

E-Signature service

A secure, easy to use,
online verification process



Proudly different.



Shawbrook E-Signature service

We are pleased to offer E-Signature, a secure and easy to use online verification service, which provides a time and cost-efficient alternative to obtaining wet signatures across almost all Shawbrook documentation.

The E-Signature service reduces the chances of signed documents becoming lost in the post, provides a fully compliant audit trail and an improved customer experience. Unfortunately, at this point it is not possible to e-sign all documents, such as the Mortgage Deed (see 'Documentation Guide' section), due to strict requirements from some third parties, but this could potentially change in the future.

Qualifying criteria

For a case to be eligible for the E-Signature process, there is certain criteria that it must fulfil.

Email addresses

All applicants must have a valid email address entered on the Broker Hub (this can be the same email address if they share a joint one), so that we can send each of them a link to their unique E-Signature session. You will find the email address field on the Quick Quote page for Applicant 1. It is not mandatory at this stage as you will be able to complete the email address fields for all applicants on the Additional Application Details page later in the process.

The screenshot displays the 'SHAWBROOK DJ - ADDITIONAL PERSONAL DETAILS' form. The sidebar on the left includes a 'PROGRESS' section with the following items: Quick Quote, Quick Quote Results, Basic Application, Applicants Details, Credit Search - Quotation, Mortgages & Secured Loans, Unsecured Credit, Products, Land Registry - Security, Credit Search - Application, **Additional Application Details** (highlighted), Security Property Details, Direct Debit, Additional Explanation, and Application Complete. The main form area contains the following fields: Home telephone, Mobile number, Email address (highlighted with a red box), Country of birth (Please select...), Country of nationality (Please select...), Employer's name, EMPLOYER'S ADDRESS section with House number/name, Postcode, Street 1, Street 2, District, Post town, County, and Employer's telephone. Navigation buttons for 'Back' and 'Next' are visible at the bottom of the form area. The footer includes 'Internal Sales Team 0345 600 7681' and the Shawbrook Bank logo.

Direct Debit details

The Direct Debit details must be completed and validated before an E-Signature session can be created. This is so we can populate the Direct Debit mandate that will be signed as part of this process.



Notes: The successful validation (by Equifax Bank Account Checker) is dependent on a number of factors including, but not limited to:

- Whether the Bank is a participating one
- If it is a participating Bank, the level of information they supply to Equifax
- Prior to 1998, current account holders had to give explicit consent for their details to be shared with credit referencing agencies. If they did not give consent, Equifax would never have received this information and the account would not be validated. However, since 1998 the situation has reversed, and the account details are sent as default and the account holder has to explicitly opt out. So, accounts opened pre-1998 may be less likely to validate if the applicants opted out of sharing their information.

SHAWBROOK DJ - DIRECT DEBIT DETAILS

Applicant(s) who own account

Name(s) of account holder

Branch sort code

Personal bank/building society account number

Name of bank/building society

[Validate this account](#)

BANK / BLD SOCIETY'S ADDRESS

House number/name

Creating an E-Signature session

If the case qualifies for an E-Signature session, there will be two new options available to you on the Needs and Documentation page on the Broker Hub; E-Signature Application Pack and Create E-Signature Session.

If there is more than one applicant, they need to be made aware that they both must use the same signing process. One applicant cannot choose to e-sign and another wet sign. If all applicants wish to wet sign the documents, you should download the Application Pack including AIP Mortgage Illustration as normal. However, if all applicants have chosen to e-sign the documents and you are confident that all information has been entered correctly (it would be beneficial to download but not print the Application Pack including AIP Mortgage Illustration to check the documentation first as it will not be possible for applicants to amend documents mid-session) then you will need to click on the **'CREATE E-SIGNATURE SESSION'** link.



Note: If you think that an E-Signature session should be showing, and it isn't, please check you have entered email addresses for all applicants and the bank details have been entered and validated

12 **Property Valuation** Full Pack
 AVM/Drive by/Full valuation (subject to which valuation type the case qualifies for) to be instructed on the 'Valuation' page. Please note: the valuation will automatically be uploaded to the case once returned

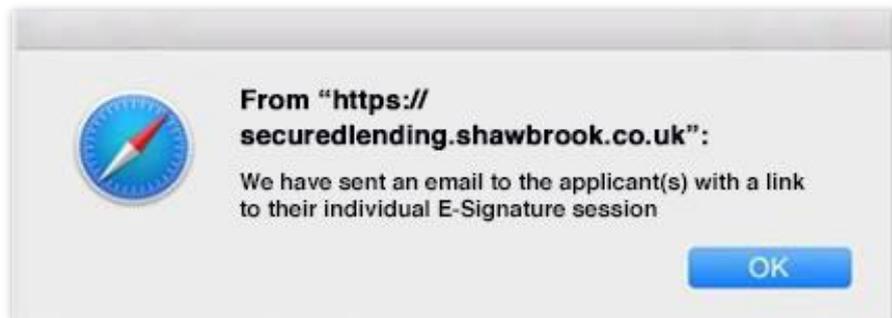
• **UPLOAD DOCUMENT** •

| File Name | File Description | Uploaded | Document Type | Download | | |
|-----------|---|-------------------|--------------------|------------------------|----------------------------|------------------------|
| | Description | Issue Date | Expiry Date | Date Downloaded | Download Non Duplex | Download Duplex |
| | Application Pack including AIP Mortgage Illustration (ESIS) | - | - | - | DOWNLOAD | DOWNLOAD |
| | E-Signature Application Pack | - | - | - | DOWNLOAD | DOWNLOAD |
| | AIP Mortgage Illustration (ESIS) | - | - | - | DOWNLOAD | DOWNLOAD |

• **CREATE E-SIGNATURE SESSION** •

[Return to Case Tracker](#)

When you click on **'CREATE E-SIGNATURE SESSION'**, a message will be displayed confirming that an email has been sent to each applicant containing a unique link to their individual sessions. All applicants should receive the emails within 15-30 minutes.



Downloading the E-Signature Application Pack

Once you have created the E-Signature session, you can then view any documentation which is not able to be e-signed (see the 'Documentation Guide' section) by downloading the E-Signature Application Pack.

Documentation guide

The following documents can be included in the E-Signature session and can be e-signed by the applicant(s) without the requirement for the original wet signed document:

- Application form
- Debt Consolidation form
- Direct Debit mandate
- Multi Declaration form

The following documents can be included in the E-Signature session and will need to be acknowledged by the applicant(s):

- AIP Mortgage Illustration (ESIS)



Note: Only the ESIS assigned to the case will be included in the E-Signature session for acknowledgement, not any additional ESIS documents

The following documents will not be included in the E-Signature session:

- Mortgage Deed/Standard Security as an original wet signature is required to register a charge on the security property
- Independent Legal Advice Certificate as this has to be completed by a solicitor or Licensed Conveyancer
- Assets and Liabilities form as this has additional information which the applicant(s) need to complete but is not captured on the Broker Hub (i.e. monthly mortgage payment and rental cover on additional properties)
- Waiver Consent form as this has to be completed and signed by other occupants that are not party to the loan
- Building Society Questionnaire (BSQ) as this has to be completed by the first mortgage lender

Completing an E-Signature session

When the applicant clicks on their unique link within the email, they will be taken to the Bonafidee website where they will be invited to begin the login process. The applicant must provide their surname, date of birth and post code of their home address.



Notes:

- The applicant has four attempts to log in and will be locked out after the final attempt
- If the link does not work, the applicant should copy and paste it into their browser
- The surname and postcode fields are not case sensitive
- The postcode can be entered with or without a space

The applicant will then be asked to confirm that they have read and agree with the Terms and Conditions and that they wish to proceed.

They will also be informed that an identification verification check will be required and requests the applicant to have a credit or debit card as a form of ID to hand.

Please read the following carefully

The following process will allow you to sign these documents via e-signature. The following person must be present to continue:

 By proceeding you are acknowledging that you are the individual listed above.

IMPORTANT INFORMATION

In order to protect you and your identity:

1. an identity check may be undertaken to verify your identity;
2. details supplied will be checked against a reference database – this includes the Electoral Register and Fraud Prevention Agencies;
3. a record of the search will be kept;
4. information may be passed to financial and other organisations involved in Fraud Prevention; and
5. if you should provide false or inaccurate information, this will be recorded and shared with other organisations.
6. when you undertake the card check, we will request a **deferred** payment of £1 from your bank to verify your identity. This may appear **temporarily** in your bank statement, but no money will be taken.

As part of the electronic signature process, you will be asked to provide details using the following:

- A credit or debit card registered at your home address

Please ensure you have one of these to hand in order to complete the electronic signature process.

By clicking on the "Proceed" button you are confirming that you have read and agree to these terms and conditions.

I agree and wish to proceed

1 Getting started 2 ID Checks Signature

 We need to verify the identity of [redacted] using the simple checks below. Please click on a check below to verify your identity.

Card Check

 Click to perform a Standard UK Bank Card Check

If you do not wish to continue with the e-signature process, please click Cancel below.



Note: When the card check is undertaken, Bonafidee will request a **deferred** payment of £1 from the applicant's bank to verify the applicant's identity. This may **temporarily** show on the applicant's bank statement, but no money will be taken

Once the applicant has entered their debit or credit card details and clicked 'Proceed', Bonafidee carries out the verification check.

The screenshot shows a web form titled 'ID Checks' in a progress bar at the top, with 'Getting started' and 'Signature' also visible. The main content area contains a message: 'Please provide details of a debit/credit card registered at their current address. No payment will be taken, the details are just used for identity verification purposes.' Below this is a form with the following fields: 'Card Type*' (a dropdown menu showing 'Master Card'), 'Card Number*', 'Expiry Date (MM/YY)*', 'Start Date (MM/YY)', 'Issue No.', and 'CV2 (security code)*'. At the bottom right of the form are 'BACK' and 'PROCEED' buttons. Below the form is a note: 'This card check may use Verified by Visa or Mastercard Securecode if your issuing bank requires it. This simple step helps verify the check. No actual payment is taken through this check.' At the bottom center are the logos for 'Verified by VISA' and 'MasterCard SecureCode'.

Once they have been successfully verified, the applicant will be shown a list of documents which either require an E-Signature or an acknowledgement.



Note: They can skip documents, move onto the next and revisit a particular one if they want to read it again before signing

The screenshot shows a web form titled 'Signature' in a progress bar at the top, with 'Getting started' and 'ID Checks' also visible. The main content area contains a message: 'There are 4 documents outstanding'. Below this is a list of four documents, each with a document icon and a title: 'Application Form', 'Direct Debit Mandate', 'Multi Declaration form', and 'Application in Principle Mortgage Illustration'. At the bottom of the form is an information icon and a note: 'Please review the document displayed below and enter the signature code displayed to confirm your e-signature.'

Documents requiring an E-Signature

If the applicant is happy with all the information stated on the document, they will need to tick the check box and enter their unique code which appears in the signature section, confirming that they are conveying their signature on the document.

| | |
|--|-------------------------|
| Signature (applicant 1) NVCQ | Signature (applicant 2) |
| Print name <input type="text"/> | Print name |
| Date | Date |

I, confirm that I have read the document above and that by entering the signature code and ticking the following check box I am conveying my signature in the document.

If you do not wish to sign the document at this time, then click Skip below.

If you do not wish to continue with the e-signature process, please click Cancel below.

Documents requiring an acknowledgement only (AIP Mortgage Illustration only)

There is no code on this document as a signature is not required, however the applicant will have to scroll through the entire document before clicking 'Proceed' to acknowledge they have read and understood it.

Once the applicant has e-signed or acknowledged all of the required documents, they will see a message advising them that all documents have been signed successfully and that their broker has been notified.



Note: You will only receive notification when **all** applicants have signed all documents and completed their session

Congratulations, you have signed the documents.

Congratulations all documents have been signed successfully. Your Broker has been notified and will be in contact shortly. Thank you for choosing Shawbrook.

Powered by Bonafidee

When you have received the message on the Broker Hub advising that the E-Signature session has successfully been completed, please return to the Needs and Documentation page where you will see a tick and an uploaded date against the relevant needs.

