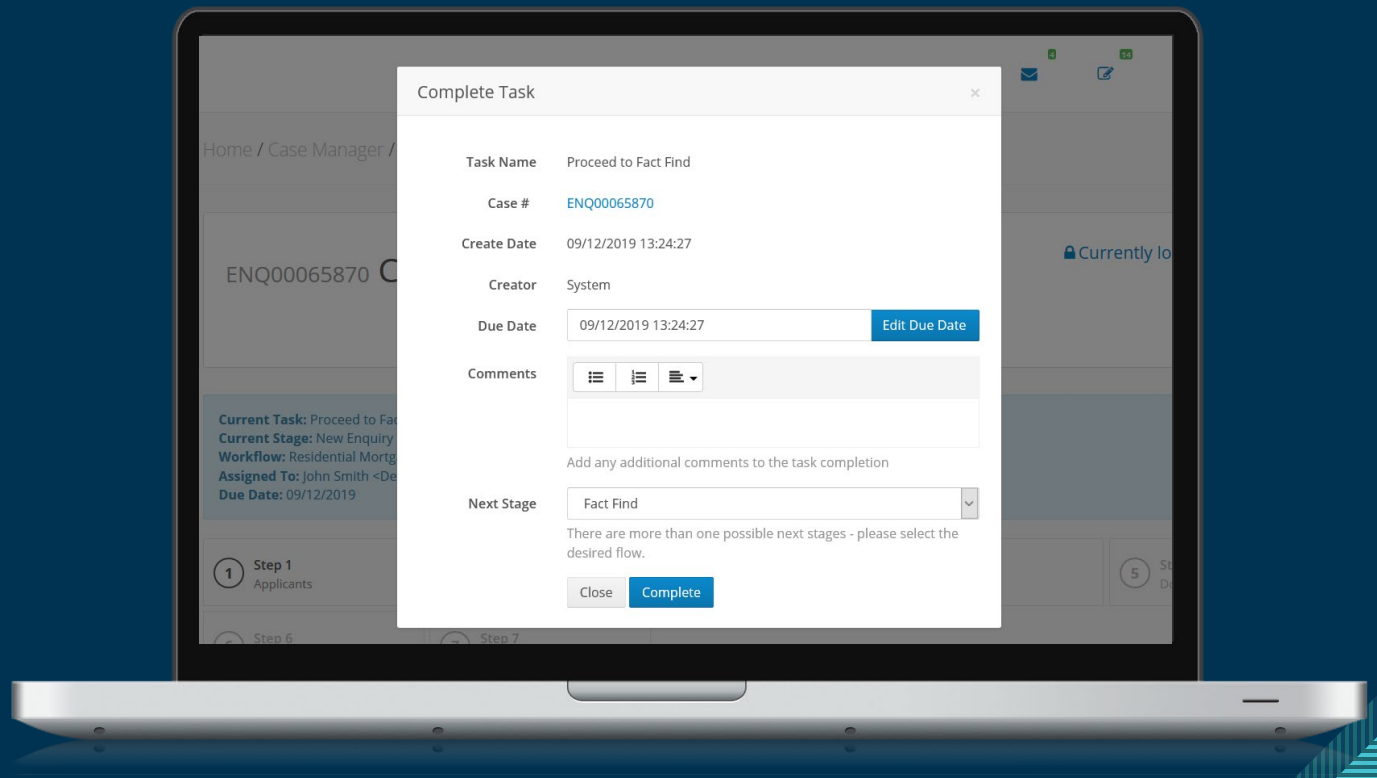
- Completing tasks within your workflows is the primary way to move cases through the system.
- Depending on how you have these set up the number of tasks you will need to complete will vary from the tasks shown in this guide.
- When you complete the final task within a stage the task window will tell you that you're moving to a new stage.
- Again depending on your workflows there may be multiple stages you can move to.



Completing a Fact Find

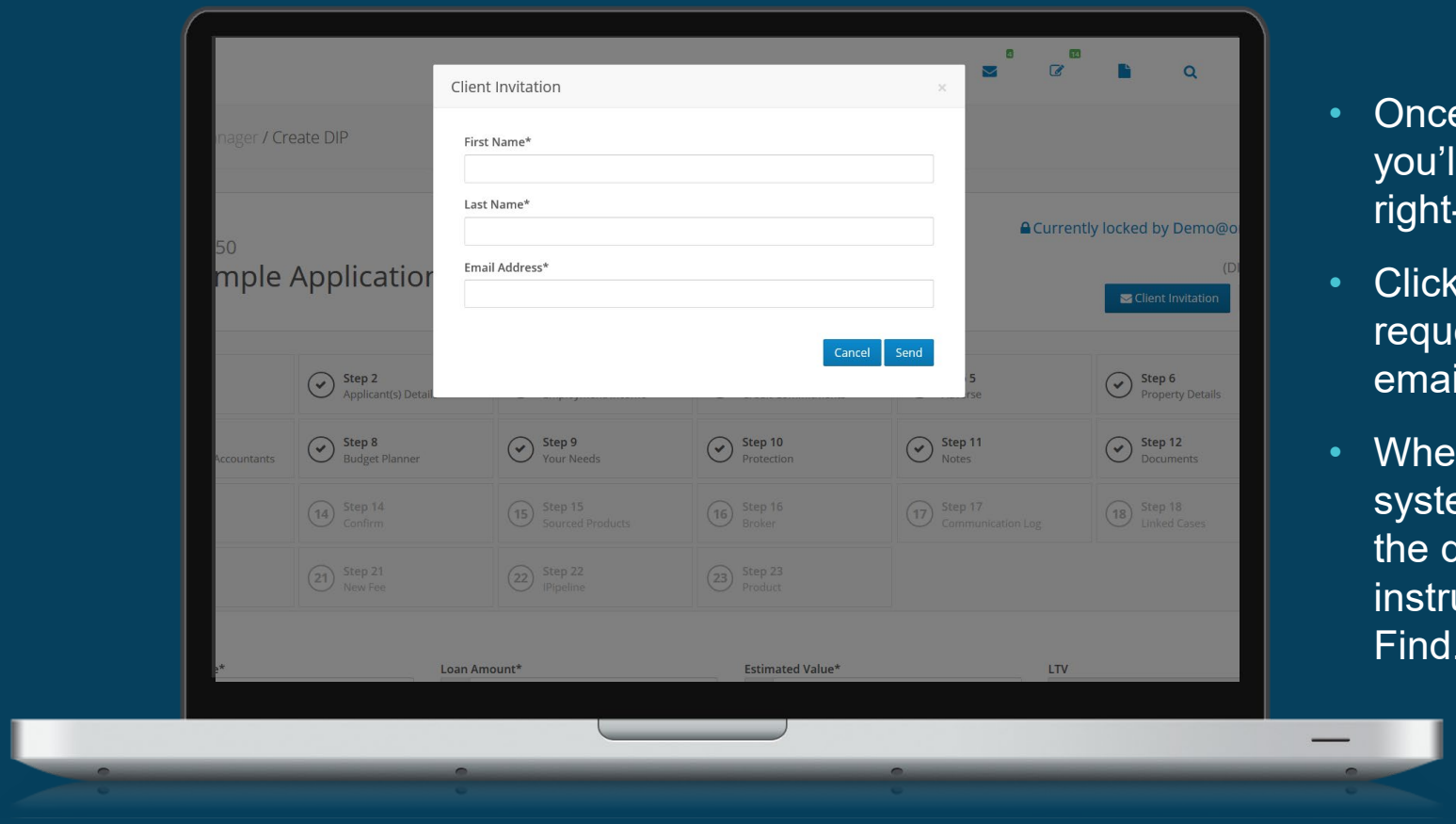
Starting a Converted Fact Find

- As with all case stages, you can start a Fact Find without starting an enquiry. However, if you've converted an enquiry to a Fact Find, all the information from the enquiry will transfer over.
- From here you can either complete the Fact Find yourself or invite the client complete it themselves (full detail on the next page).



Inviting the Customer

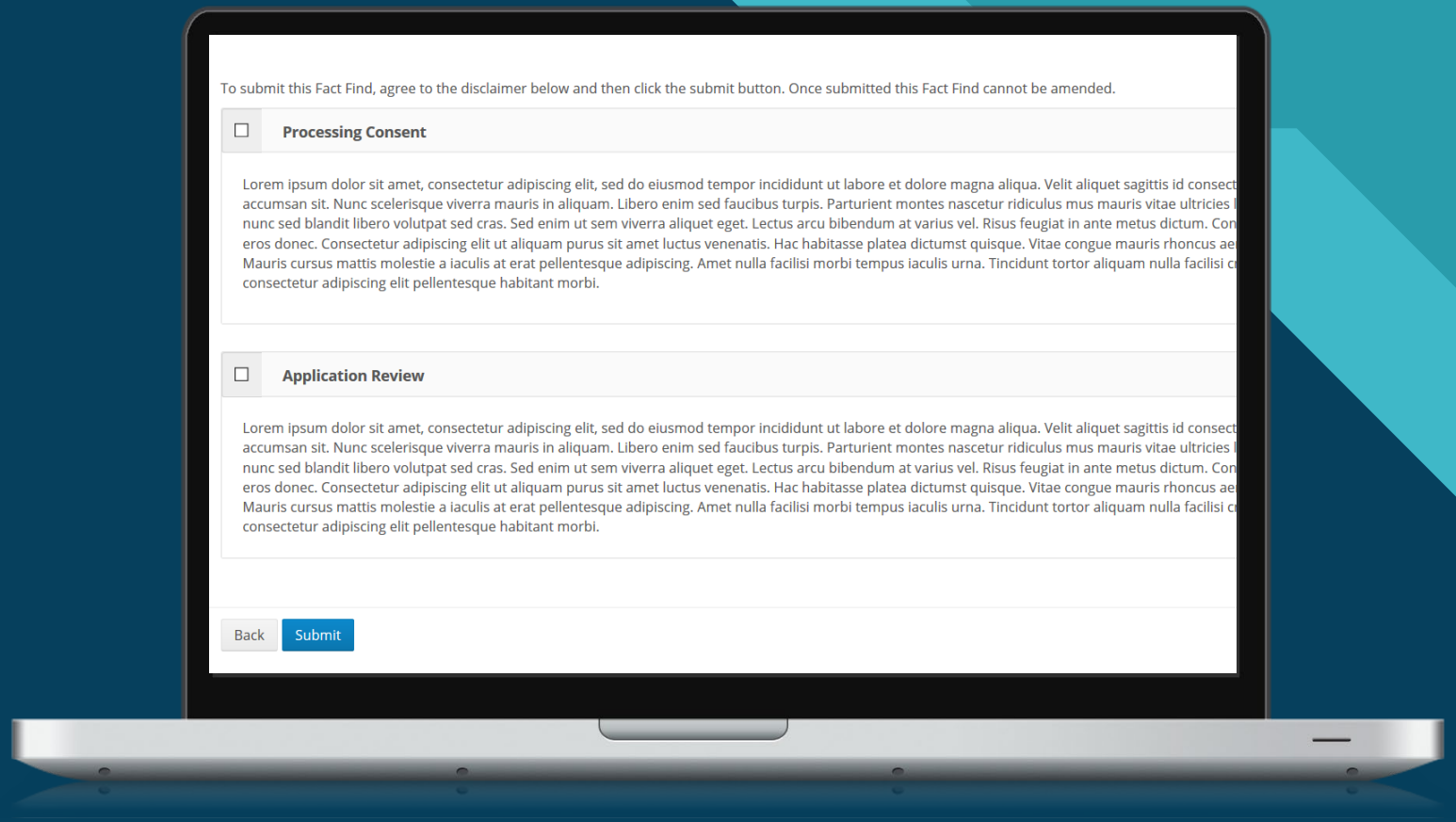
- OMS allows you the option of either entering the Fact Find yourself or alternatively you can invite the customer to complete the Fact Find online in their own time.



- Once you've started your Fact Find you'll be able to see a button in the top right-hand corner for "Client Invitation".
- Clicking this will open a pop-up window requesting the first name, last name and email of the customer.
- When you've completed these fields the system will create an account and email the details to the customer with instructions on completing the Fact Find.

Submitted Fact Finds

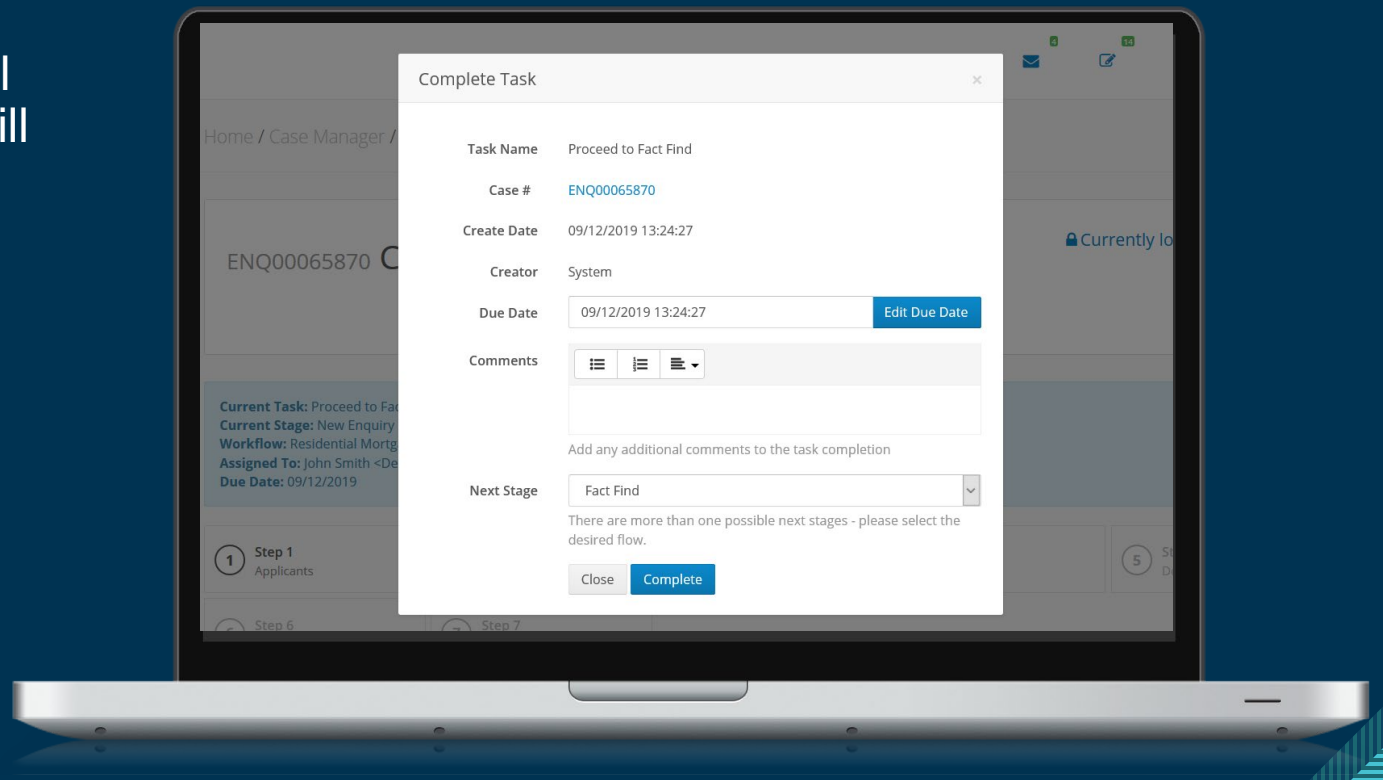
- Once you or the customer reach the end of the Fact Find there will be a disclaimer to confirm fair processing and credit search consent, this text can be customised by you, but OMS will add our default text unless otherwise specified.
- You will receive an email notification whenever a customer completes and submits a Fact Find.
- Once the Fact Find has been submitted the customer will be unable to edit the Fact Find, however, you will still be able to edit all the information.
- You can use the copy function to create new Fact Finds for customers to complete e.g. for multiple BTL mortgages, without having to fill all their details in again.



Converting a Fact Find to an Application

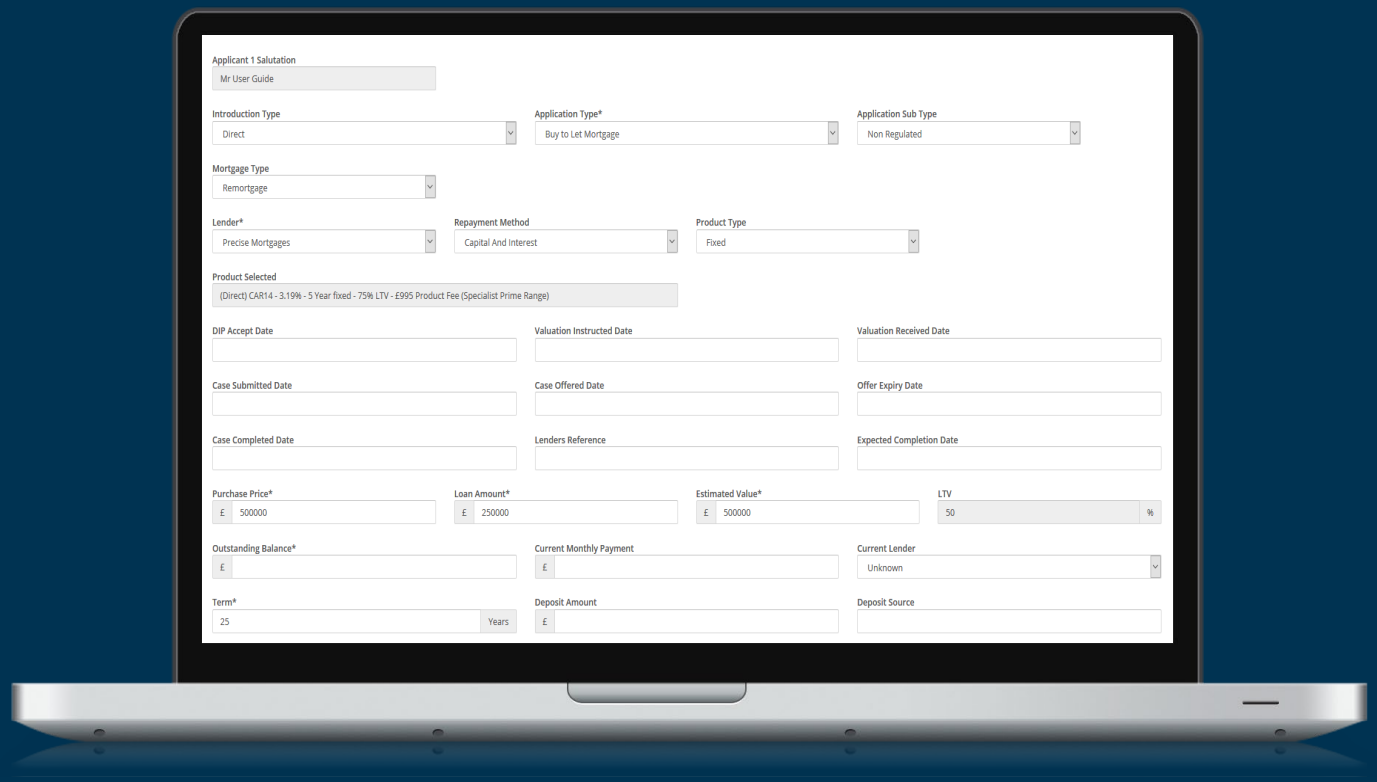
Applications

- As with moving from Enquiry to Fact Find, when moving a Fact Find to an application, all information within the customer's Fact Find will again be transferred into the Application.
- The purpose of the Application Form is to better track the progress of your customer's mortgage once it has been submitted to the Lender.



Case Tracking

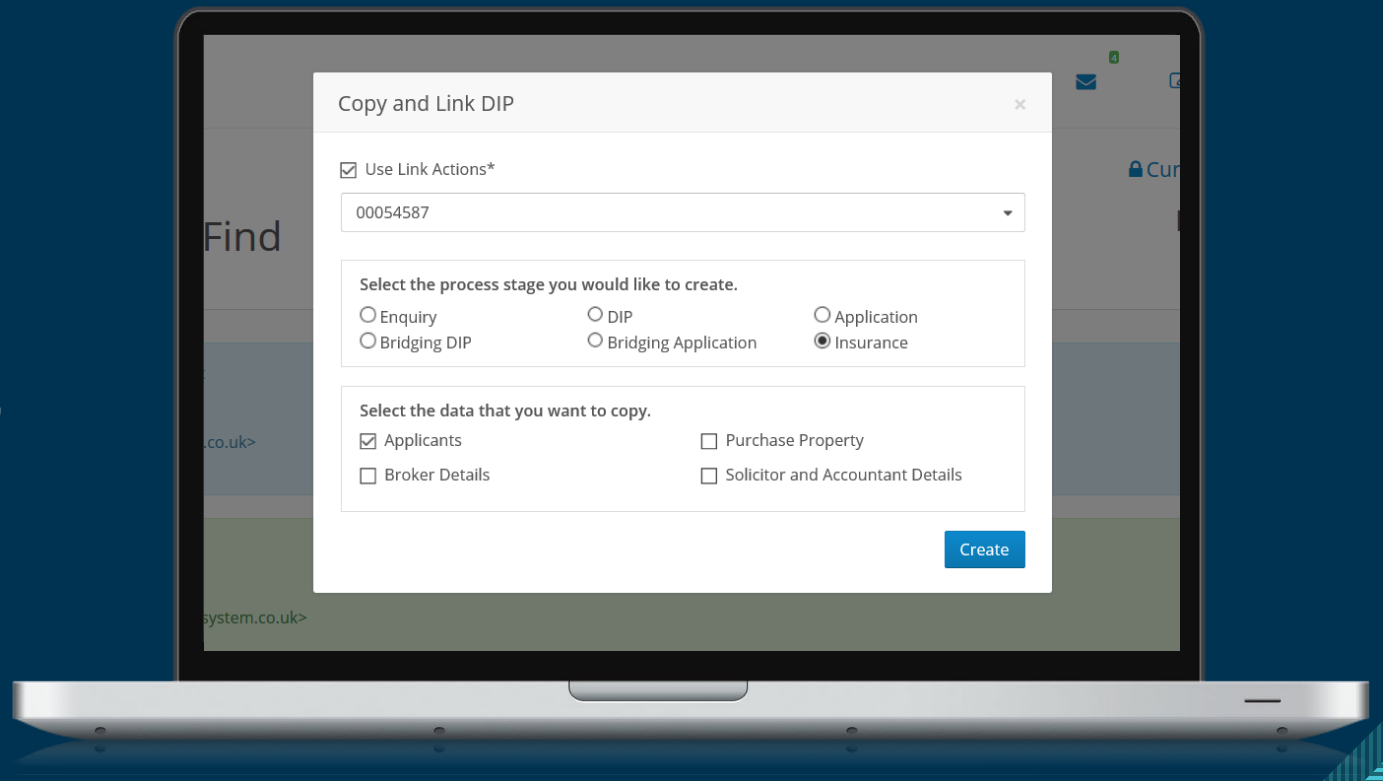
- As well as opening the case progress dates (date submitted to the lender, date offered, etc.) the Application stage also allow for a “Case Manager” (Admin) to be added to the case. The “Case Manager” will find this case on the My Cases tab once assigned.
- It’s important to fill in the dates on Step 1 of the Application accurately as once you’re ready to move on to reporting, these are going to be key for notifications (e.g. Expiring Offer Dates)
- Your customers will be able to enter the case to view the information however will not be able to make any amendments themselves.



Creating a Protection or GI Case

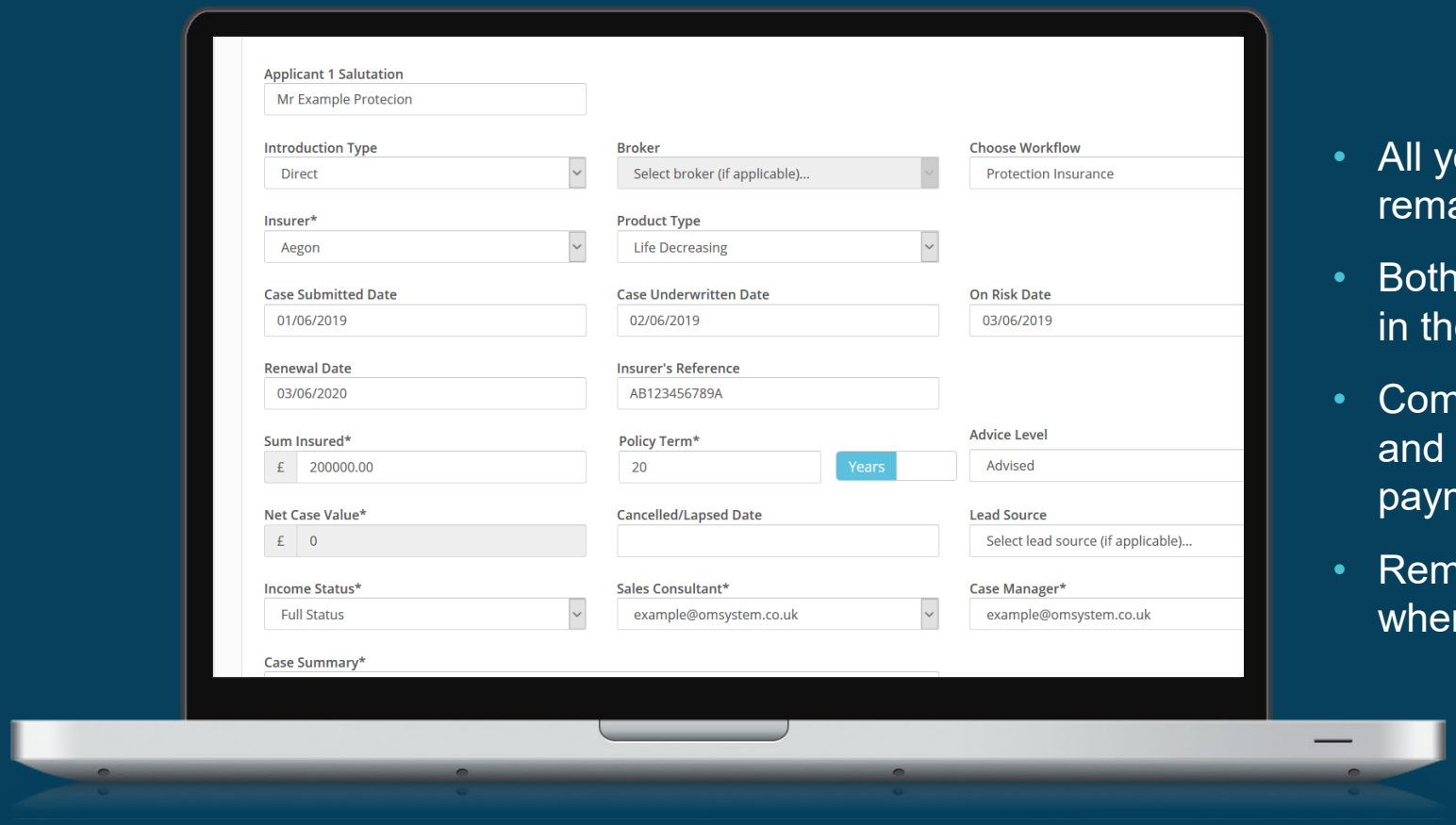
Insurance Cases

- While Insurance cases can be created from enquiries or on their own, normally protection will be cross-sold alongside the mortgage application so we're going to cover how to do this.
- Once your case has reached either DIP or Application stage a new function under the "Case Options" menu – "Create Linked Case" will be available.
- You can use this function for more than creating insurance cases, but we'll cover that in another guide.



Completing an Insurance Case

- Once you've clicked the "create" button, you'll be automatically transferred to the newly created case. If you checked the "applicants" checkbox those details will already be completed.

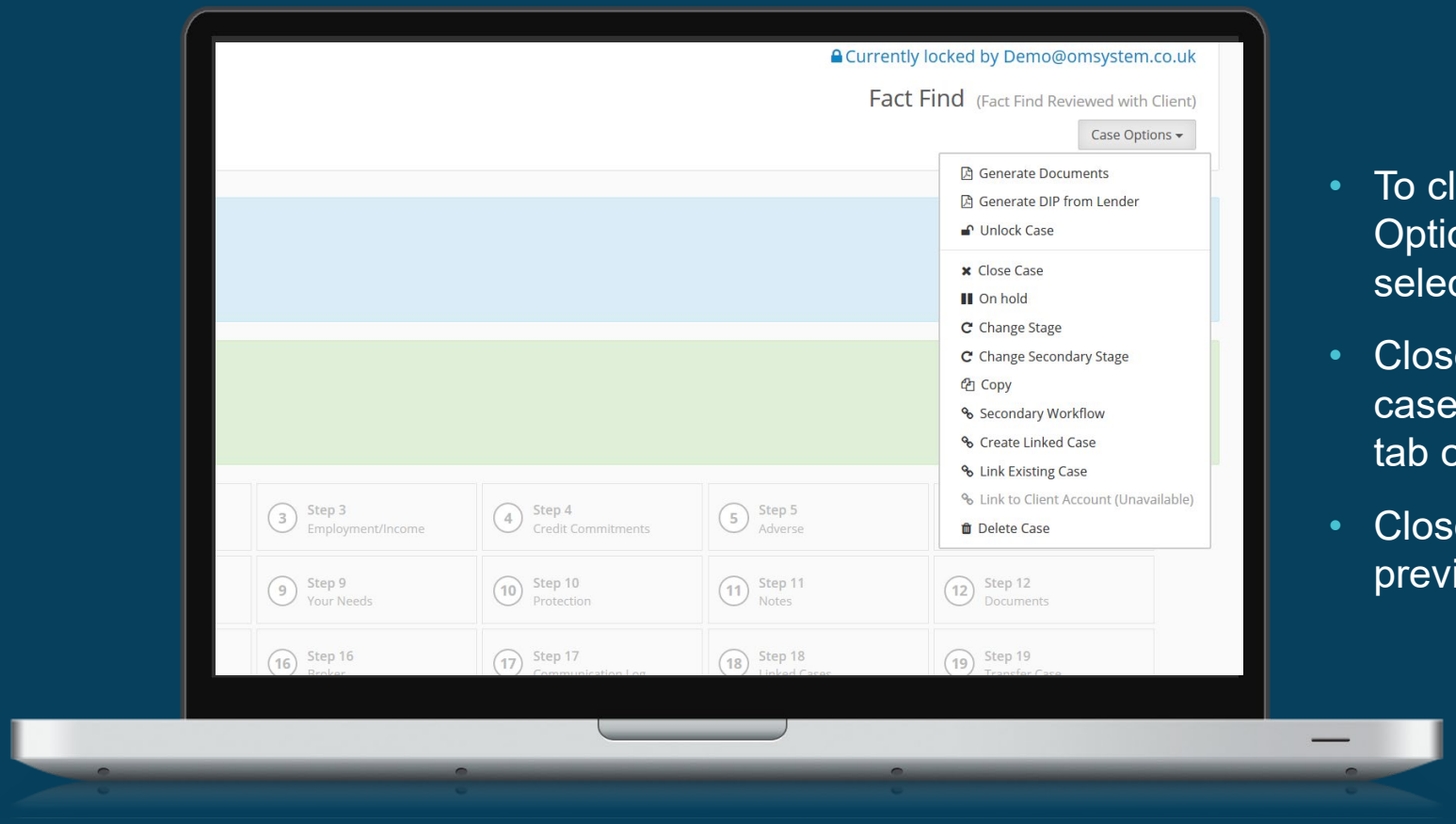


- All you need to do now is fill in the remaining policy details on step 1.
- Both GI and Protection cases are added in the same way.
- Commission details are added in Step 3 and can be added as trail or lump sum payments.
- Remember to enter the On-Risk date when the policy starts.

Closing or Putting an Application On Hold

Closing a Case

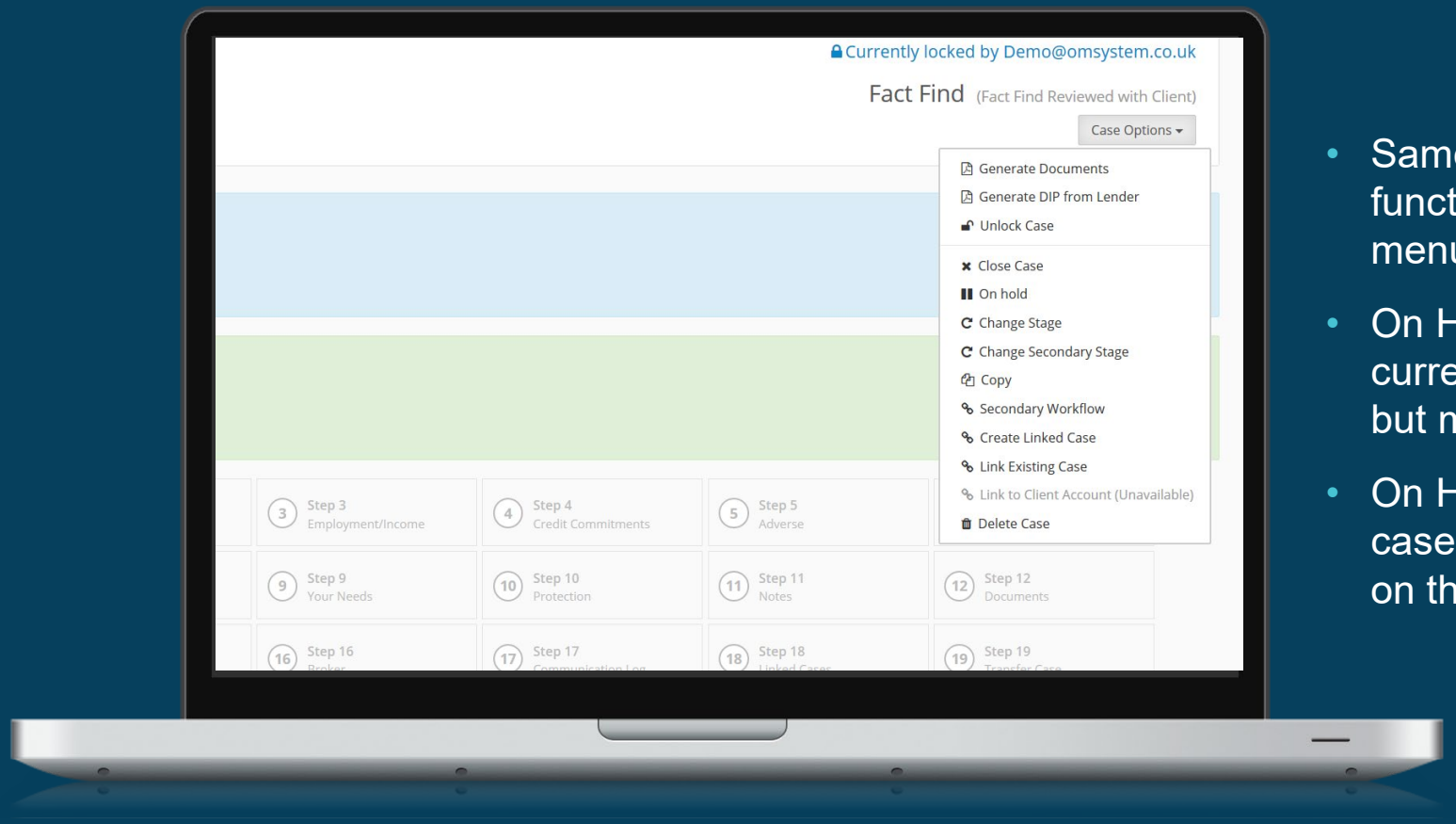
- If a case is not going to be proceeding for whatever reason, you'll want to take the case out of your pipeline and log it as closed.



- To close a case open the "Case Options" menu within the case and select "Close Case"
- Closed cases are filtered out of the cases list and into the "Not Proceeding" tab on the case manager.
- Closed can be re-activated to their previous position at any point.

Putting a Case On Hold

- Similarly to closing a case, if a case can't proceed at this moment in time but may be proceeding in the future, you'll want this to come out of your current pipeline but still be reminded of it, you can put a case into "on Hold"



- Same as with the Close Case function, option the case options menu and select "On Hold"
- On Hold will also keep the case in the current stage form e.g. Application but move it out of wherever
- On Hold cases are filtered out of the cases list and into the "On Hold" tab on the case manager.

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