MV Nebula

User Journeys

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Version 1.3

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Sign up to MV Nebula

Get started with MV Nebula by completing the sign-up process. This process will only take moments and is as easy as clicking Sign up now and following the steps!

Creating an account

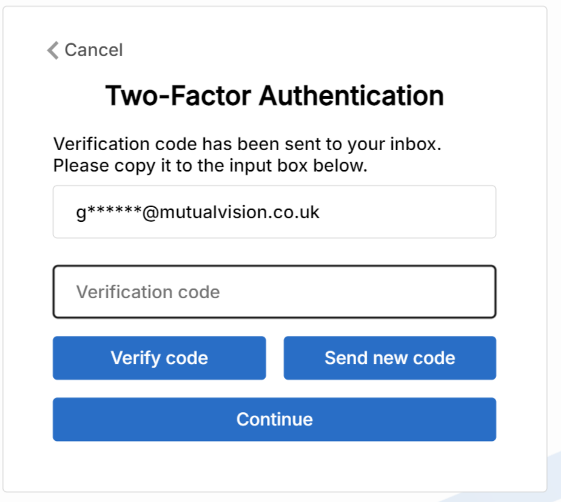
Get started by creating an account to progress to the registration.

1. Go to the **MV Nebula Platform** and click on **Sign up now**
2. Enter your email address and click **Send verification code**
3. **Check your email inbox** and record verification code
4. **Return to your browser** and enter the verification code and click **Verify code**
5. Enter your password details and click **Create**

Haven't received an email?

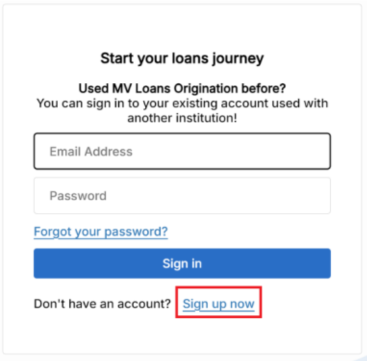
In some cases, it may take a few minutes to receive the email holding the verification code. If you are still unable to find it, please check your spam folder in your emails. If the email doesn't come return to your browser and click Send new code. If none of these resolve the issue, please contact your system admin.

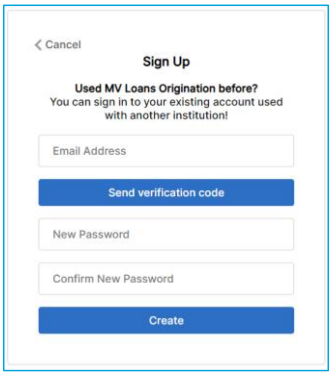
Broker login and code verification screen:



Re-registering a Broker from v.2.10 and earlier

An existing broker from v.2.10 and earlier will need to have to register an Azure account this does not mean they will have to set up a new account entirely. In order to create an Azure login they will need to select “Sign up now” Enter their email address, verify and then create a new password.





Once that is done, the system will check whether the new broker who has registered an Azure account, if they are already part of the system then it is redirected to the Nebula User Interface homepage if they are not previously registered they will be directed to the registration portal where all extra details like FCA no, address etc.. are captured seen in the two sections below.

Registering as a regulated broker

Once you have created an account you will need to register as a broker.

1. Enter your personal details and click **Continue**
2. Complete the **Personal details** section and click **Continue**
3. Complete the **Company details** section and click **Continue**
4. Review the **summary section**
5. If all the information is correct click **Continue**
    a. If the information is incorrect click **Edit** on the section that you would like to update. Alternatively, to navigate to a section, click the **section name**
6. Review the **terms and conditions** and if you accept them, click **Agree**
7. Click **Register** to complete the registration process

Once you complete the registration process you will be navigated to the cases page.

Registering as an unregulated broker

Once you have created an account you will need to register as an unregulated broker. **Note:** A broker can only register as an unregulated broker if the Society/Bank has enabled it in the configuration.

1. Enter your **personal details** and click **Continue**
2. In the **company details** section select **No** when asked if you are regulated by the FCA (Financial Conduct Authority)
3. Complete the company details section and click **Continue**
4. Review the **summary section**
5. If all the information is correct click **Continue**
    a. If the information is incorrect click **Edit** on the section that you would like to update. Alternatively, to navigate to a section, click the **section name**
6. Review the **terms and conditions** and if you accept them, click **Agree**
7. Click **Register** to complete the registration process

Once you complete the registration process you will be navigated to the cases page.

Creating a case

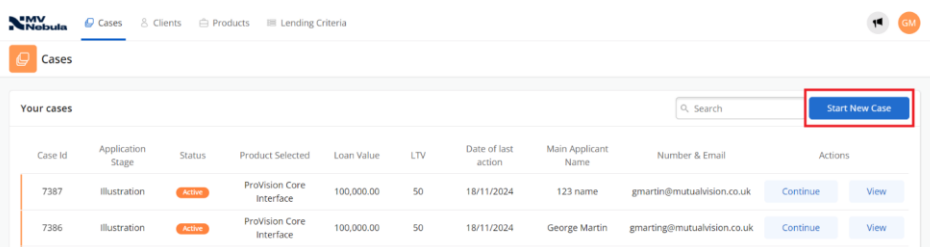
Whether you are a new broker or a returning one you can easily start a new case by clicking Start a new case and following the linear process.

Starting a case

Starting a case is the first step towards completing a case with a Society/ Bank.

1. Go to the **Your Cases**
2. In the top right of the table click **Start New Case**
3. Follow the linear flow starting with Selecting a loan purpose

Start New Case:



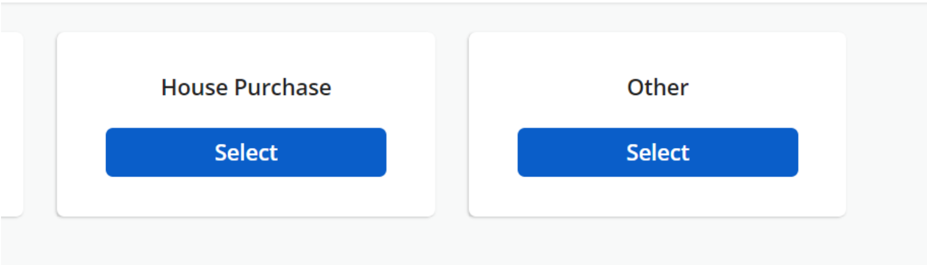
Selecting a loan purpose

Once you have started a case the first step is to select a loan purpose. This step is simple but important as each workflow can be configured to suit a specific loan purpose.

1. Start a case
2. You will be redirected to the **loan purpose** page. Review the options and click **Select** on the **loan purpose** that matches your client's case.
3. Progress to Creating and adding a client to a case

Note: Once you have selected a loan purpose you will not be able to change it so double check it is correct.

Loan purposes:



Creating and adding a client to a case

The final step to creating a case is assigning a client to a case. If this is your first-time using Broker or you have a new client, you will first need to add the client.

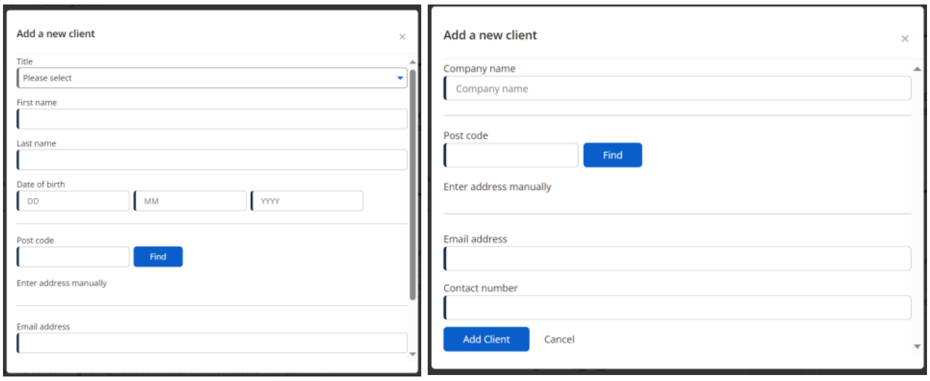
1. Start a case and select a loan purpose
2. On the **Applicants** step on the top right of the table click **+ New Client**
3. Enter the client details and click **Add client**
4. You will now see the client on the **Existing Clients** table
5. Click the **+ button** in the Add column to add your client to the **Selected Clients** table below
6. **Scroll down** to view the **Selected client's** table
   a. You can **remove** a client from a case by clicking the **X button** under the remove column
7. **Select a client** by clicking on the **blue circle** in the Main Applicants column
8. Click **Continue** to **create a case**

How do I change a client's details?

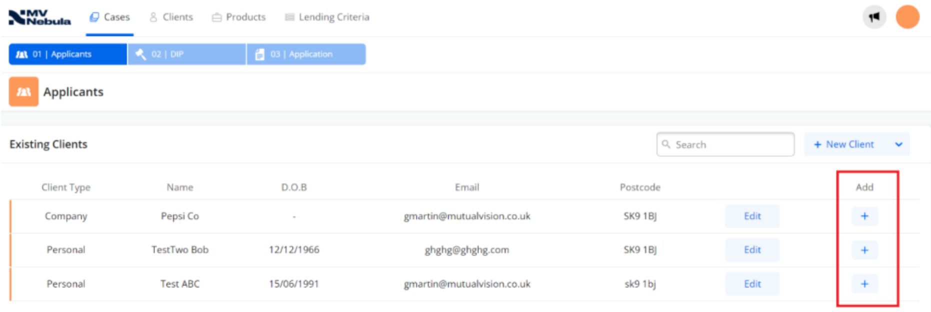
You can edit clients details as easy as you can add a client. First, find the client you would like to edit. To the right side of the table there is an edit button which will open a modal with all that customers information available to edit. Once you have finished making your changes click Update client.

Note: Once you have progressed past this stage and clicked continue you will not be able to edit the client/s on this case. If you have created a case with the wrong client/s you may restart the process to start a new case with the correct clients.

Add a new client modal:



Add a client to a case:



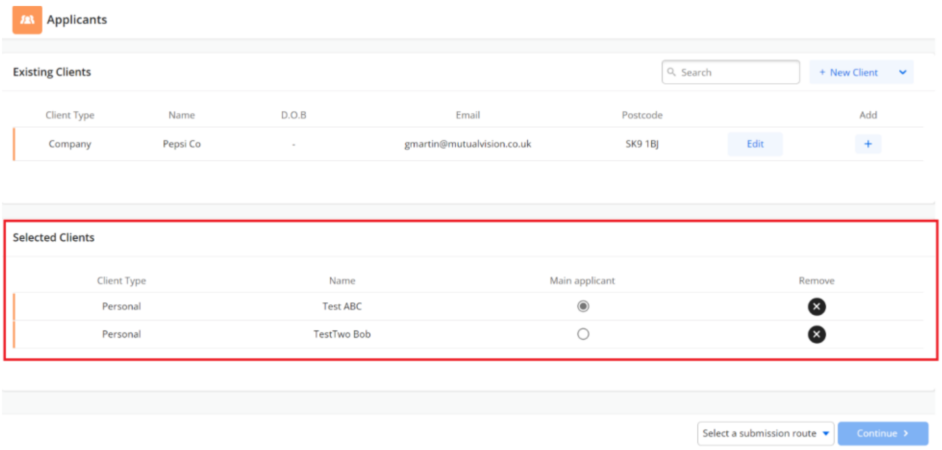
Creating a joint application

Creating a joint application is simple and will only take a moment.

1. Start a case and select a loan purpose
2. On the **Applicants** step on the top right of the table click **+ New Client**
3. Select either Personal or Non-Personal client
4. Enter the clients' details and click **Add client**
5. **Repeat** this process another time for your second applicant
6. Click the **+ button** + on the applicants you would like to start a joint application for
7. To select the main applicant, click the **blue circle** in the Main applicant column
8. Click **Continue** to **create a case**

Note: Once you have progressed past this stage and clicked continue you will not be able to edit the client/s on this case. If you have created a case with the wrong client/s you may restart the process to start a new case with the correct clients.

Creating a joint application:



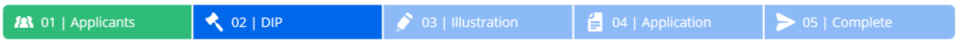
Understanding the workflow journey

Tracking your progress through the workflow

There are two ways of tracking your progress through a case that is in progress. At the top of the page there is a progress bar and to the left of the forms there is a side panel.

Progress bar

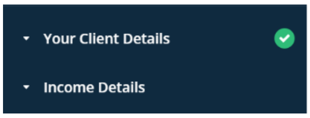
During your workflow the progress bar will always show at the top of your screen. Once you have completed a stage and moved to the next stage the completed stage will turn green and the stage you are now on will turn blue.



Note: You can navigate to previous stages, in read only view, by clicking on their stage in the progress bar. You cannot navigate to stages beyond the stage that is currently in progress.

Completing steps

As you complete the forms you will begin to get green ticks on the left side panel. These green ticks signify completing a section or sub-section. Once you have a green tick next to all the sections you can complete the stage and move onto the next one.



Completing any stage type in workflow

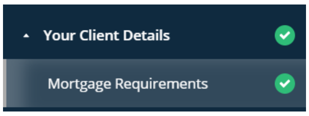
Completing a Stage, Section and Sub-Section

Each stage in the process is divided into sections and sub-sections. A green tick will appear next to a sub-section once you have completed it. You will only get a green tick on a section once you have completed all if it's sub-sections. Similarly, you will only be able to complete the stage once you complete all the sections.

Hierarchy example

1. Stage
   a. Section A
      i. Sub-section Ai
      ii. Sub-section Aii
      iii. Sub-section Aiii
   b. Section B
      i. Sub-section Bi

ii. Sub-section Bii
iii. Sub-section Biii
c. Section C
i. Sub-section Ci
ii. Sub-section Cii
iii. Sub-section Ciii

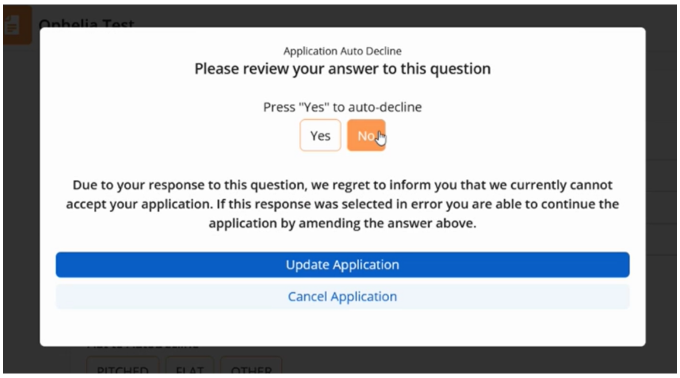


Understanding an Auto-decline

Some questions may have certain answers that a society may deem as unwanted for a particular case. When you select one of these answers an Auto-decline modal appears forcing you to either cancel your case or update your answer.

1. Go to a stage in a workflow with an Auto-decline question
2. Select an answer that prompts an Auto-decline modal
3. Once prompted by the modal you may:
   a. Click C**ancel case** to navigate back to the case dashboard and cancel your current case
   b. Click on an alternate answer and click **Update application** to proceed with your case

Auto-decline modal:



Adding a document

Some forms may request that you add some supporting documentation. Here is how you add you documents:

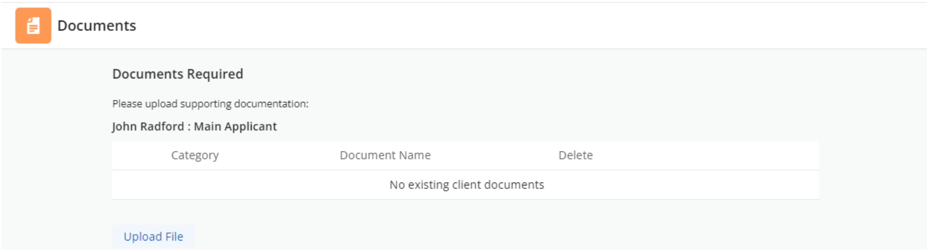
1. Go to a stage in a workflow
2. Click **Documents** on the left navigation panel
3. Click **Upload File**

Adding a document modal

1. Click **Choose File** and search for the required file from your computer

2. Select **Category** (e.g., Full UK driving license)
3. Enter a description
4. Click **Upload**

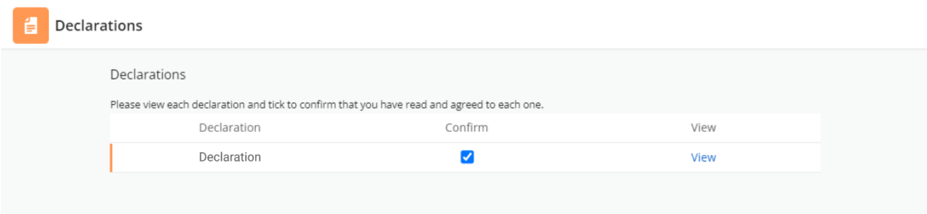
Note: You can also add a document to a client from outside of the workflow, view here.



Confirming a deceleration

In some cases, you may need to confirm that you have read and agree to a declaration before progressing. Here is how you can confirm you agree to a declaration:

1. Go to a stage in a workflow
2. Click **Declaration** on the left navigation panel
3. Click **View** in the table
4. Review the downloaded declaration
5. Click **Confirm** once you are happy to agree
6. Repeat the process if there are multiple declarations



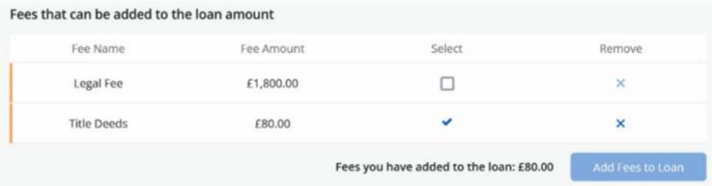
Adding fees to the loan amount

On the fees page at the end of a stage, in some cases you will have a fees page where you can add fees to the loan amount. Here is how you add fees to the loan:

1. Go to a stage in a workflow with a fees section
2. Click **Fees** in the side bar
3. Below where it says "Fees that can be added to the loan amount" you will see any fees that are allowed to be added to the loan amount
4. Click on unchecked box ☐ to select a fee ☑
5. Click **Add fees to loan** button which will have just become enabled

6. View writing to the left of the **Add fees to loan** button displaying the value of the fees that you have added to the loan

Note: If you add fees to the loan amount that exceed the maximum loan amount you will be notified that "You have exceeded the amount that can be added to the loan".



Fees that can be added to the loan amount

Fee Name	Fee Amount	Select	Remove
Legal Fee	£1,800.00	☐	×
Title Deeds	£80.00	✓	×

Fees you have added to the loan: £80.00 Add Fees to Loan

Removing fees from the loan amount

Here is how you remove fees from the loan amount:

1. Go to a stage in a workflow with a fees section
2. Click **Fees** in the side bar
3. Below where it says "Fees that can be added to the loan amount" you will see any fees that are allowed to be added to the loan amount
4. Go to a fee that has a **tick** in the select column and a **cross** in the remove column
5. Click **cross** and the fee will be removed from the loan amount

Assigning fees to the be paid on application

Here is how you add fees to be paid on application:

1. Go to a stage in a workflow with a fees section
2. Click **Fees** in the side bar
3. Below where it says "Fees that can be paid on application" you will see any fees that are allowed to be paid on application
4. Click on unchecked box to select a fee
5. Click **Pay on application** button which will have just become enabled
6. View writing to the left of the **Pay on application** button displaying the value of the fees that you have opted to pay on application

Removing fees to be paid on application

Here is how you remove fees to be paid on application:

1. Go to a stage in a workflow with a fees section
2. Click **Fees** in the side bar
3. Below where it says "Fees that can be paid on application" you will see any fees that are allowed to be paid on application
4. Go to a fee that has a **tick** in the select column and a **cross** in the remove column

5. Click **cross** ✕ and the fee will be removed that have been opted to be paid on application

Submitting a Stage

Ready to submit a Stage? Once you have completed all the Sections and Sub-sections of a Stage you are now able to submit the Stage and progress to the next step in the form.

4. Go to a stage in a workflow
5. Complete all the sections and sub-sections
6. Navigate to the final section on the left panel **Your submission**
7. You will be prompted to review your submission, once you are ready click **Submit**

Note: Once you have submitted a stage you will not be able to go back and edit the details without assistance from the Society/ Bank.

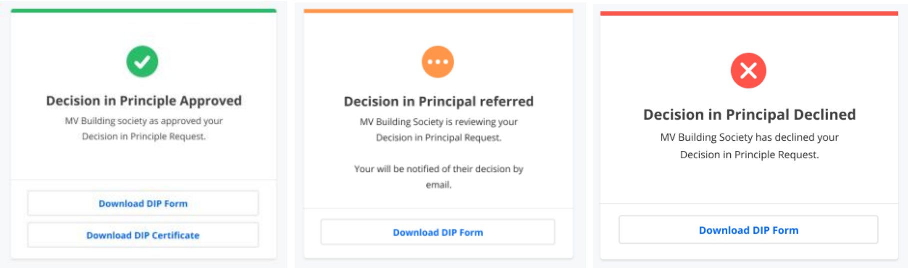
Understanding a Decision in principle

On the decision in principle stage, you will progress just as if you were on any of the other stages. Once you are ready to submit your DIP (decision in principle), there will be three outcomes depending on your answer.

Approved: Your DIP has been approved by the society and you may progress to the next stage

Referred: Your DIP is being reviewed/referred by the society

Declined: Your DIP has not met the criteria set by the society



Creating an Illustration document

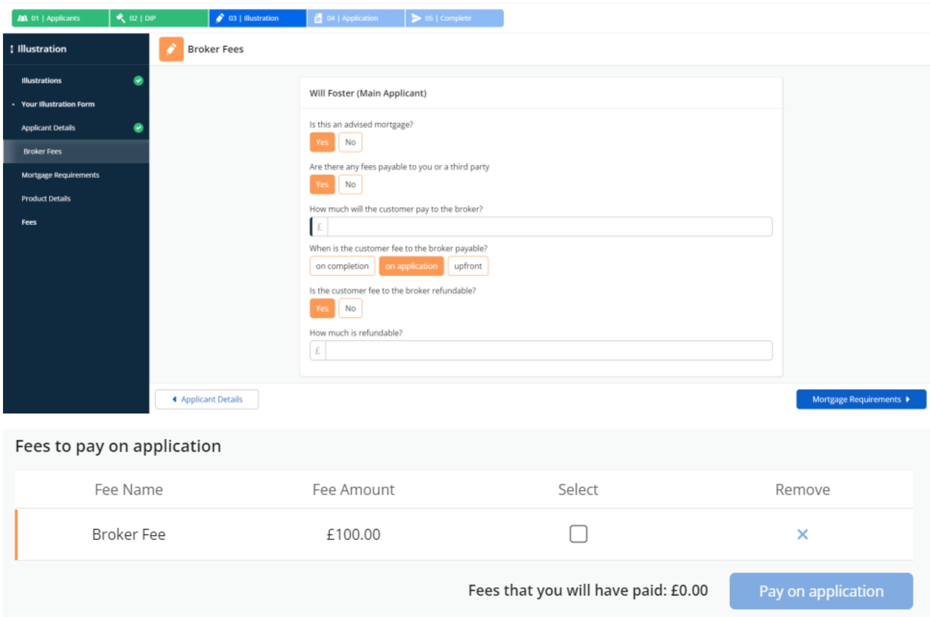
If an illustration stage has been setup by a society or bank, then you will be able to generate and download your own illustration document. Here is how you can create an illustration document:

1. Go to a stage in a workflow named illustration
2. Click **Create an illustration document** button on the top right of the table
3. Follow the steps in the workflow submitting each one individually
4. On the Fees step click **Generate illustration** button
5. A new page will load with a table with your illustration in ready for Download

Adding a broker fee

During the illustration workflow if a society or bank has setup Broker fees you will be able to add an additional fee to the illustration document.

1. Select if the mortgage is advised
2. Select if there are any fees payable to you or a third party
    a. Enter how much the customer will pay if you have selected yes
    b. Enter when the fee is payable
    c. Select if the fee is refundable
    d. Enter the amount that is refundable
3. Complete the rest of the workflow
4. Click **Generate illustration** on the Fees page
5. Click **Download** on the illustration table page
6. View the illustration document under the Interest rates and other costs section to view your fee

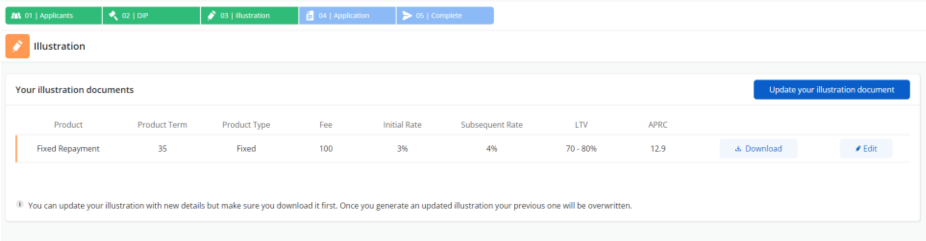


Updating an illustration document

Once you have created an illustration document you are able to update it as many times as you like.

1. Go to the illustration table page
2. Click **Update your illustration document** on the top right of the table
3. Follow the steps in the workflow updating any fields you want to change and submitting each one
4. Click **Generate illustration** when you fill in the fees page

Note: Updating an illustration will overwrite your original document so make sure you download the previous versions if you would like to keep them.



Downloading an illustration document

Commented [A1]: Complete

Once you have created an illustration document you will be able to download it within the illustration table page.

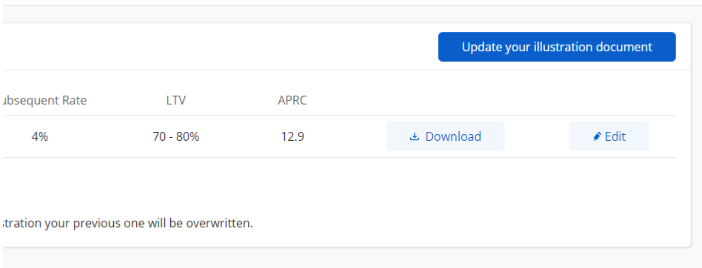
Downloading your illustration from the illustration table page

5. Go to the illustration table page after generating an illustration
6. In the table view your illustration document in the row
7. On the right side of the row click **Download**
8. Your illustration document will download in a PDF format

Downloading your illustration from the case dashboard

1. Go to your required Case Dashboard
2. Click **Application** header in the case tracking section
3. Click **Download** in the row labelled Illustration

Illustration table page:



Case tracking table:

Form	Status	Submission Date	Download
DIP	Completed	27/06/2022	Download
Illustration	Completed	27/06/2022	Download

Submitting an illustration

Once you have created an illustration document that you would like to proceed with follow these steps:

1. If you have recently updated your illustration document, please go back over the information to make sure that the current document is the one that you want to progress with.
2. In the bottom right of the illustration table page click **Start application**

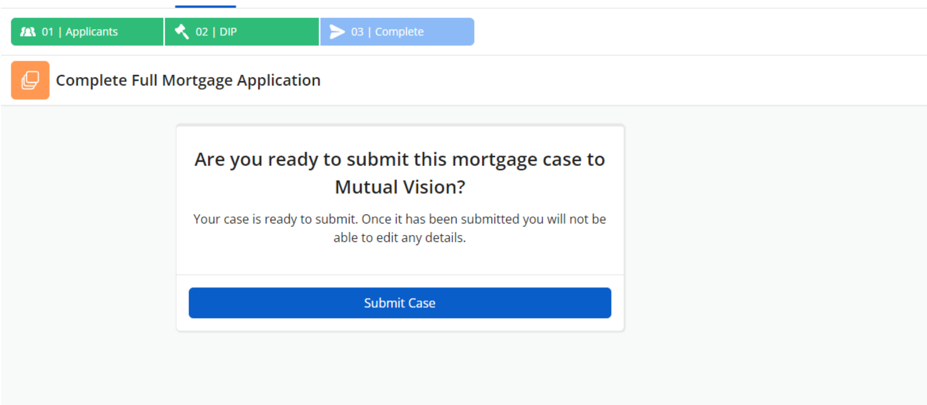
Note: You will only be able to have one illustration at a time, so if you overwrite one make sure that when you progress to the next stage you have entered the correct values into the illustration step

Submitting a full application

The final step in the process is submitting a full application. This step is right at the end of all the stages and by completing it your application will be submitted to the Society/ Bank.

3. Submit all the stages within the process
4. On submitting the final stage, you will be progress to the complete stage

Note: Once you have submitted your full mortgage application you will not be able to edit it.



Managing cases

Continue a case

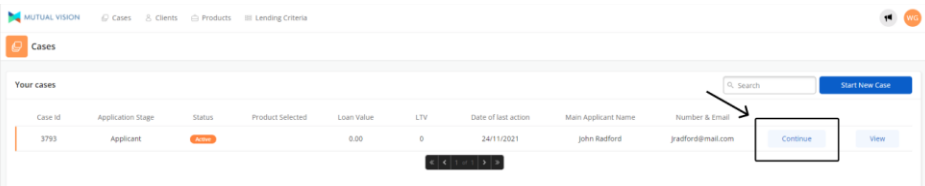
Left a case without finishing it? You can easily navigate to any in progress case and pick it up from where you left it.

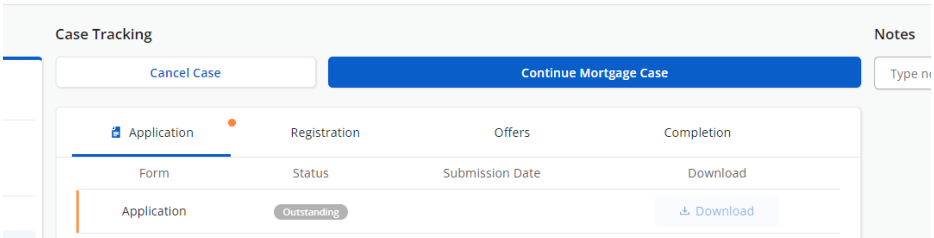
Continue your case from the Your Cases

1. Go to the **Your Cases**
2. Locate the case you want to use using the search or by clicking through the pages
3. Once you have found your case to the right click **Continue**

Continue your case from the Dashboard

1. Go to you chosen Case Dashboard
2. Click **Continue Mortgage Case**





Cancelling a case

To cancel a case:

1. Go to you chosen Case Dashboard
2. Click **Cancel case**
3. On the are you sure modal click **Yes**

Finding a Case Dashboard

Find a case from Your Cases

1. Go to you **Your Cases**
2. Type into the **search** field or click the **next arrow** on the pagination to view the next page of cases
3. Once you have found your case to the right click **View**

Find a case from Your Clients

1. Go to you **Your Clients**
2. Type your clients name into the **search** field or click the **next arrow** on the pagination view the next page of clients
3. Once you have found your client **click the row**
4. On the right click on the required **Case**

Reviewing case tracking

Get up to date information around the progress that your case is making, regardless of if you are in the middle of the case or if you have already submitted it to a Society/ Bank.

Checking your cases status on Your Cases

1. Go to you **Your Cases**
2. Type into the **search** field or click the **next arrow** on the pagination to view the next page of cases
3. Once you have found your case view the **status**

Checking your cases status on a Case Dashboard

1. Go to your required Case Dashboard
2. In the middle click through the headers on the table to view the cases progress
3. A header with an orange dot is in progress and one with a green dot is complete.

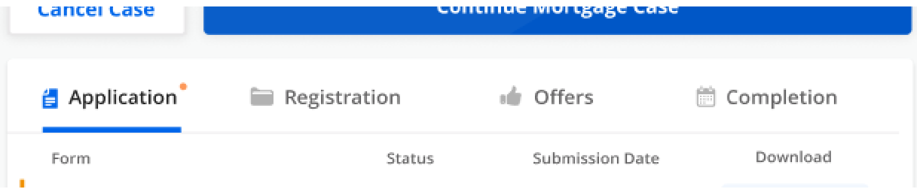
Uploading a document to case tracking

1. Go to your required Case Dashboard
2. Click on one of the case tracking headers
3. On a step that needs you to provide a document click **Upload**

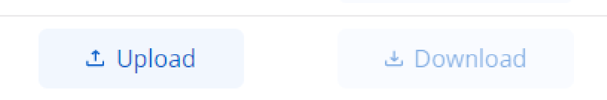
Downloading a document to case tracking

4. Go to your required Case Dashboard
5. Click on one of the case tracking headers
6. On a step that needs you to download a document click **Download**

Case tracking headers:



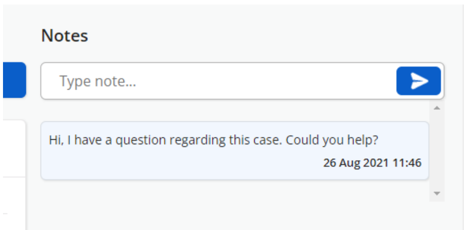
Upload and download on tracking:



Create a note against a case

If you would like to leave a note against a case for the Society/ Bank to pick up, you can use the notes feature an any case.

1. Go to your required Case Dashboard
2. On the right click the **Type note...** field
3. Enter your message and click the **send icon**
4. If you cannot see your full message after sending it, click **See more**



Adding a document

You can add a document to a client in multiple places. This can be used for anything from driving licenses to utility bills.

Adding a document on Your Clients

1. Go to your required Case Dashboard
2. On the right click the **Upload document** and a modal will appear

Adding a document on a Case Dashboard

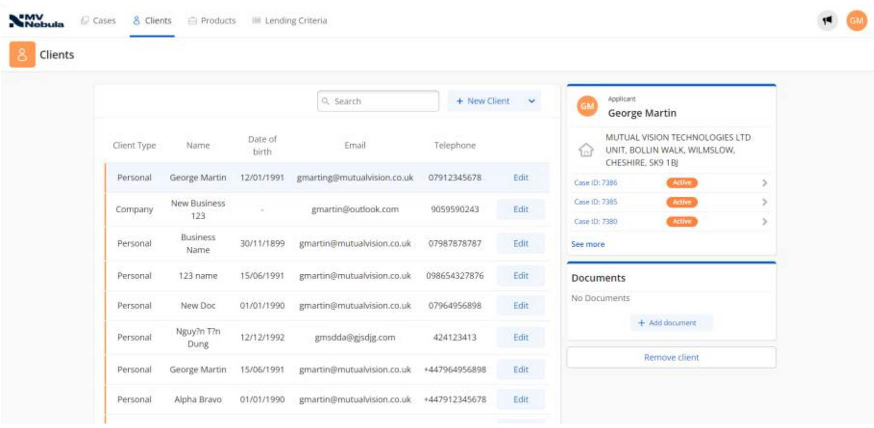
1. Go to your required Case Dashboard
2. On the left click the **Upload document** and a modal will appear

Adding a document modal

1. Click **Choose File** and search for the required file from your computer
2. Select **Category** (e.g., Full UK driving license)
3. Enter a description
4. Click **Upload**

Mutual Vision

Managing your clients



Searching for a client

To locate a client:

1. Go to you **Your Clients**
2. Type your clients name into the **search** field or click the **next arrow** on the pagination to view the next page of clients until you locate the client

Creating a client

To create a client:

1. Go to you **Your Clients**
2. On the top right of the clients table click **New Client**
3. Enter the client's details and click **Add client**

Editing a client

To edit a client:

1. Go to you **Your Clients**
2. Type your clients name into the **search** field or click the **next arrow** on the pagination to view the next page of clients until you locate the client
3. On the right click **Edit**
4. Edit the clients' details and click **Update client**

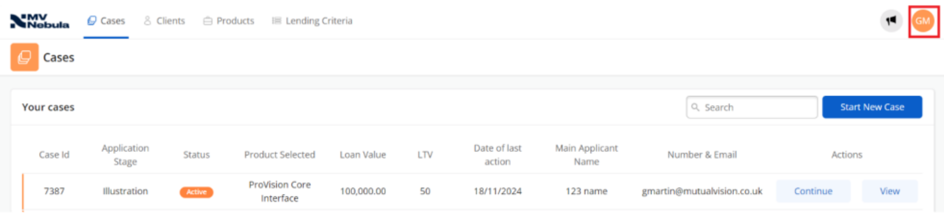
Deleting a client

To delete a client:

1. Go to you **Your Clients**
2. Type your clients name into the **search** field or click the **next arrow** on the pagination view the next page of clients until you locate the client

3. On the right click **Remove client**
4. Click **Yes** when prompted are you sure

Using the top bar navigation and settings



Editing your settings profile

If you need to update your name, job title or mobile number you can do so by accessing your profile page.

1. On any page click **your initials** WG in the top right circle
2. Click **profile** on the side panel
3. **Update** your personal details
4. Click **Update details**

Locating the settings help page

If you need help with you case or would like to find more information regarding submitting a case on Nebula, you can visit the help page.

1. On any page click **your initials** WG in the top right circle
2. Click **Help** on the side panel
3. Scroll through the help page

How do I update the information on the help page?

The help page is completely customisable and can be edited in the sales module text.

Logging out from settings

Once you have completed your session with MV Nebula it's time to log out.

1. On any page click **your initials** WG in the top right circle
2. Click Log out on the side panel
3. You will now be logged out of your account

Note: For security, if you end your session but do not log out you will be automatically logged out of MV Nebula after a period of time.

Reviewing a product

Want to learn more about what a Society/ Bank has on offer? The products page has up to date information on all the products that are available.

1. In the top bar, click **Products**
2. To filter click on **Rate type** or **Product category**
3. Alternatively click on **search** and type in your criteria or click the **next arrow** on the pagination to view the next page of products

Viewing lending criteria

To view the lending criteria:

1. Go to the **Your Cases**
2. In the top bar, click **Lending Criteria**
3. You will be redirected to a webpage chosen by the Society/ Bank

Viewing announcements

Societies/ Banks can post announcements for Brokers, whether is a welcome note or some important information that Brokers need to be aware of.

1. On any page click your **megaphone icon** in the top right
2. View announcement

Managing and editing module text

To update the text within the Broker facing software:

1. Log in to the admin site.
2. Click on the 'System' drop-down, followed by Module text.
3. In Module Text, there is only one area that are specific to MV Nebula this is Sales Module Text.
4. Click on the drop-down menu and select the module text area that you wish to update and then click edit on the right-hand side of the section that you would like to change.

Creating Loan purpose - Creating a Workflow

When the New Product Set-up was introduced in 2019, the software was updated so that you could create a product that has multiple loan purposes.

Loan Purpose

In MV Nebula, the Society/ Bank will have the ability to create workflows for each specific loan purpose that they use in Nebula.

ProVision Core Customers

For ProVision Core customers, they can update their loan purpose list by updating the 'LPUR' list in 'System Table Maintenance'.

After the new list items have been added in ProVision Core, they will be added to a 'System List' called 'Loan Purpose'.

The Loan Purpose list can be found by clicking on the 'System' drop-down in the admin site, followed by 'System Lists' and then input 'Loan Purpose'. In the list you will then be able to turn on or off the list items to control what ones are available for the product set-up and new workflow.

Sopra Customers

For Sopra customers, you will need to navigate to the 'Purpose of Loan' list by clicking on the 'System' drop-down in the admin site, followed by 'System Lists' and then input 'Purpose of Loan'.

On the left-hand side of the page, you will see an option called 'Create new list item', where you can add new loan purpose items. After adding new list items, you can then turn them on or off to control what ones are available for the product set-up and new workflow.

Workflow

The workflow in MV Nebula, allows you to control what forms are available for each loan purpose.

1. Click on the 'Sales' drop-down in the admin site.
2. Click on 'Forms' and then 'Workflow'.
3. Select the loan purpose that you would like to update.
4. Select the type of form 'Application', 'Decision in Principle', 'Illustration' or 'Enquiry'.
5. The software will then load the active forms for the form type chosen.
6. Drag and drop the form that you wish to add to the loan purpose.
7. Repeat this process until the relevant form types have been added to the workflow.
8. At this point you will be able to order the workflow, by dragging the form to the start or end of the workflow.
9. Repeat this process until all the loan purposes have been completed.