January 2022

Version 2.0

Guarantees Portal Manual

Recovery Loan Scheme

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Information for using this manual

- The screenshots within this document were taken from the Guarantees Portal whilst using Microsoft Edge. Those using other versions of Internet Explorer or other Web Browsers (Firefox, Safari, Google Chrome etc.) may see subtle variations in the appearance of the Guarantees Portal.

- “Breadcrumbs” – outline the route by which the User got to their current location within the system, similar to a file path. They can be used to navigate around the Guarantees Portal.

- “Hyperlinks” are represented by a blue bold font. The contents page is linked automatically. To utilise a link, the User should move over the link text, wait until the cursor changes to a “Hand Pointer” and ‘Click’ or alternatively select CTRL + ‘Click’.

Preface

The Guarantees Portal Manual provides operational guidance to support a Lender in their Recovery Loan Scheme (RLS) Administration of RLS Facilities on the Guarantees Portal.

The new RLS Legal Agreement is made up of a core Agreement plus Agreement Supplements, which contain the terms relating to specific types of lending – Term Loan, Invoice Finance, Revolving Credit and Asset Finance – RLS can support. Lenders only sign up for the types of lending they wish to use.

Legal Disclaimer

The Guarantees Portal Manual is a Scheme Document as defined in the RLS Legal Agreement between the Secretary of State for the Department of Business, Energy and Industrial Strategy ("BEIS") and the accredited Lender and is advisory in nature.

In the event of any inconsistency between the guidance within this Guarantees Portal Manual and the terms and conditions within the corresponding RLS Legal Agreement and Supplements, the RLS Legal Agreement and Supplements take precedence. In the event of any inconsistency between the guidance within this Guarantees Portal Manual and the content of the Lender Manual, the Lender Manual takes precedence.

For ease of use, this Guarantees Portal Manual at times uses different terminology to that used within the corresponding RLS Legal Agreement and Supplements. Where terminology differs, a Glossary is provided at the end of the Lender Manual to provide a read across to the corresponding definitions within the RLS Legal Agreement and Supplements. Terms not defined in this Guarantees Portal Manual shall bear the meaning given in the corresponding RLS Legal Agreement and Supplements.

Lender Queries and Feedback

RLS Product Owners within Lender organisations should be able to find answers to most types of RLS operational queries within this Guarantees Portal Manual or by reference to the Lender Manual. In the first instance, RLS-related queries from customer-facing and other internal staff should be directed to the Lender's own RLS Product Owner or in-house expert area. When dealing with such queries, Product Owners are encouraged to refer to the Lender Manual. Where answers to a query cannot be located within the Lender Manual, RLS Product Owners are encouraged to ask the question "If RLS did not exist, what would be our approach to tackling this situation according to our normal commercial criteria and guidelines?"

BBB recognises however that there will still be occasions where Product Owners will wish to raise queries directly with BBB. In such circumstances, brief, simple enquiries can be made via the 'Ask BBB' function on the RLS Guarantees Portal (see later in this Manual). For more detailed and complex queries, whether they relate to RLS policy, Eligibility Assessment or any other feature of how the Scheme works, please contact BBB at RLSLivelenders@british-business-bank.co.uk. BBB will aim to respond to Lender queries within 5 business days of receipt.

Feedback on potential improvement or amendments to RLS design or processes is usually sought during regular BBB/Lender monitoring meetings and via the independent audit process. Notwithstanding this, BBB welcomes feedback from Lenders on any aspect of RLS design and/or operations at all times.

1.0 The Recovery Loan Scheme (RLS) – An Introduction

The Recovery Loan Scheme was established on 6 April 2021 with the aim of continuing to support the provision of finance to viable UK businesses during the Coronavirus (COVID-19) outbreak and recovery period, enabling these businesses to survive, recover and grow. The first phase of the RL Scheme was initially launched until 31 December 2021 and was extended on amended terms until 30 June 2022. After 30 June 2022 the Scheme may end or be modified and extended in line with prevailing market conditions. However, BBB gives no assurance that the Scheme will continue after this date.

RLS can be used to enable a business that has been impacted by the Coronavirus (COVID-19) pandemic to access funding. In this way, RLS supports the UK Government in increasing the supply of finance to viable businesses, enabling them to navigate and recover from the disruption caused by the Coronavirus (COVID-19) and in turn support the UK economy.

There are a wide variety of Lenders accredited to participate in RLS, ranging from the largest clearing Banks to smaller specialist Lenders. RLS is designed to be a flexible guarantee Scheme which can be used to support Term Loans, Revolving Credit Facilities (committed overdrafts and overdrafts repayable on demand), Invoice Finance Facilities and Asset Finance Transactions. Accredited Lenders can use RLS to facilitate new lending or, in certain circumstances, to refinance the existing debt of a business.

Lenders can only use RLS for the types of lending for which they have been accredited by BBB.

2.0 The Recovery Loan Scheme Guarantees Portal

2.1 Overview

The Guarantees Portal is the primary means of interaction between the Lender and BBB and this interaction is conducted via a secure, encrypted web-based portal.

- Each Lender can request several Administrator accounts, who in turn can create Lender ‘End User’ and Lender Limited Access ‘End User’ accounts as required.
- Lender ‘End Users’ are able to access the Guarantees Portal using their specific details and input data, generate reports and submit invoices/remittances as required.
- Lender Limited Access ‘End Users’ are able to access the Guarantees Portal using their specific details and input data, generate reports but cannot submit invoices/remittances.

An audit trail of all transactions is held, and all activity is traceable to a given User.

2.2 Staging Version

The Staging environment was provisioned to allow Users to test system integration with functionality that BBB have exposed via an API endpoint. For access to the environment, please contact Guarantee Operations. The Staging version has a blue banner.

The web address (URL) for the Staging version is:

2.0 The Recovery Loan Scheme Guarantees Portal

2.3 Training Version

The Training environment allows Users to learn how to use the Guarantees Portal. Data input into this version is not sent to or reviewed by BBB. To differentiate it from the Live environment, the Training version has a vivid pink banner as opposed to the black banner used in the Live environment.

The web address (URL) for the Training version is:

[redacted]

2.4 Live Version

The Live version of the Guarantees Portal is where Lenders input and formally record their RLS lending transactions. This information is accessible by BBB (and its auditors) who are responsible for monitoring RLS usage by the Lenders. The Live version has a black banner (not pink as per the training environment).

The web address (URL) for the Live version is:

[redacted]

It is important that Lenders keep the data within the Live environment up to date and accurate, including for any ‘in-life’ events. For ease of reference, it is advised that the URL, if possible, is saved to the individuals ‘Favourites’ bar.

3.0 Getting Started

3.1 Documentation

Before any borrowing proposal can be entered on to the Guarantees Portal (Facility Entry), the Lender must ensure the following documentation is held, or expected to be held for each proposal:

- Data Protection and Disclosure Declaration – To be signed by the Applicant and if appropriate, any personal guarantor.

This document is accessible on the Guarantees Portal. Details of how best to print the document can be found at 6.5 Printing Documents.

A Data Protection and Disclosure Declaration is also required from all parties providing a Personal Guarantee for the RLS facility, in case their data needs to be shared with partners of BBB in the future.

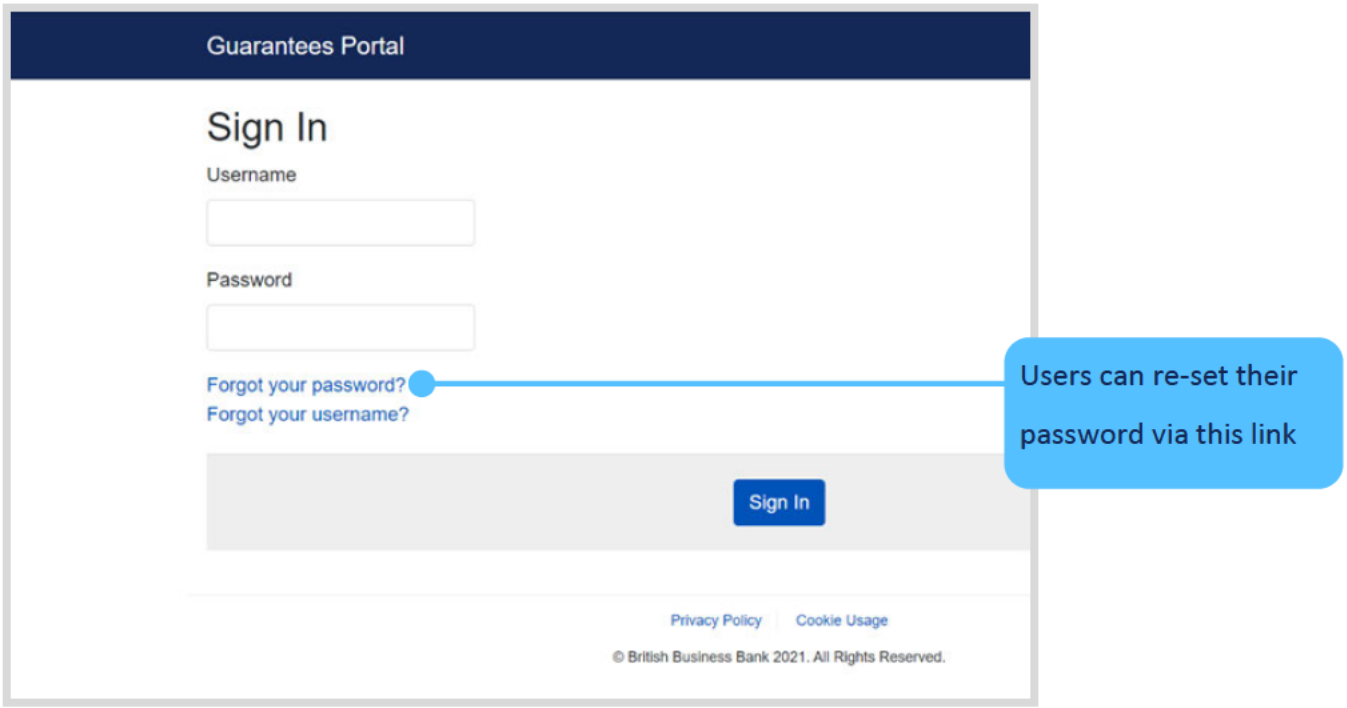
3.0 Getting Started

3.2 Log In

The login screen is shown in screenshot 3.2. To log in to the Guarantees Portal a User will be required to input the following:

- Username
- Password

Guarantees Portal Screen 3.2: Sign in/Log in screen



3.0 Getting Started

3.3 Forgotten Password

If the User forgets their password – they should select the option 'Forgot your password?'. They will then receive a system generated email which will provide instructions on how to re-set their password. British Business Bank plc does not have the ability to re-set passwords.

Example of the Email content that the User will receive

Hello xxxxx!

Someone has requested a link to change your password, and you can do this through this link:

Change My Password

For security purposes, this link will expire after 7 days. If the link has expired, just go back to the login page and select 'Forgot your password' and you'll receive a new link.

If you didn't request this, please ignore this email.

Alternatively please contact your administrator.

Your password won't change until you access the link above and create a new one.

Ideally, the web browser/should be closed before clicking the 'Change My Password' link that exists within the email received.

Once selected, the User will see the details within screenshot 3.3.

3.0 Getting Started

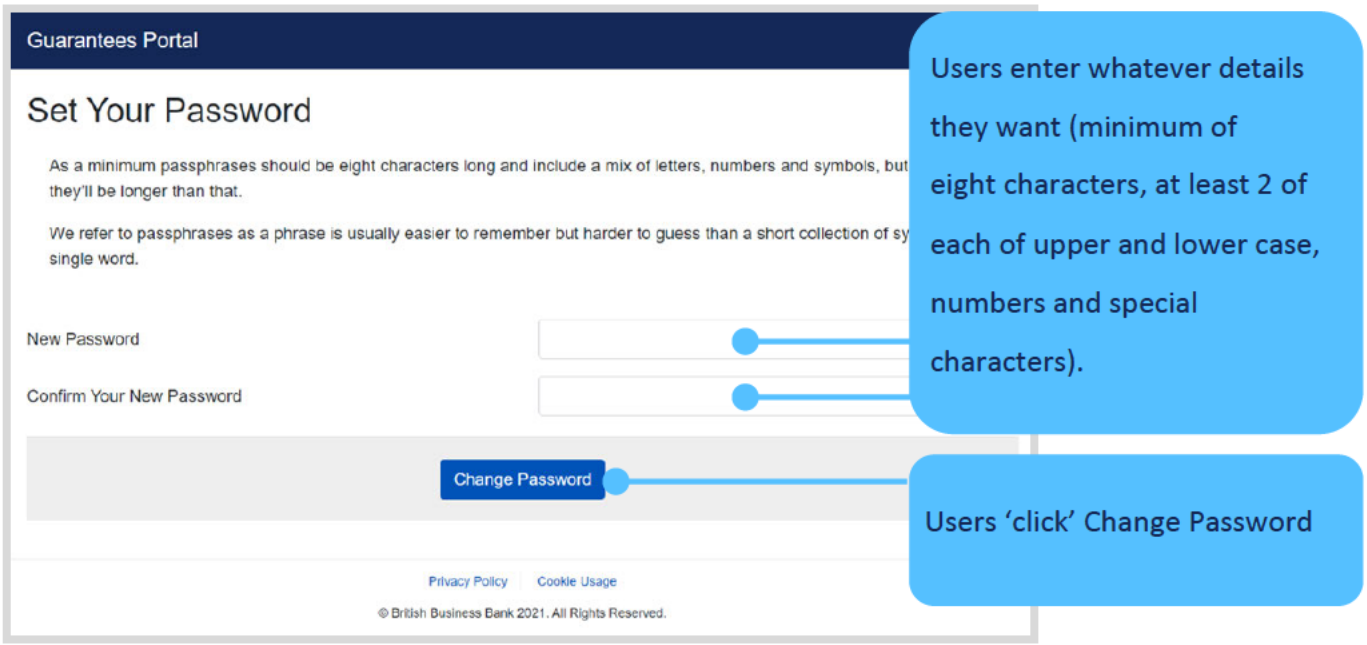
Once the User has changed their password, they will automatically progress to the appropriate 'Home' page (depending on whether their Username is specific to a Lender 'End' or 'Admin' User).

If Users forgot their Username they can receive a reminder of their Username by selecting 'Forgot your Username' and they will be asked to enter their email address and provided that is correct, an email will be sent to the user reminding them of their Username. If Administrative Users forget their Usernames (not passwords) then they can contact BBB via the following email address: Guarantee.ops@british-business-bank.co.uk

3.4 Changing a Password

Once in the system, a User can change their password by selecting 'Change Password within the 'Home' page. The User should enter their 'new' password and confirm this via the appropriate fields and click the 'Update Password' button. There will be no email received, the details are simply saved. The User can continue as they would normally.

Guarantees Portal Screen 3.4: Changing a Password



4.0 Facility States

4.1 Facility State Descriptions

Facilities are recorded within the Guarantees Portal as being in one of the 'states' listed below.

State	Description
Rejected	Applications that fail to meet the eligibility requirements of RLS.
Eligible	Applications that meet the eligibility requirements of RLS (limited customer details will have been entered at this stage).
Cancelled	Where a Lender has updated the portal following an Eligibility check to confirm that the application is not proceeding.
Incomplete	Applications where entries are incomplete and are awaiting further information.
Complete	Where the Facility Entry has been fully completed but not offered (full customer details have been entered and eligibility has been confirmed).
Offered	Facilities where an offer has been made to the Borrower.
Auto-cancelled	Where a facility has been auto cancelled by the system. This occurs when a facility has not been drawn within six-months of the date of offer.
Guaranteed	Facilities which have been drawn and assumed to be guaranteed.
Lender demand	Facilities where the lender has made a demand on the Borrower.
Repaid	Facilities that have been repaid.
Removed	Facilities that have had the guarantee removed.
Auto-removed	Where a demand has been made to the Borrower but no demand to BBB (BEIS) has been made within the required timescale or when the recorded maturity date has been exceeded by 3 months.

4.0 Facility States

State	Description
Not demanded	Where a demand has been made to the Borrower but a decision has been made to not make a claim against BBB (BEIS).
Demanded	A formal demand has been made by the Lender to BBB (BEIS).
Settled	Facilities where BBB (BEIS) has settled the demand made by the Lender.
Recovered	Any proceeds subsequently recovered that reduce the debt owed by the business and that are due to be paid back to BBB (BEIS) e.g. proceeds from security post claim).
Realised	Any proceeds subsequently recovered have been paid back to BBB (BEIS).

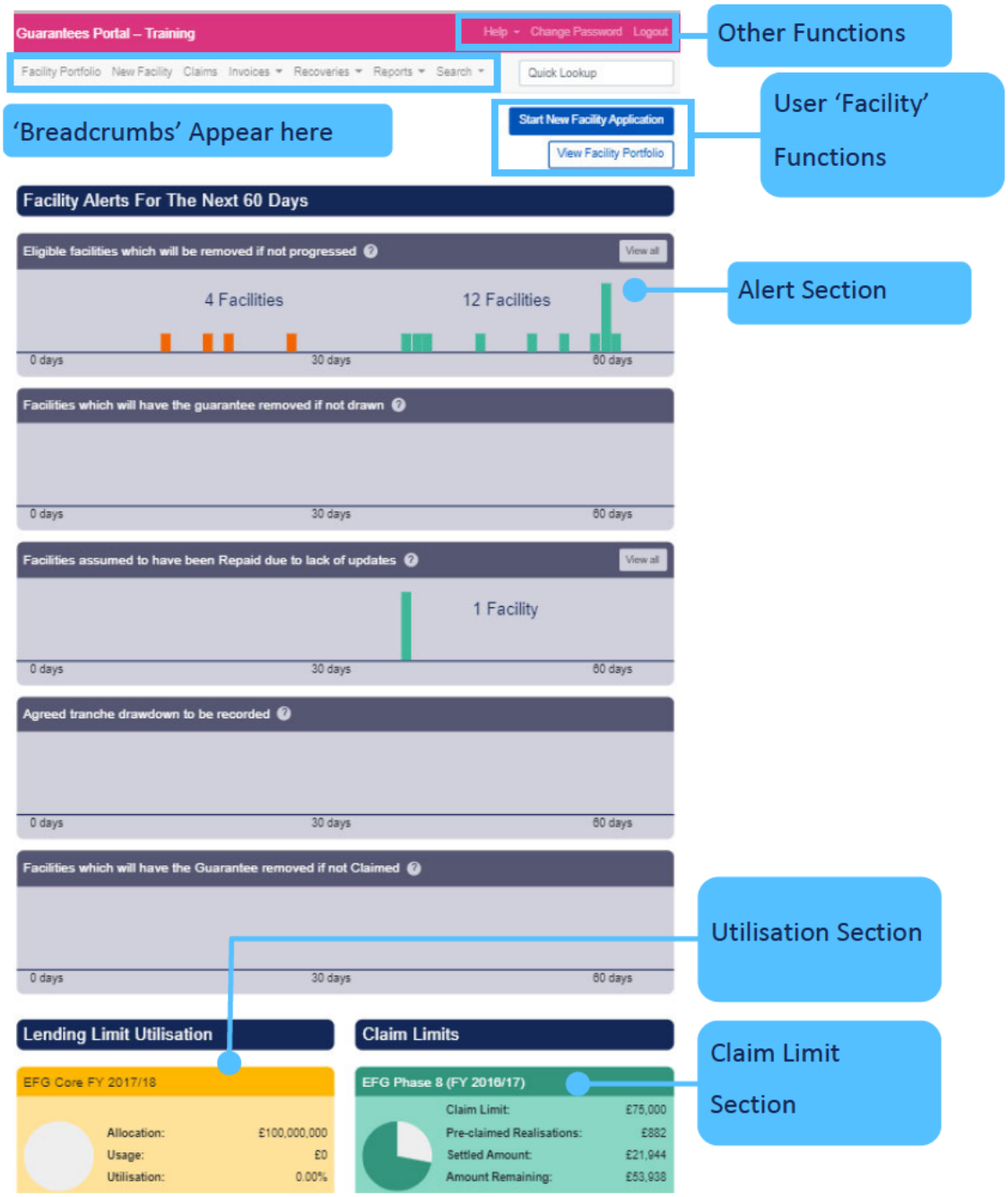
5.0 Home Page

The ‘Home’ page is displayed when a Lender ‘End User’ signs into the Guarantees Portal. This is shown in Screenshot 5.0. The User can return to this page via the text that reads “Guarantees Portal” – on placement over the text, the cursor should change to a and on ‘click’ the User will be returned to the ‘Home’ page.

The alternative method to return to the ‘Home’ page is using the ‘Breadcrumb’ functionality which will appear in the area highlighted below. This works similarly to the file path that Users will be familiar with in many Microsoft applications.

5.0 Home Page

Guarantees Portal Screen 5.0: Home Page Screen Overview



Each of the different areas of the 'Home' page will be explained in greater depth in the following sections.

5.0 Home Page

5.1 'End User' Facility Functions

The 'End User' functions are outlined in the following table. A Lender 'End User' can progress a facility from 'start' to 'finish'.

Function	Description	Link
New facility/ start new facility application	The first part of the RLS process in checking whether a proposal meets RLS eligibility criteria.	7.0 Provisional Eligibility Assessment
View facility portfolio/ Facility portfolio	A list of the facilities in the Lender's portfolio categorised by Facility State and scheme.	6.3 Option 3 – (View your) Facility Portfolio or View Facility Portfolio
Generate a Facility report	Generate a report of facilities based on a number of chosen criteria within a defined time period.	6.6 Download a 'Facility Report'
Lookup Facility/Search	Locate Facilities using a unique facility reference or via a number of different search criteria.	6.1 Option 1 – Lookup Facility (Using the Facility Unique Reference Number) or 6.2 Option 2 – Search (For a Facility) – (Using Other Search Criteria)

5.0 Home Page

5.2 Alerts

The Alerts system is designed to help the Lender actively manage their portfolio of RLS Facilities and keep track of any Facilities that are due to be automatically removed from the RLS Portal. The Guarantees Portal automatically removes facilities (as being Guaranteed) that are in certain states after a period of 3 or 6 months (depending on the type of the alert/scheme (there will be an additional 10-day period for operational flexibility) without any User update or intervention).

Alert	Description
The number of facilities which will be auto-removed if not progressed to Offered.	Facilities Eligible/Complete – but not yet progressed to Offered.
The number of facilities which will be auto-removed if not progressed to Drawn.	Facilities Offered but not yet progressed to Drawn or Cancelled.
The number of facilities that will be auto-removed if not updated to Repaid within three months.	Facilities that have progressed beyond their scheduled maturity but have not yet progressed to Repaid.
The number of facilities with upcoming tranche drawdowns that are due to be drawn.	Facilities with scheduled tranche drawdowns that will need to be updated on the Guarantees Portal, when drawn.

5.0 Home Page

The Alerts section shows facilities (as user action becomes more imminent) using a 'traffic light' approach:

- Action required within 10 days (red).
- Action required within 30 days (amber).
- Action required within 60 days (green).

A full list of facilities within each time period can be accessed by selecting the appropriate bars within the bar chart (via 'click'). The details will then be exposed in another screen. In addition, all facilities within that alert 'State' regardless of time lapsed can be viewed by selecting the "View All" option.

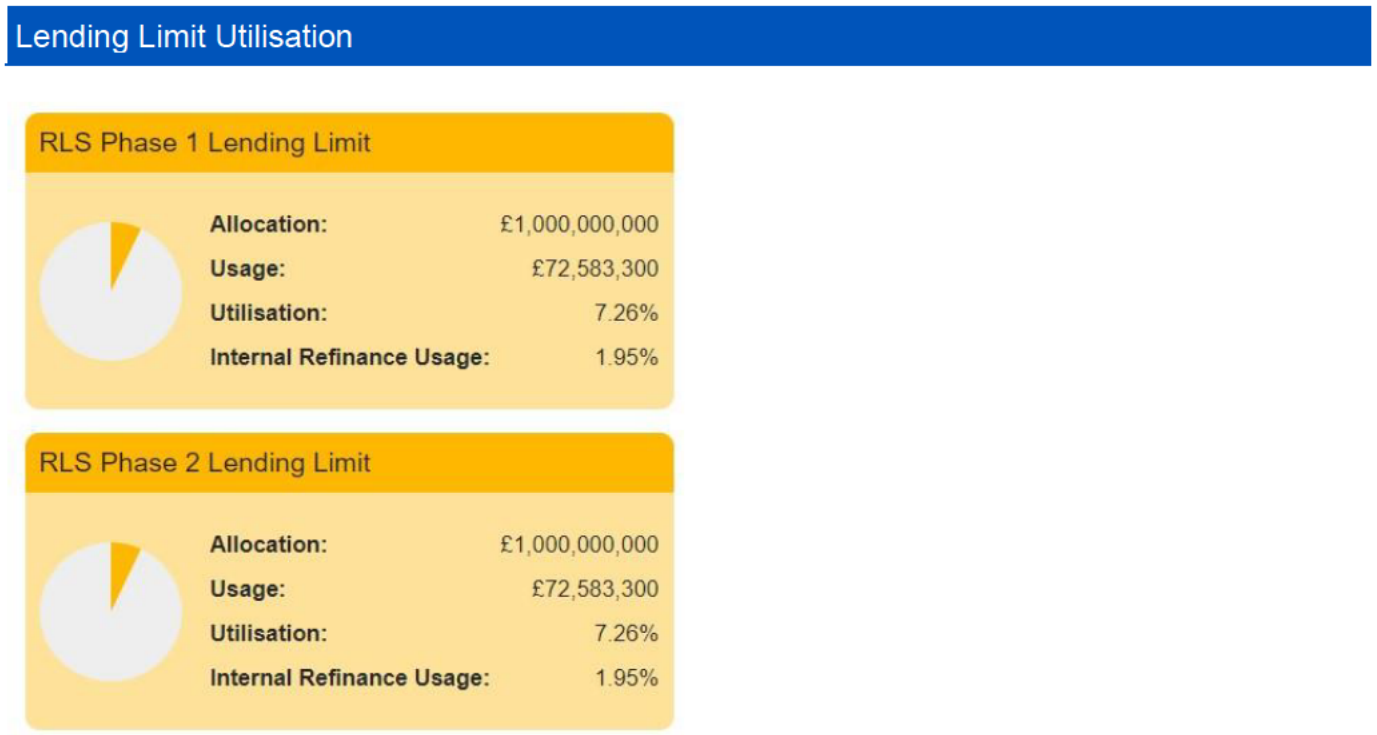
Note that facilities in the "Offered" state which have not yet been drawn will continue to be shown for a further 10 days in accordance with the RLS Legal Agreement.

Guarantees Portal Screen 5.2: Home Page/Alert Section

5.0 Home Page

5.3 Utilisation

The Lending Limit Utilisation dashboards on the Homepage shows a Lender their up-to-date utilisation against their individual 'Lending Allocation' under each Scheme. The RLS lending allocation and Internal Refinance Usage will cover Phase 1 and Phase 2 and therefore the figures for RLS Phase 1 and Phase 2 will be the same.



5.0 Home Page

Function Type	Description
Allocation	The Lender's Allocation Limit (i.e. the maximum amount the Lender can lend under the Scheme in that Annual Scheme Period).
Usage	Value of the facilities under Guarantee within the Allocation Limit.
Utilisation	Percentage of facilities under Guarantee within the Allocation Limit.
Internal Refinance Usage	Percentage of facilities for that Phase that are Refinancing of Existing Internal Debt – this is restricted to 20% of their total lending under a Phase.

5.4 Other Functions

There are several 'Other Functions' located on the 'Home' page:

Function	Description	Link
Change Password	Change the existing User password.	3.4 Changing a Password
Log out	Log out of the Guarantees Portal.	N/A
Help Section	Provides access to manuals and other helpful material.	5.5 Help Section

5.0 Home Page

5.5 Help Section

There are several reference items that can be found via the 'Help' option on the home page which provide help and support for Lenders.

Function	Description	Link
Ask an Expert	– Each Lender has a given Expert(s). – Lender 'End User' queries, if they select this option, will be directed to British Business Bank plc. – All queries that require British Business Bank's attention – ought to come via the Lender's 'Experts' via 'Ask BBB' and not directly to BBB or its employees. This will ensure that the appropriate BBB team member receives the query. – If Lenders deal with internal queries by some other mechanism, then this process remains unaffected and should continue i.e. the 'Ask an Expert' option is simply an alternative escalation mechanism for the Lender's 'End Users'.	14.3 Manage Experts

5.0 Home Page

Manuals	Description
RLS Term Loan and RCF Lender Manual	The policy document on RLS.
RLS Invoice Finance and Asset Finance, Facility Lender Manual Supplement	The policy document on RLS.
RLS Guarantees Portal Manual	The guidance document for using the Guarantees Portal.
Arrears, Claims and Recoveries Guarantees Portal Manual	The guidance document for using the Arrears, Claims and Recoveries Web Portal

5.0 Home Page

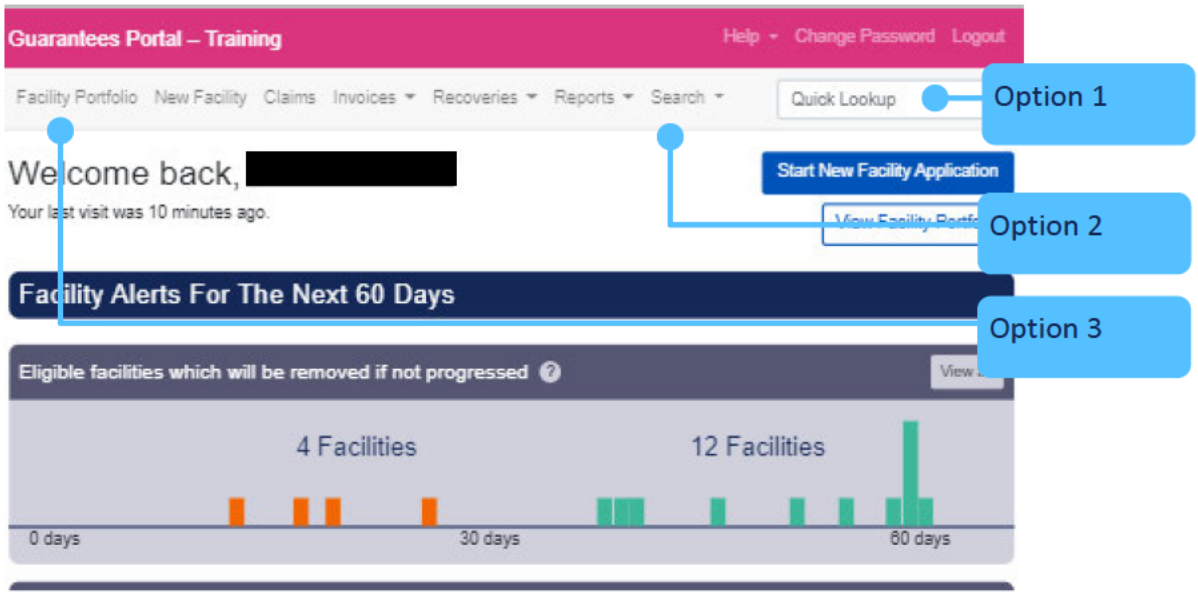
Downloads	Description	Link
RLS Facility Letter Wording	The wording that Lenders need to incorporate into their facility/offer letters in respect of RLS Facilities.	
Personal Private Residence Declaration	The document that the Borrower/Guarantor needs to sign that they have voluntarily agreed to utilise the proceeds (either sale or re-mortgage) to reduce their exposure in relation to a RLS facility.	
2007 SIC Code Document	A PDF document that will allow End Users to undertake a comprehensive search via SIC descriptions/older codes and provide the 2007 equivalent code.	15.1 SIC 2007 Document

As outlined above, if the Lender 'Expert' is unable to provide an answer to the Lender's End User, then the Lender 'Expert' should contact British Business Bank plc via the 'Ask an Expert' option.

6.0 Search Options

There are several methods of searching for an RLS facility from the 'Home' page as shown in screenshot 6.1.

Guarantees Portal Screen 6.1: Home Page/Search Options



6.0 Search Options

6.1 Option 1 – Quick Lookup (Using the Facility/Claim/Recovery Unique Reference Number)

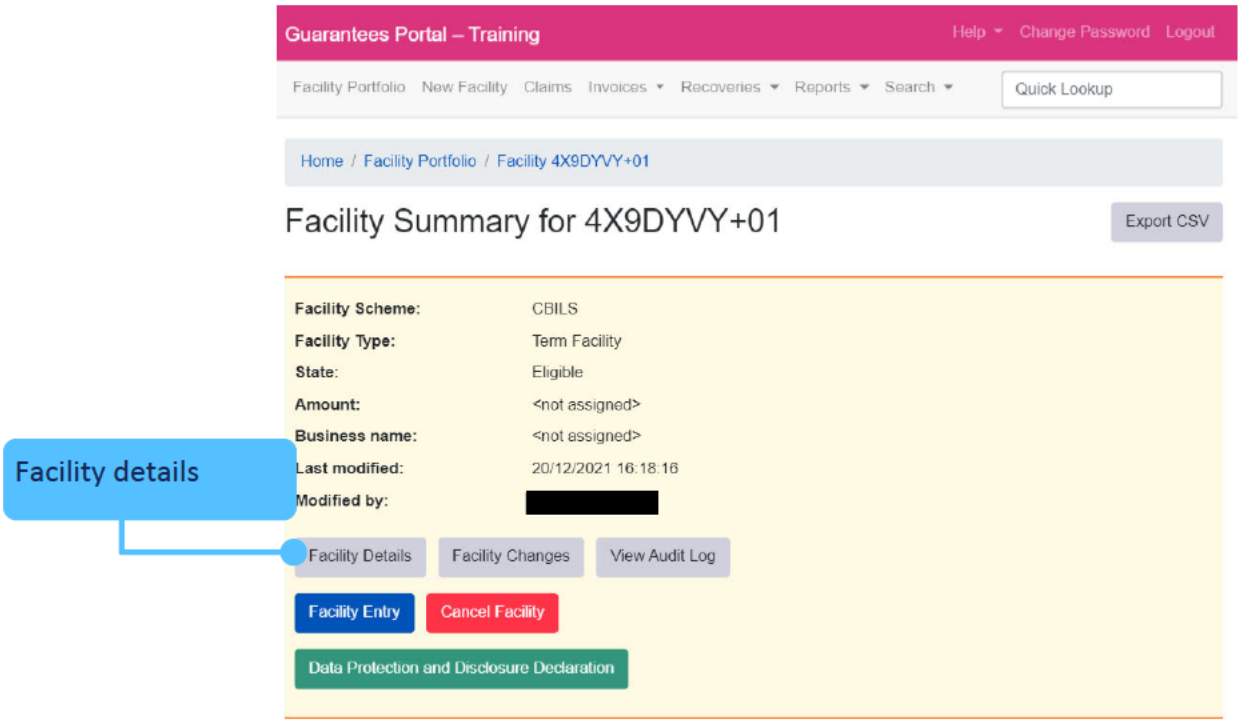
The Guarantees Portal generates a Unique Reference Number for each RLS facility, claim and recovery which can be used to locate them from the home page as shown in screenshot 6.1.

The User can input the Reference Number in the appropriate area provided (white elongated oval with the words ‘Quick Lookup’ in it) and press the return key. If the User clicks within the white oval and presses return – the entire portfolio will be exposed (this should be avoided). The reference when being typed will provide several options available when 4 characters have been entered (if a facility contains those 4 characters (auto complete functionality)). If the User selects from one of the options that become exposed, it is essential the User ensures that they are selecting the correct facility to update.

Once the appropriate facility, claim or recovery has been selected – or the facility reference characters have been entered in their entirety (and the User has pressed ‘return’) the Summary screen will be shown, as shown in 6.1.1: Summary.

6.0 Search Options

Guarantees Portal Screen 6.1:1: Summary



6.0 Search Options

6.2 Option 2 – Search (For a Facility) (Using Other Search Criteria)

On the navigation bar there is a ‘Search’ option, this can be used to search for facilities or claims. For facilities there are two types of search criteria, ‘Basic’ and ‘Advanced’ as shown in screenshot 6.2. Several criteria can be used to refine the search.

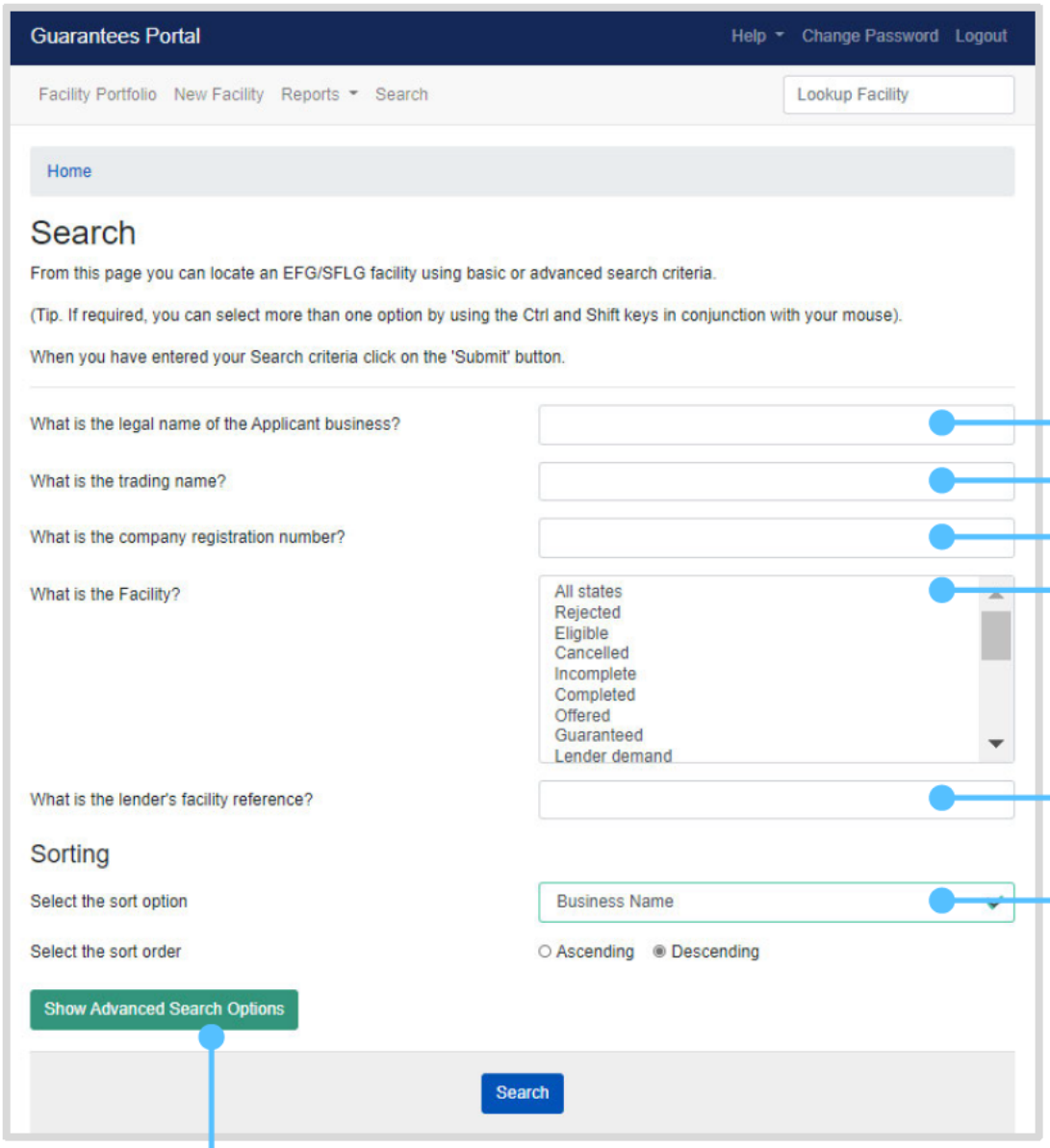
The current options available include a search by:

- Legal name of the applicant business
- Trading name
- Company registration number and
- Facility state.

The ‘Advanced’ option allows other criteria such as Lending Limit, Loan Amount ranges, Maturity Date ranges, Loan Purpose, Postcode, Modified Date range, Last Modified User and Generic Field data to be included in the search. The Business Name of the Applicant and the Trading Name search will show the results for any word or part of a word contained in the facility details. To select more than one option within the drop-down boxes, use the ‘CTRL’ key in conjunction with a mouse ‘click’.

6.0 Search Options

Guarantees Portal Screen 6.2a: Basic Facility Search



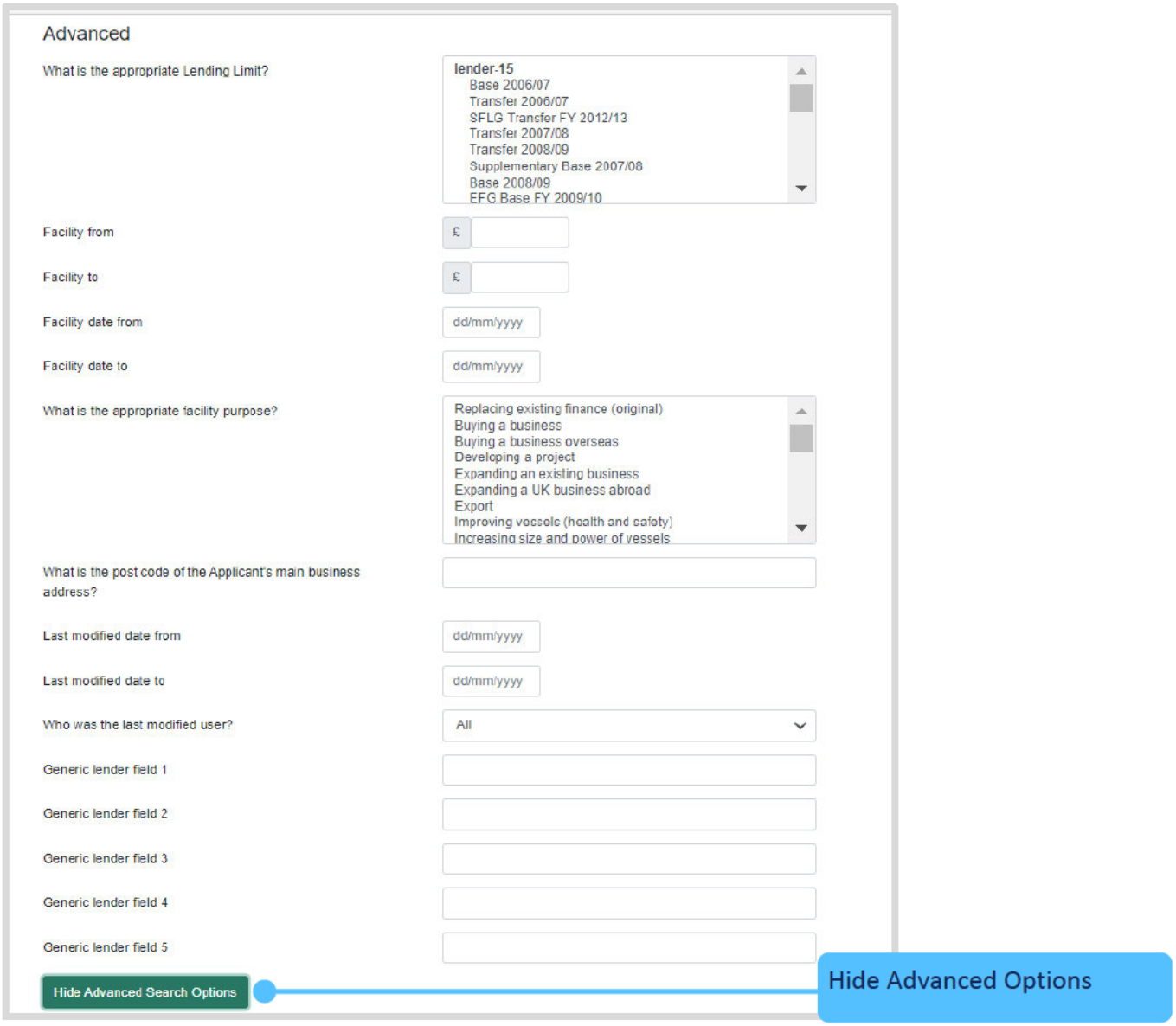
User enters appropriate details in any (or combination) of the fields

Prior to submitting the 'search' criteria – the User can select the field to sort the results – and determine ascending/ descending order

Advanced search options

6.0 Search Options

Guarantees Portal Screen 6.2b: Advanced Search Options

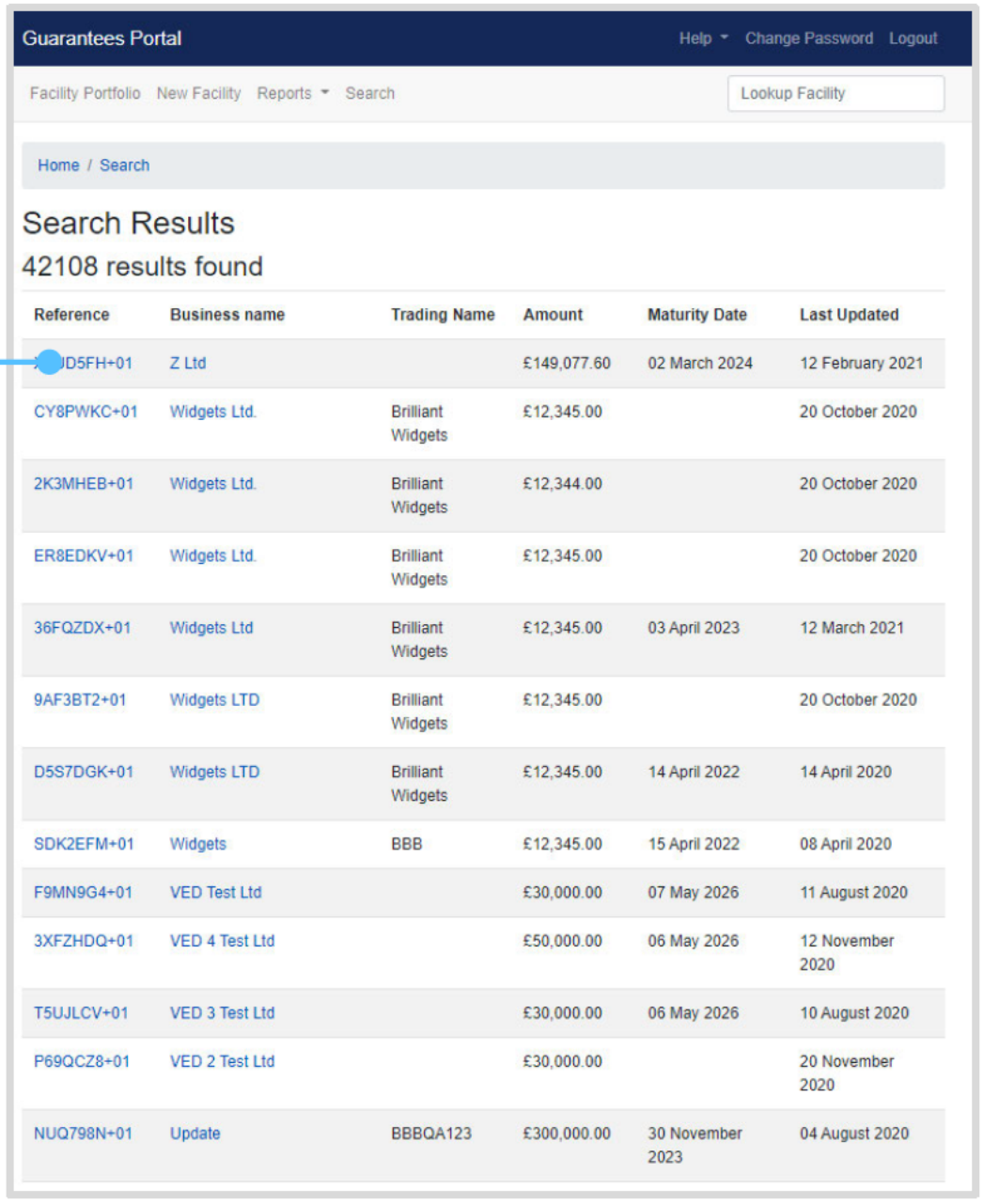


6.0 Search Options

The Search Results screen will expose all the facilities which match the search criteria as shown in screenshot 6.2.1. To view the facilities, click on the appropriate reference which will then show the 'Facility Summary' Screen for that facility.

Guarantees Portal Screen 6.2.1: Loan Search Results/Searching on Business Name 'Test'

To view facility details, click the Facility Reference



Reference	Business name	Trading Name	Amount	Maturity Date	Last Updated
ID5FH+01	Z Ltd		£149,077.60	02 March 2024	12 February 2021
CY8PWKC+01	Widgets Ltd.	Brilliant Widgets	£12,345.00		20 October 2020
2K3MHEB+01	Widgets Ltd.	Brilliant Widgets	£12,344.00		20 October 2020
ER8EDKV+01	Widgets Ltd.	Brilliant Widgets	£12,345.00		20 October 2020
36FQZDX+01	Widgets Ltd	Brilliant Widgets	£12,345.00	03 April 2023	12 March 2021
9AF3BT2+01	Widgets LTD	Brilliant Widgets	£12,345.00		20 October 2020
D5S7DGK+01	Widgets LTD	Brilliant Widgets	£12,345.00	14 April 2022	14 April 2020
SDK2EFM+01	Widgets	BBB	£12,345.00	15 April 2022	08 April 2020
F9MN9G4+01	VED Test Ltd		£30,000.00	07 May 2026	11 August 2020
3XFZHDQ+01	VED 4 Test Ltd		£50,000.00	06 May 2026	12 November 2020
T5UJLCV+01	VED 3 Test Ltd		£30,000.00	06 May 2026	10 August 2020
P69QCZ8+01	VED 2 Test Ltd		£30,000.00		20 November 2020
NUQ798N+01	Update	BBBQA123	£300,000.00	30 November 2023	04 August 2020

6.0 Search Options

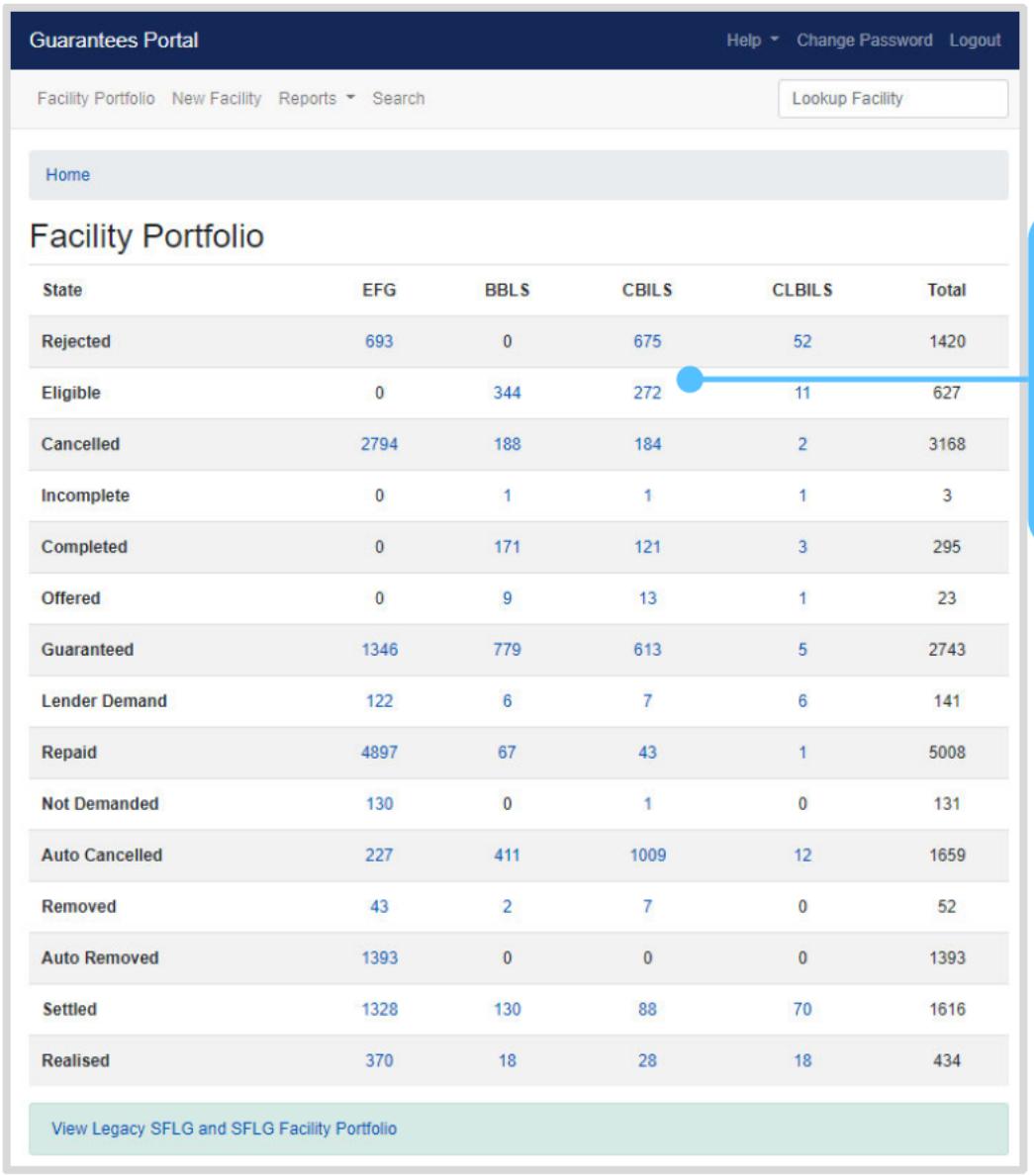
6.3 Option 3 – (View your) Facility Portfolio or View Facility Portfolio

The User can select either ‘View Facility Portfolio’ or ‘Loan Portfolio’ links from the Home Page.

The ‘Facility Portfolio’ screen will then be displayed as shown in screenshot 6.3. To view facilities within each ‘Facility State’, the User must click on the light blue numbers within each column. This will then display facilities in a similar format to the ‘Search Screen’ as detailed in screenshot 6.2.1. To access the appropriate details, the User must click the loan reference – once the cursor reverts to a

6.0 Search Options

Guarantees Portal Screen 6.3: Facility Portfolio



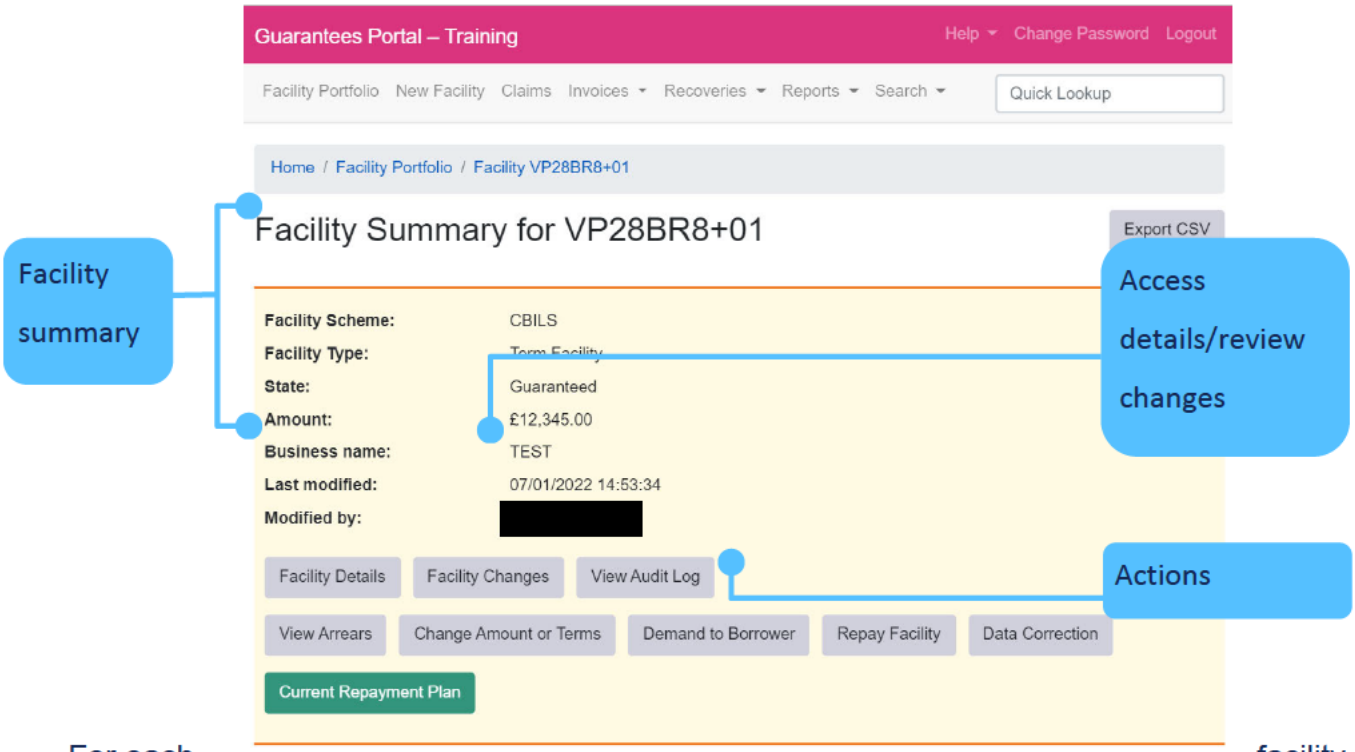
To view the portfolio by state/scheme – click on the light blue number within each column

6.0 Search Options

6.4 Facility Summary Screen

For each facility, the 'Facility Summary' screen as shown in screenshot 6.4 can be accessed following a search (see 6.1 Option 1 – Quick Lookup (Using the Unique Reference Number), 6.2 Option 2 – Search (For a Facility) – (Using Other Search Criteria) or 6.3 Option 3 – (View your) Facility Portfolio or View Facility Portfolio).

Guarantees Portal Screen 6.4: Facility Summary



For each facility, there are summary details which can be viewed immediately, loan details/changes and Audit Log details that can be viewed via the appropriate button and other 'Actions' that can be undertaken by the User, dependent on the state of the facility.

6.0 Search Options

6.4.1 Loan Summary Options

For every facility on the Guarantees Portal, the following 'Details' can be viewed at any time from the Loan Summary screen.

Action	Details
View Audit Log	Details of the User who has input/amended the facility.
View Facility Details	Details of the facility that have been input.
View Facility Changes	Details of any changes made to the facility.

6.4.2 Actions

The 'Actions' available will vary depending on the 'Facility State'. See the relevant sections for the 'Actions' available for each Facility State (starting Section 8.0 Actions After Eligible).

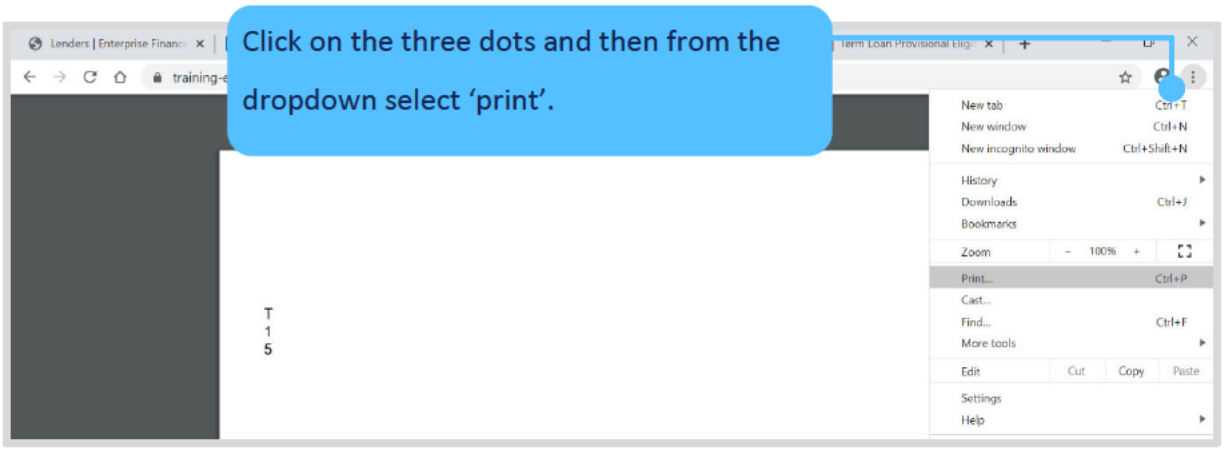
6.0 Search Options

6.5 Printing Documents

Throughout the Guarantees Portal, there are several documents that can be generated.

To print the documents in the web browser Google Chrome there are several options, as shown in screenshot 6.5. As the documents generated are in a PDF format, if copying and pasting into MS Word or similar, Users may experience some issues with regards to alignment and formatting.

Guarantees Portal Screen 6.5: Print Options

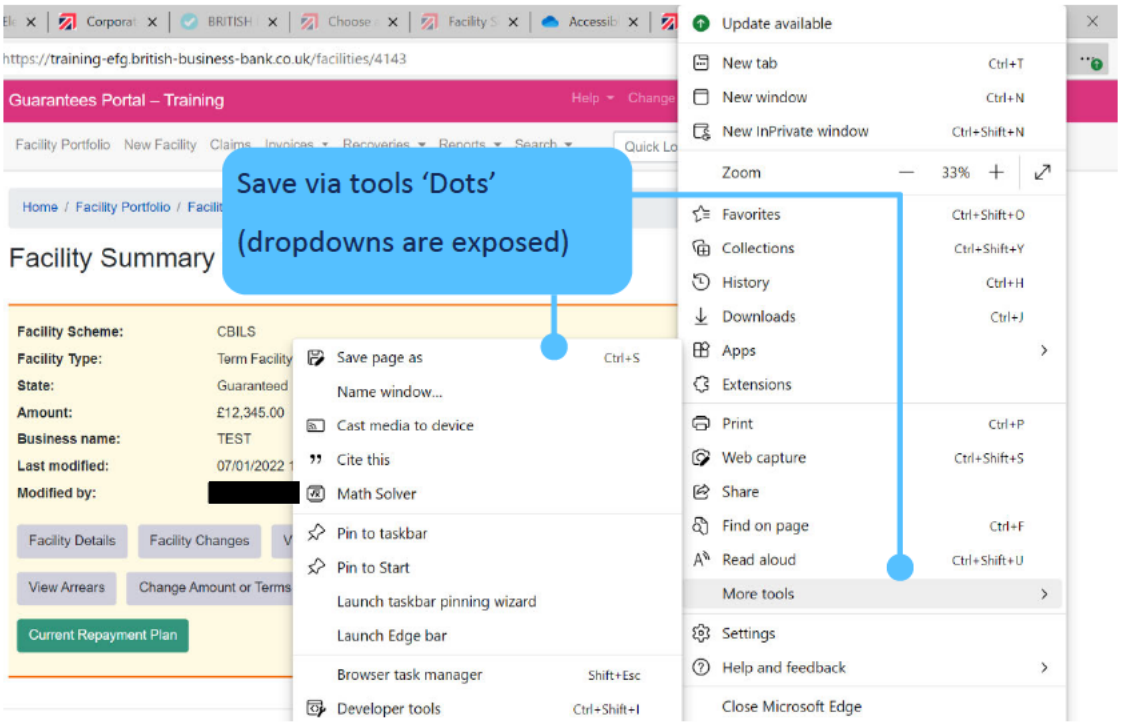


6.0 Search Options

6.5.1 Saving PDF Documents

Using Google Chrome and the tools 'Dots' option outlined in 6.5, the User can also save PDF versions of documents e.g. the Data Protection and Disclosure Declaration. Users may need to save the document and forward to another colleague within the organisation – so by saving the document the User will be able to attach the document to an email.

Guarantees Portal Screen 6.5.1: Saving a Document



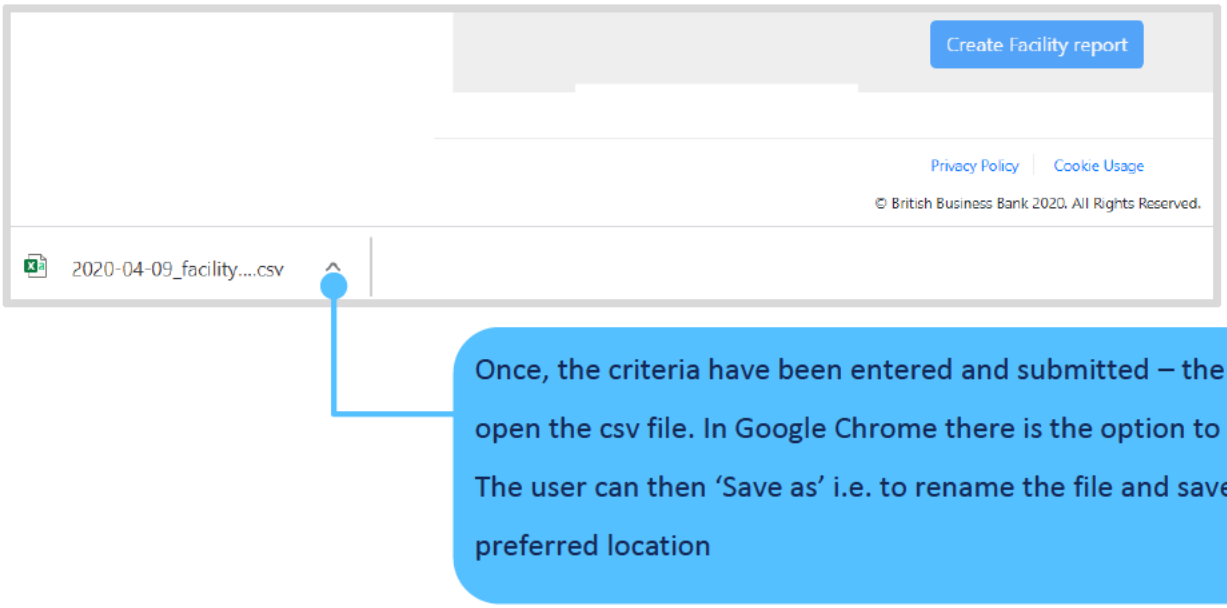
6.0 Search Options

6.6 Download a 'Facility Report'

From the Home page, the User can generate a Facility Report. Once the appropriate variables have been selected by the User and submitted (via the blue submit button) – the report can be downloaded by clicking on 'Download Report'. This can then be opened by selecting 'Open' or saved by selecting 'Save' or 'Save as' as shown in screenshot 6.6. The file if simply saved will be saved as a '.csv' file as <date>_facility report. If opened, it will be opened in Excel but Users will need to save as an Excel file type if this is their preferred format.

Also see 13.2.1 Generate Facility Report

Guarantees Portal Screen 6.6: Download Report Extract – Open or Save File

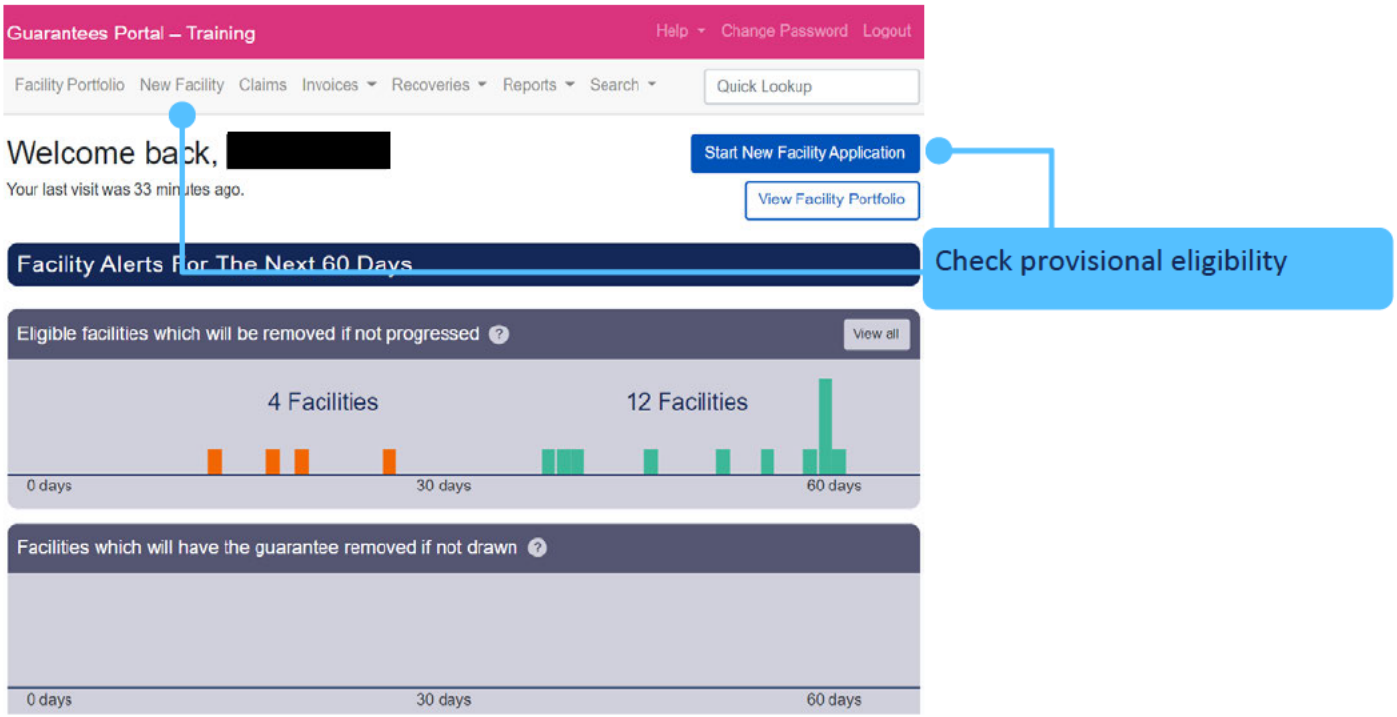


7.0 Provisional Eligibility Assessment

7.1 Completing the Provisional Eligibility Assessment

From the Home page select ‘New Facility’ or ‘Start New Facility Application’ as shown in screenshot 7.1.

Guarantees Portal Screen 7.1: Home Page/New Facility – Start New Facility Application

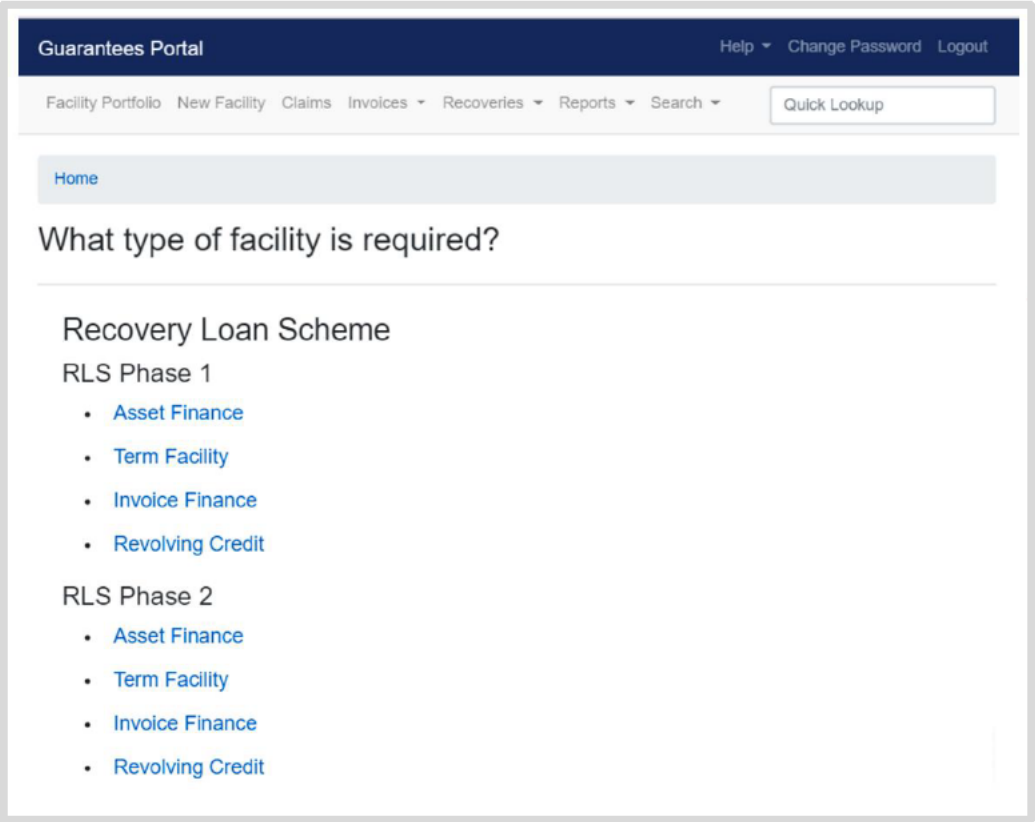


Various details relating to the Applicant and the Facility are requested. At this stage, no name or address details of the Borrower are requested and therefore the Provisional Eligibility Assessment check is anonymous.

The Guarantees Portal will determine whether an applicant is provisionally ‘Eligible’ or ‘Ineligible’ for an RLS Facility. At the level of the individual transaction the delivery of RLS, including the Eligibility Assessment, is fully delegated to the accredited Lender. In the event of any doubt by the Lender, Provisional Eligibility should be checked online via the Guarantees Portal at the earliest opportunity to avoid any potential wasted effort by the Lender or Applicant.

7.0 Provisional Eligibility Assessment

Guarantees Portal Screen 7.1.1: What Type of Facility is Required?



Lenders will only see the types of facilities that they have been accredited to use. If a Lender has been accredited to use more than one type of lending, then they will need to select the appropriate type for the lending being undertaken.

Facilities offered before 31 December 2021 will fall under RLS Phase 1, and those offered from 1 January 2022 will need to be set up under RLS Phase 2. The RLS Lending Limit and internal refinance values will cover both Phase 1 and Phase 2.

7.0 Provisional Eligibility Assessment

Declaration by Lender for RLS Phase 1

Question Number	Questions for RLS Phase 1	Required Input	Comments
1	In order to be eligible for the RLS Scheme, the applicant or Applicant's Group must have a business proposition that can reasonably be expected to enable it to meet its repayment obligations under the Proposed Scheme Facility, which may, but is not required to, be determined without regard to any concerns over its short-to-medium term business performance due to the uncertainty and impact of Coronavirus (COVID-19). The Applicant has confirmed to the Lender that it has been impacted by Coronavirus (COVID-19) and the Lender considers that the Applicant or the Applicant's Group has a viable business proposition determined according to its underwriting policies in place from time to time save that for the purposes of such determination the Lender may, but is not required to, disregard any concerns over the Applicant's or the Applicant's Group's short-to-medium term business performance due to the uncertainty and impact of Coronavirus (COVID-19). For smaller value facilities (e.g. those of £30,000 or below) in determining eligibility of the Applicant rather than assessing viability in accordance with the above paragraph, a Lender may decide to determine the Applicant's credit worthiness based on its internal credit scoring model from time to time.	Confirm	To be eligible for RLS, the box must be checked.
2	If the Applicant is an NI Protocol Applicant and	Confirm	To be eligible

7.0 Provisional Eligibility Assessment

Question Number	Questions for RLS Phase 1	Required Input	Comments
	the Proposed Scheme Facility Amount is £30,000 or more, either: (1) If the Applicant (together with all other members of its Extended Group) has fewer than 50 employees and less than £9,000,000 in annual turnover and/or annual balance sheet total (a "Micro or Small Enterprise"), such Applicant's "undertaking" was not, at the date on which the Applicant applied for a Scheme Facility, either (a) subject to collective insolvency proceedings under national law, or (b) in receipt of rescue aid (which has not been repaid) or restructuring aid (and are still subject to a restructuring plan); or (2) If the Applicant is not a Micro or Small Enterprise, either: (a) If the Applicant's "undertaking" was an undertaking in difficulty as at the date on which the Applicant applied for a Scheme Facility, the Applicant's "undertaking" was not an undertaking in difficulty as at 31 December 2019; or (b) The Applicant's "undertaking" was not an undertaking in difficulty as at the date on which Applicant applied for a Scheme Facility. If the Applicant is not an NI Applicant and the Proposed Scheme Facility is £30,000 or more, such		for RLS, the box must be checked.

7.0 Provisional Eligibility Assessment

Question Number	Questions for RLS Phase 1	Required Input	Comments
	Applicant's "undertaking" was at the date on which the Applicant applied for a Scheme Facility not subject to Relevant Insolvency Proceedings under national law.		
3	Is the Facility in scope of the NI Protocol?	Yes or No	
4	Is a Principal Private Residence to be charged in connection with the granting of this facility?	Yes or No	

7.0 Provisional Eligibility Assessment

Declaration by Lender for RLS Phase 2

Question Number in 7.1.2	Questions for RLS Phase 2	Required Input	Comments
1	In order to be eligible for the RLS Scheme, the Borrower must have confirmed to the Lender that it has been impacted by Coronavirus (COVID-19) and the Lender would either: not have been prepared to offer a Commercial Facility (for the same amount on similar terms); or would only have been prepared to offer a Commercial Facility on similar terms at a higher price. The Lender must establish that the Borrower, or the Borrower's Group has a viable business proposition, that can reasonably be expected to enable it to meet its repayment obligations. This is determined according to the Lender's underwriting policies in place from time to time and may, but is not required to, be without regard to any concerns over the Borrower's short-to-medium term business performance due to the uncertainty and impact of Coronavirus (COVID-19). For smaller value facilities (e.g. those of £30,000 or below) in determining eligibility of the Applicant rather than assessing viability in accordance with the above paragraph, a Lender may decide to determine the Applicant's credit worthiness based on its internal credit scoring model from time to time.	Confirm	To be eligible for RLS, the box must be checked.
2	For Borrowers outside the scope of the NI Protocol	Confirm	To be eligible for RLS, the

7.0 Provisional Eligibility Assessment

Question Number in 7.1.2	Questions for RLS Phase 2	Required Input	Comments
	If the Borrower is not captured by the NI Protocol and the Proposed RLS Facility is £30,000 or more, the Borrower must not, at the date of application, be subject to Relevant Insolvency Proceedings. For Borrowers captured within scope of the NI Protocol If the proposed Facility is for more than £30,000 then a Lender must determine whether the Borrower is an "Undertaking in Difficulty" in accordance with the relevant EU definition		box must be checked.
	If the Borrower (together with its Extended Group) has fewer than 50 employees and less than £9,000,000 in annual turnover and/or annual balance sheet (A "Micro or Small Enterprise") the Micro or Small Enterprise (or the appropriate part of its Extended Group, if applicable) must not be either (a) subject to collective insolvency proceedings under national law, or (b) in receipt of rescue aid (which has not been repaid) or restructuring aid (and are still subject to a restructuring plan); or If the Borrower is not a Micro or Small Enterprise, the Borrower (or the appropriate part of its Extended Group, if applicable) must not be an "undertaking in		

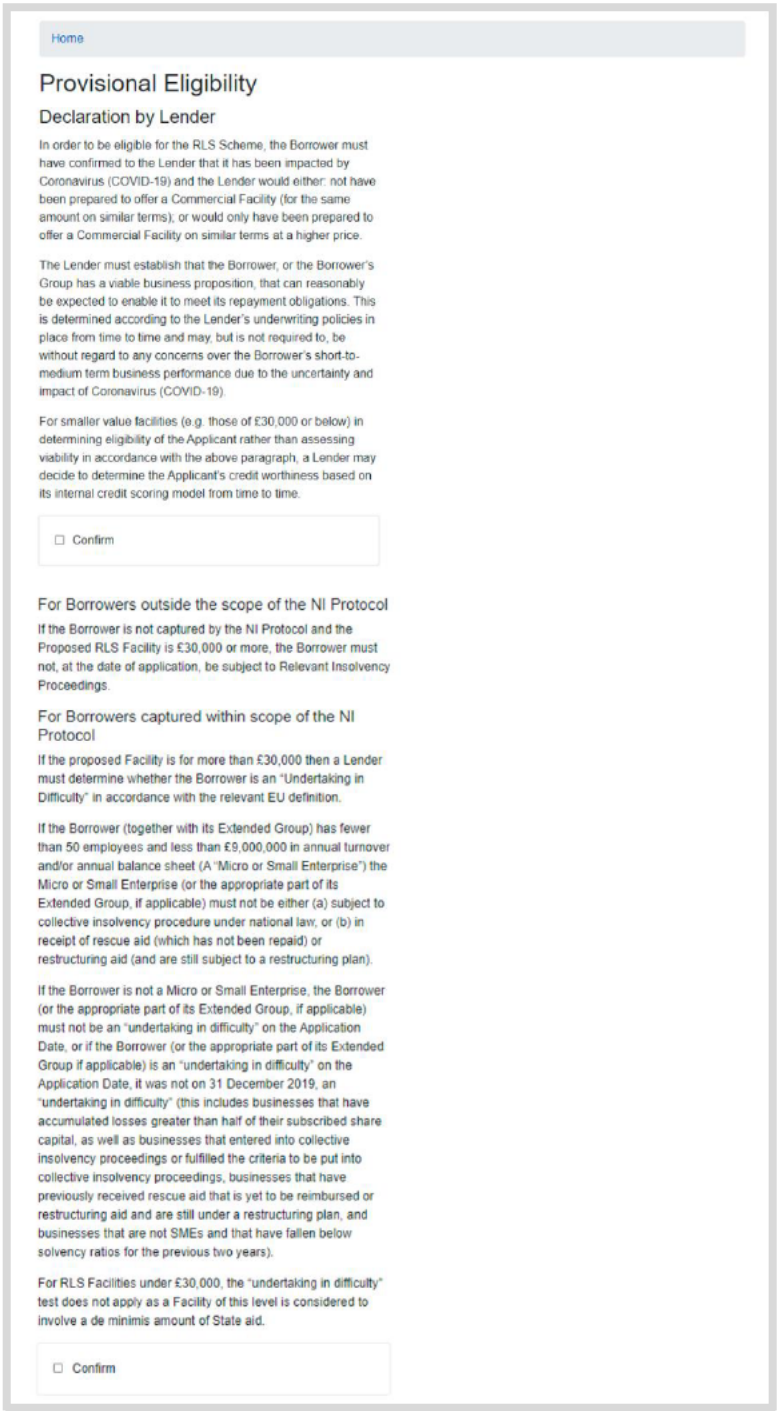
7.0 Provisional Eligibility Assessment

Question Number in 7.1.2	Questions for RLS Phase 2	Required Input	Comments
	difficulty" on the Application Date, or if the Borrower (or the appropriate part of its Extended Group if applicable) is an "undertaking in difficulty" on the Application Date, it was not on 31 December 2019, an "undertaking in difficulty" (this includes businesses that have accumulated losses greater than half of their subscribed share capital, as well as businesses that entered into collective insolvency proceedings or fulfilled the criteria to be put into collective insolvency proceedings, businesses that have previously received rescue aid that is yet to be reimbursed or restructuring aid and are still under a restructuring plan, and businesses that are not SMEs and that have fallen below solvency ratios for the previous two years). For RLS Facilities under £30,000, the "undertaking in difficulty" test does not apply as a Facility of this level is considered to involve a de minimis amount of State aid.		
3	Is the Facility in scope of the NI Protocol?	Yes or No	
4	Is a Principal Private Residence to be charged in connection with the granting of this facility?	Yes or No	

7.0 Provisional Eligibility Assessment

Guarantees Portal Screen 7.1.2: Check Provisional Eligibility – RLS Phase 2

Declaration by Lender



Home

Provisional Eligibility

Declaration by Lender

In order to be eligible for the RLS Scheme, the Borrower must have confirmed to the Lender that it has been impacted by Coronavirus (COVID-19) and the Lender would either: not have been prepared to offer a Commercial Facility (for the same amount on similar terms); or would only have been prepared to offer a Commercial Facility on similar terms at a higher price.

The Lender must establish that the Borrower, or the Borrower's Group has a viable business proposition, that can reasonably be expected to enable it to meet its repayment obligations. This is determined according to the Lender's underwriting policies in place from time to time and may, but is not required to, be without regard to any concerns over the Borrower's short-to-medium term business performance due to the uncertainty and impact of Coronavirus (COVID-19).

For smaller value facilities (e.g. those of £30,000 or below) in determining eligibility of the Applicant rather than assessing viability in accordance with the above paragraph, a Lender may decide to determine the Applicant's credit worthiness based on its internal credit scoring model from time to time.

☐ Confirm

For Borrowers outside the scope of the NI Protocol

If the Borrower is not captured by the NI Protocol and the Proposed RLS Facility is £30,000 or more, the Borrower must not, at the date of application, be subject to Relevant Insolvency Proceedings.

For Borrowers captured within scope of the NI Protocol

If the proposed Facility is for more than £30,000 then a Lender must determine whether the Borrower is an "Undertaking in Difficulty" in accordance with the relevant EU definition.

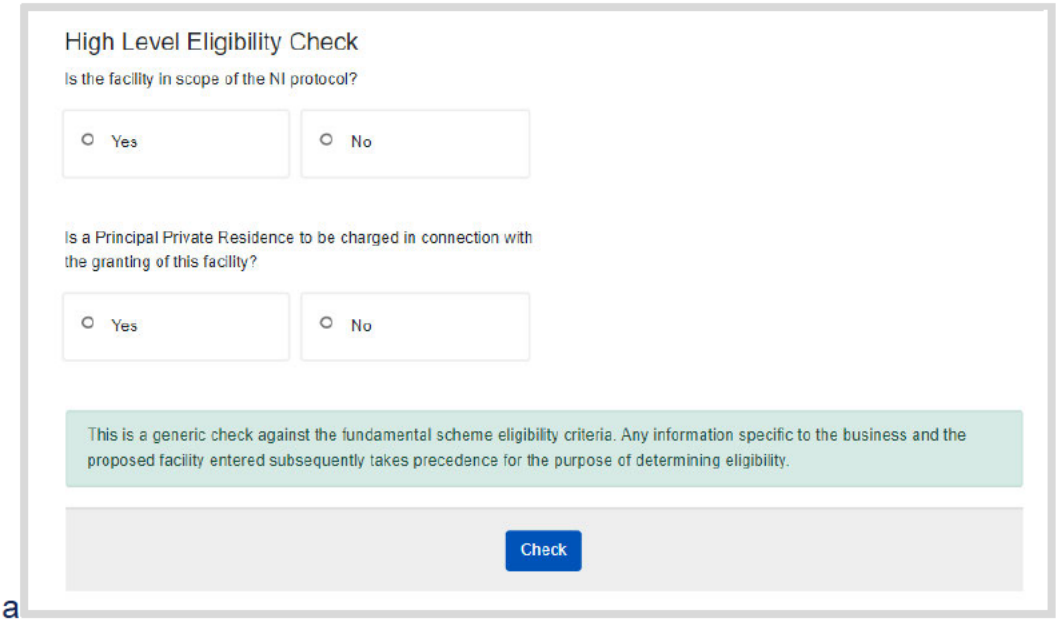
If the Borrower (together with its Extended Group) has fewer than 50 employees and less than £9,000,000 in annual turnover and/or annual balance sheet (A "Micro or Small Enterprise") the Micro or Small Enterprise (or the appropriate part of its Extended Group, if applicable) must not be either (a) subject to collective insolvency procedure under national law, or (b) in receipt of rescue aid (which has not been repaid) or restructuring aid (and are still subject to a restructuring plan).

If the Borrower is not a Micro or Small Enterprise, the Borrower (or the appropriate part of its Extended Group, if applicable) must not be an "undertaking in difficulty" on the Application Date, or if the Borrower (or the appropriate part of its Extended Group if applicable) is an "undertaking in difficulty" on the Application Date, it was not on 31 December 2019, an "undertaking in difficulty" (this includes businesses that have accumulated losses greater than half of their subscribed share capital, as well as businesses that entered into collective insolvency proceedings or fulfilled the criteria to be put into collective insolvency proceedings, businesses that have previously received rescue aid that is yet to be reimbursed or restructuring aid and are still under a restructuring plan, and businesses that are not SMEs and that have fallen below solvency ratios for the previous two years).

For RLS Facilities under £30,000, the "undertaking in difficulty" test does not apply as a Facility of this level is considered to involve a de minimis amount of State aid.

☐ Confirm

7.0 Provisional Eligibility Assessment



a

7.0 Provisional Eligibility Assessment

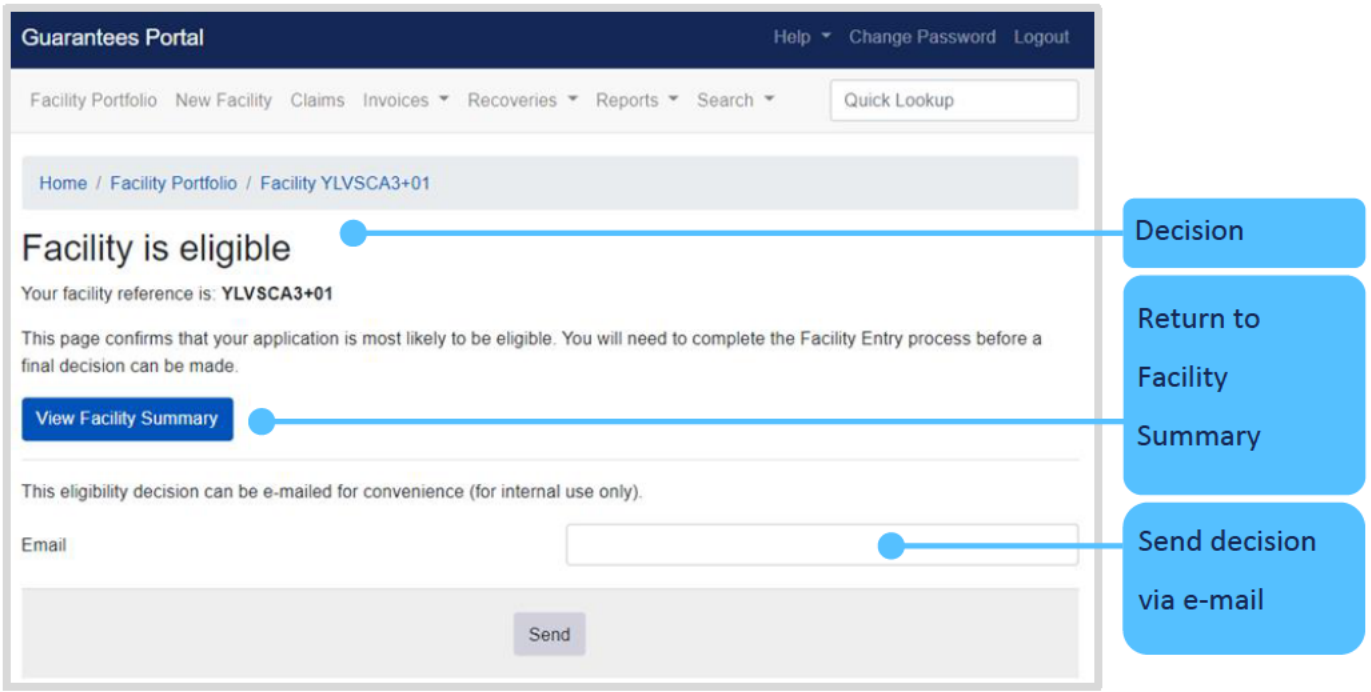
7.2 Facility Status – Eligible or Rejected

When the Eligibility Check is complete, the Guarantees Portal will provide one of three responses:

- Facility is Eligible
- Facility Loan is Ineligible
- Facility Loan details are missing/error messages will highlight the areas that need attention.

'FACILITY IS ELIGIBLE' – If all the eligibility criteria are satisfied, the system will indicate that the Facility meets the eligibility criteria for RLS and will be saved as 'Eligible' as shown in screenshot 7.2. At this point a 'Unique Reference Number' will be allocated. It is important that this is recorded for future reference.

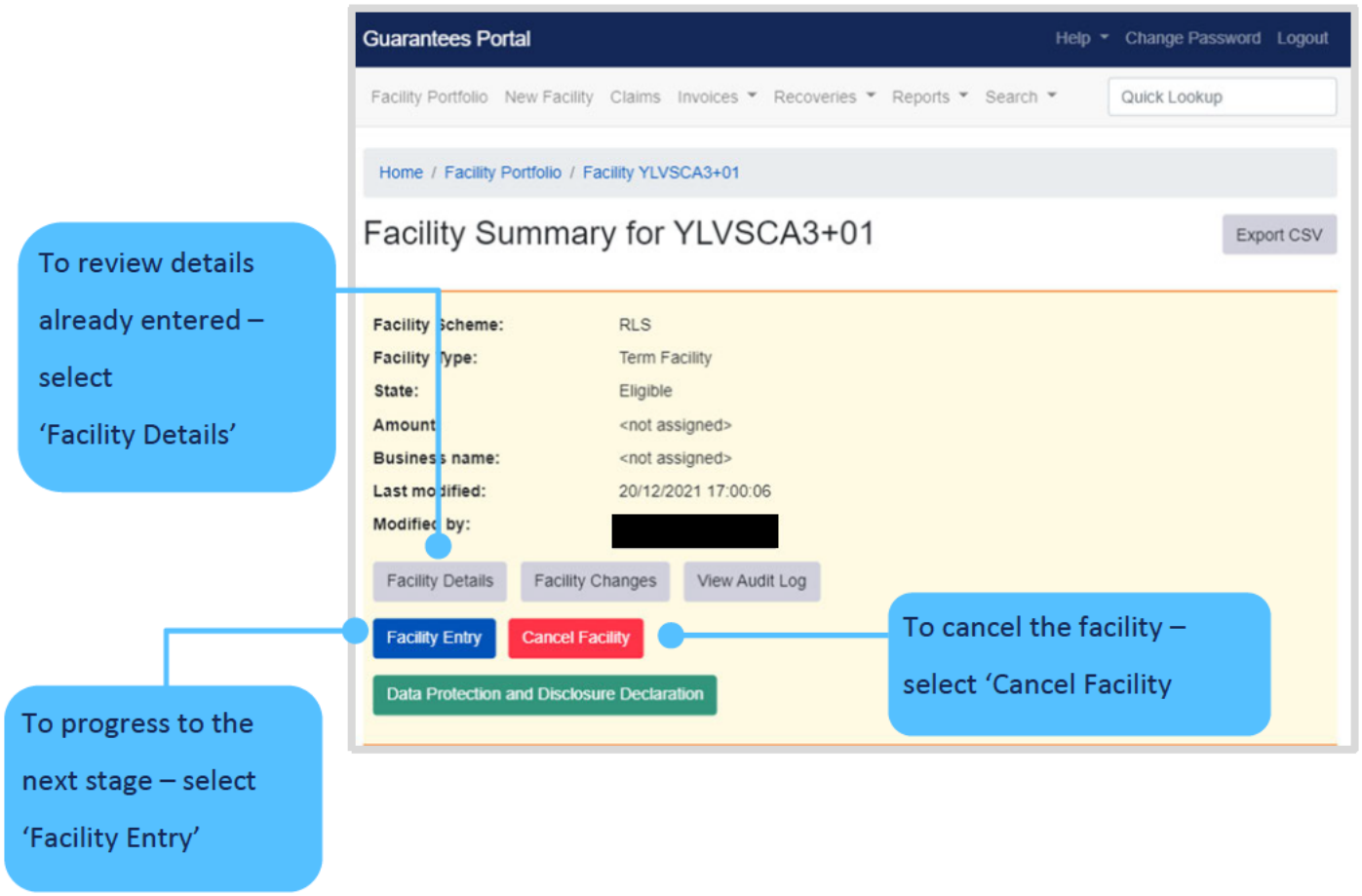
Guarantees Portal Screen 7.2: Facility Is Eligible/System Response



7.0 Provisional Eligibility Assessment

On returning to the Facility Summary screen – the User will see the following:

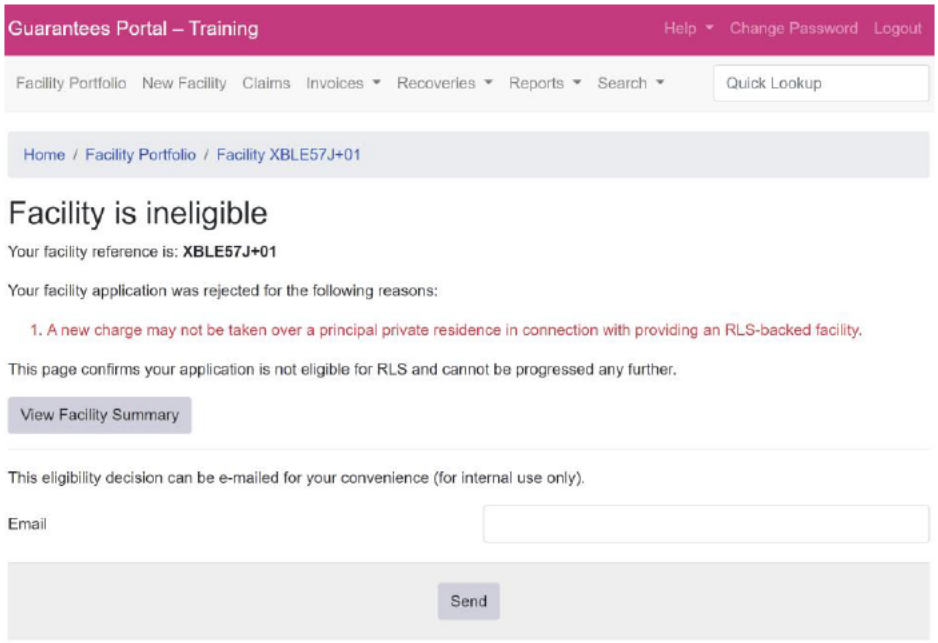
Guarantees Portal Screen 7.2.1: Facility is Eligible/Summary Screen/Next Steps



The details within screenshot 7.2.1 can be recalled from the Home Page by using the 'Search Functions' as detailed in Section 6.0 Search Options.

7.0 Provisional Eligibility Assessment

Guarantees Portal Screen 7.2.2: Facility is Ineligible – Reasons For Rejection



Once a Facility has been 'Rejected', it is not possible to amend the details (the system will, however, allow Users to enter details that are missing before rejection). Therefore, if a Facility has been rejected due to the incorrect details being input a new eligibility check will be required. As with an 'eligible' Facility – there is the functionality to email a colleague with the Guarantees Portal's decision.

7.0 Provisional Eligibility Assessment

7.3 Eligibility Decision – Internal Email Option

The eligibility decision can be emailed internally within the Lender's organisation for convenience but should not be used to communicate directly with applicants.

7.4 View Facility Summary

To proceed to the 'Facility Summary' screen, select 'View Facility Summary'. To revert to the 'Home' page select the text 'Guarantees Portal' at the top of the page or utilise the 'breadcrumb' functionality.

8.0 Actions After Eligible

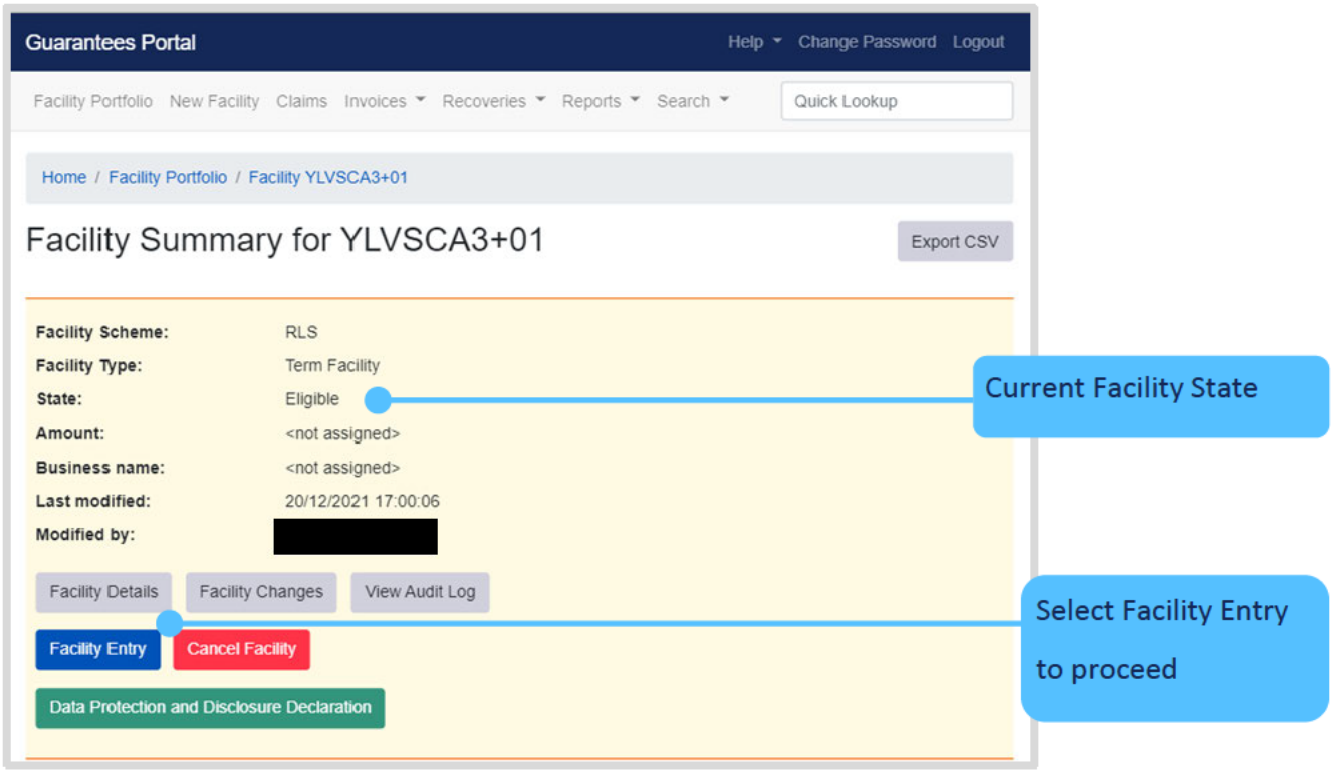
8.1 Actions Available

If the facility is in the 'Eligible' state, then the 'Facility Summary' will show the following options:

Action	Details
Facility Details	To view the details of the Facility.
Facility Changes	To view the changes made to the Facility.
View Audit Log	To view audit details specific to the Facility.
Facility Entry	To input the details of the Facility.
Cancel Facility	To remove this entry. There is no requirement to remove ELIGIBILITY CHECKS as the Guarantees Portal will automatically delete any entry which has not been amended for 6 months.
Data Protection and Disclosure Declaration	To print off the Data protection and Disclosure Declaration documents.

8.0 Actions After Eligible

Guarantees Portal Screen 8.1: Details and Actions for an Eligible Facility

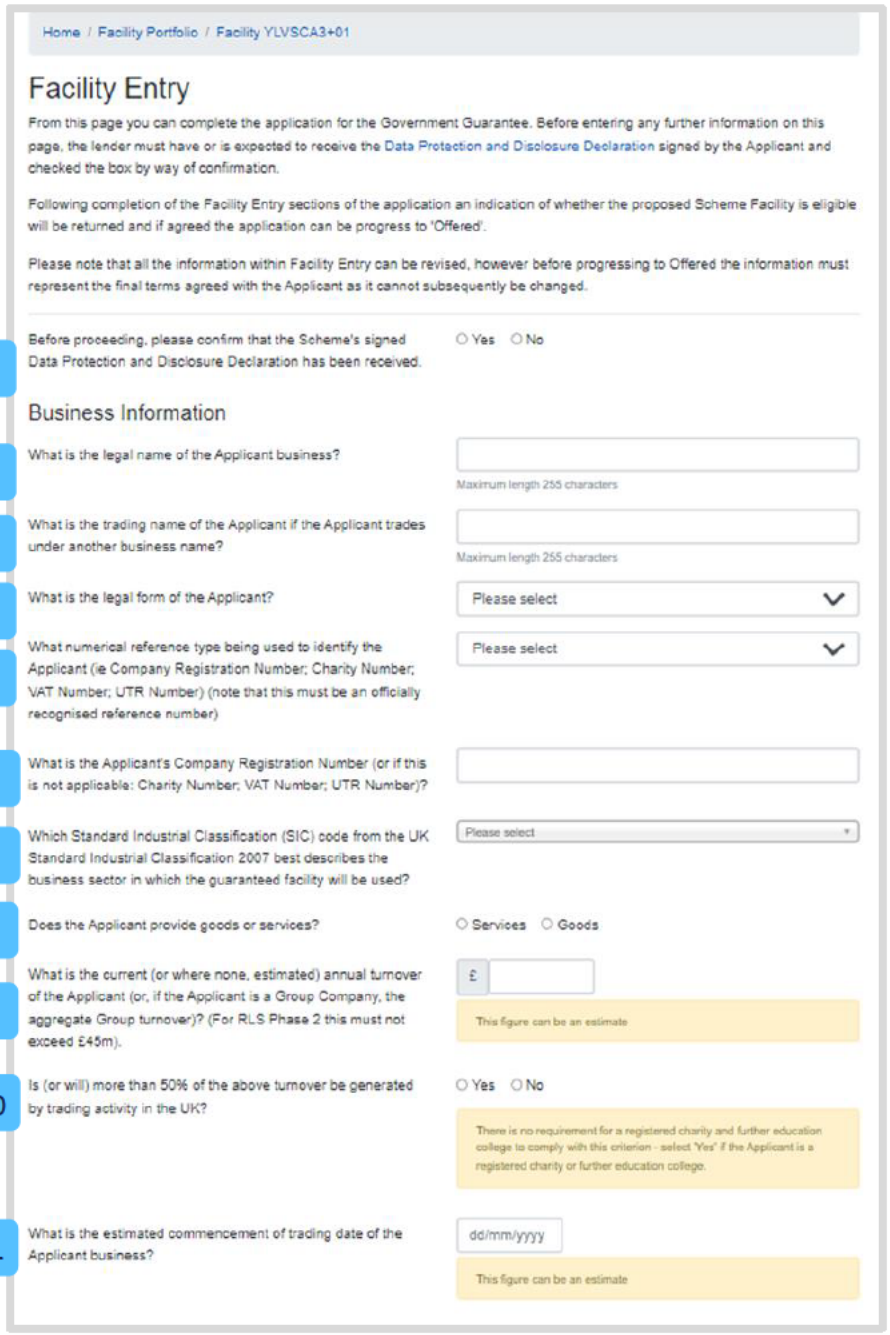


8.0 Actions After Eligible

8.2 Facility Entry

'Facility Entry' is the process where the full details about the Applicant and the Facility are input. A Lender requires a "Data Protection and Disclosure Document" signed by the Applicant before progressing to this stage (see 3.1 Documentation).

Guarantees Portal Screen 8.2.1: Facility Entry Screen



8.0 Actions After Eligible

The data entered here will confirm Eligibility as it should reflect the Yes or No responses given in the Provisional Eligibility Check. It is therefore important to ensure the information is entered accurately.

Should any of the information change this can now be amended up until the time a facility is drawn (see later).

Business Information

Question Number in 8.2.1	Question	Required Input	Comments
1	Before proceeding, please confirm that a Data Protection and Disclosure Declaration signed by the Applicant has been received or will be received.	Yes or No	A signed form is required.
2	What is the legal name of the Applicant business?	Name of Business	The system can accept relatively long Business names (approx. 90 characters). If names are longer than 90 characters, then where possible, the end Users must use abbreviations and other characters if possible i.e. “Ltd”/”&” etc.
3	What is the trading name of the Applicant if the Applicant trades under another business name?	Trading Name of Business	Optional if the applicant uses a different trading name.

8.0 Actions After Eligible

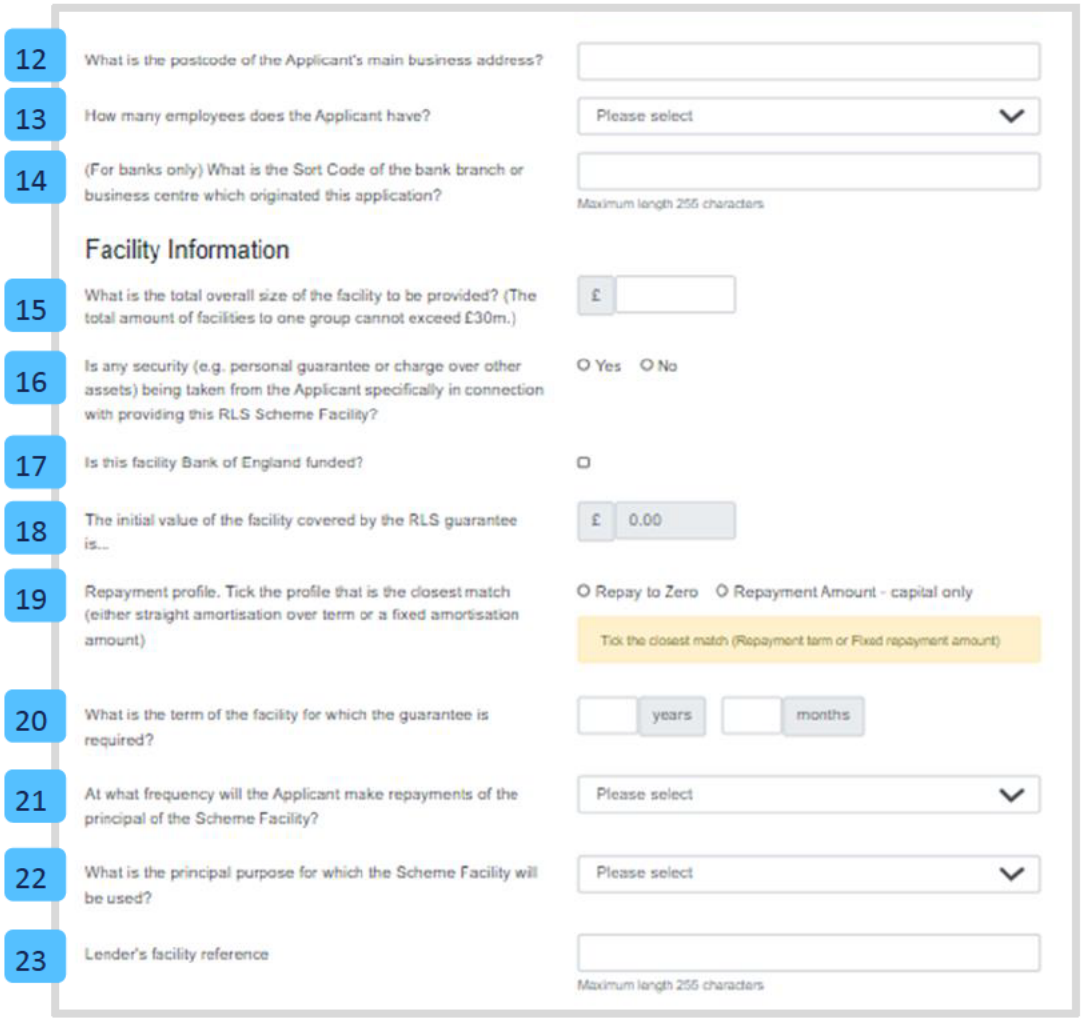
Question Number in 8.2.1	Question	Required Input	Comments
4	What is the legal form of the Applicant? DROP DOWN MENU Sole Trader Partnership Limited Liability Partnership (LLP) Private Limited Company (LTD) Public Limited Company (PLC) Other	Select the appropriate legal form	
5	What numerical reference type being used to identify the Applicant (ie Company Registration Number; Charity Number; VAT Number; UTR Number) (note that this must be an officially recognised reference number)		Company Registration Number, Charity Number, VAT Number, UTR Number.
6	What is the Applicant's Company Registration Number (or if this is not applicable: Charity Number; VAT Number; UTR Number)?		
7	Which Standard Industrial Classification (SIC) code from the UK Standard Industrial Classification 2007 best describes the business sector in which the guaranteed facility will be used?	Select the most appropriate SIC code	
8	Does the applicant provide goods or services?	Tickbox	If it is a mixture, then whichever is the greater part of supply, goods or services.

8.0 Actions After Eligible

Question Number in 8.2.1	Question	Required Input	Comments
9	What is the current (or where none, estimated) annual turnover of the Applicant (or, if the Applicant is a Group Company, the aggregate Group turnover)? (For RLS Phase 2 this must not exceed £45m).	Annual Turnover	Use the most recent accounts or Management Information to determine the Annual Turnover. If part of a group, use the consolidated group accounts to determine turnover. For Start Ups, use forecast turnover for the first year of trading.
10	Is (or will) more than 50% of the above turnover be generated by trading activity in the UK?	Radio button	If 'No' the facility will be ineligible.
11	What is the estimated Commencement of Trading Date of the Applicant business? (dd/mm/yyyy).	Date the business started trading	Needs to be input in dd/mm/yyyy format. Including the // – The date cannot be more than 6 months in the future.

8.0 Actions After Eligible

Guarantees Portal Screen: Facility Entry Screen 8.2.2



8.0 Actions After Eligible

Number in 8.2.2	Question	Required Input	Comments
12	What is the postcode of the Applicant's main business address?	Postcode	If the Applicant's postcode is not recognised (e.g. for a new property) enter the Lender's postcode.
13	How many employees does the Applicant have? (Fewer than 10, Between 10 and 49, Between 50 and 249 and More than 250).	Fewer than 10, between 10-49, between 50-249, 250 or more.	If there are exactly 250 employees you should mark 250 or more.
14	(For banks only) What is the Sort Code of the bank branch or business centre which originated this application?	Sort Code in number format (nnnnn) with no spaces	For bank use only where the branch has a Sort Code. No spaces or separators are required.

8.0 Actions After Eligible

Facility Information

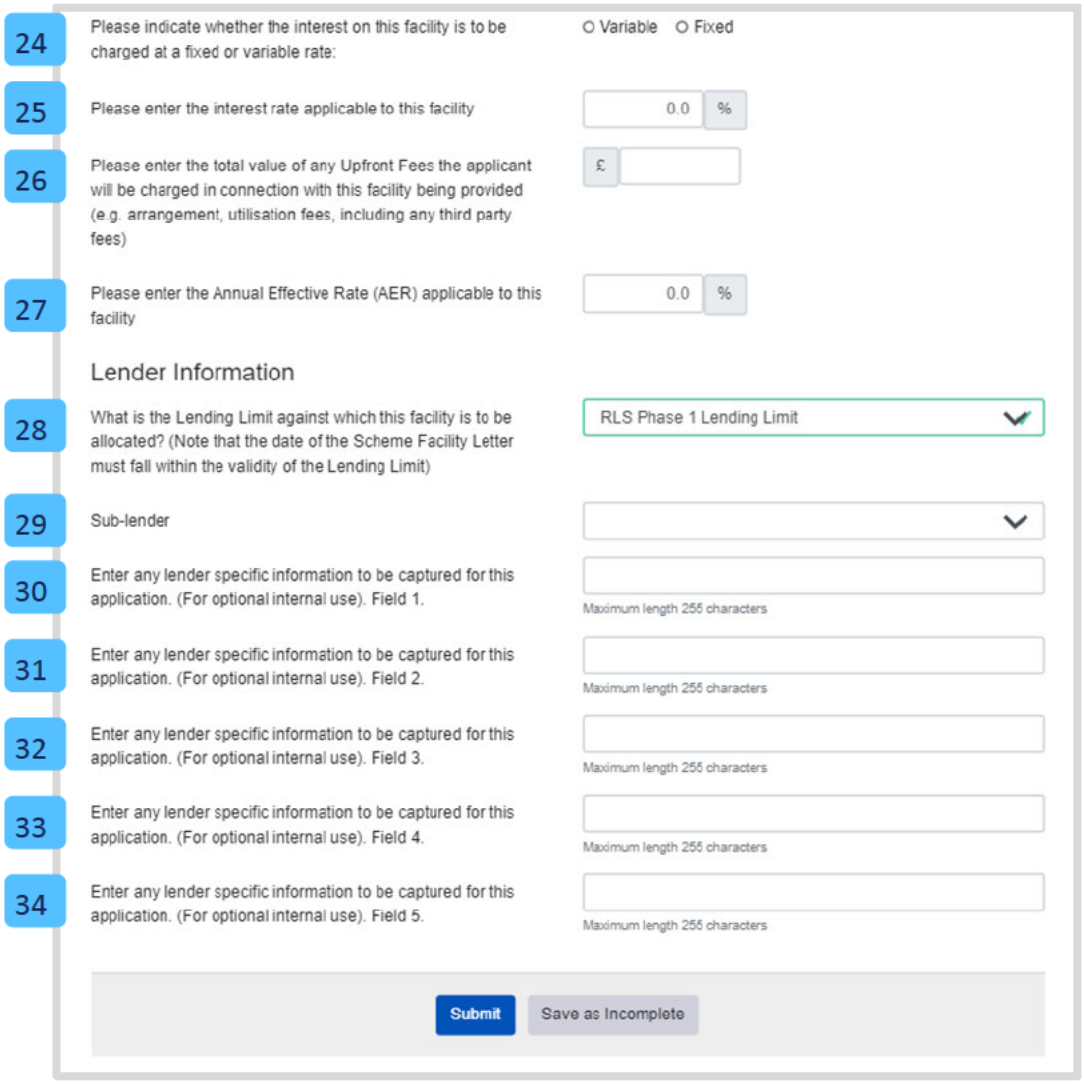
Number in 8.2.2	Question	Required Input	Comments
15	What is the total overall size of the facility to be provided? (The total amount of facilities to one group cannot exceed £30m.)	£ amount	Minimum £25k on TL and AF, and £1k on IF and RCF. Cannot exceed £10m.
16	Is any security (e.g. personal guarantee or charge over other assets) being taken from the Applicant specifically in connection with providing this RLS Scheme Facility?	Yes or No	
17	Is this facility Bank of England funded?	Check box	
18	The initial value of the facility covered by the RLS guarantee...	£ amount	
18	Repayment profile. Tick the profile that is the closest match (either straight amortisation over term or a fixed amortisation amount.)		Repay to Zero or Repayment Amount – capital only.
20	What is the term of the facility for which the guarantee is required?	2 numeric boxes: one for year the other for months	Maximum 6 years for term and asset finance facilities, 3 years for RCF and invoice finance. Minimum 3-months.
21	At what frequency will the Applicant make repayments of the principal of the Scheme Facility?		Drop down

8.0 Actions After Eligible

Number in 8.2.2	Question	Required Input	Comments
22	What is the principle purpose for which the Scheme Facility will be used?		Drop down
22a	If a Lender selects the principal purpose 'Replacing existing internal finance' and the value input is less than the total overall size of the facility to be provided, then another facility purpose drop down list will appear		Drop down
23	Lender's facility reference.	Text entry field	

8.0 Actions After Eligible

Guarantees Portal Screen: Facility Entry Screen 8.2.3



8.0 Actions After Eligible

Facility Information continued

Number in 8.2.3	Question	Required Input	Comments
24	Please indicate whether the interest on this facility is to be charged at a fixed or variable rate.	Variable or fixed	
25	Please enter the interest rate applicable to this facility.		
26	Please enter the total value of any Upfront Fees the applicant will be charged in connection to this facility being provided (e.g. arrangement, utilization, including any third party fees).	£ amount	
27	Please enter the Annual Effective Rate (AER) applicable to this facility.	Amount %	This is above 14.99%, are you sure you want to continue? (Validation but all through if over 14.99%)

Lender Information

Number in 8.2.3	Question	Required Input	Comments
28	What is the Lending Limit against which this facility is to be allocated? (Note that the date of the Scheme Facility Letter must fall within the validity of the Lending Limit).		Drop down
29	Sub-lender		Drop down

8.0 Actions After Eligible

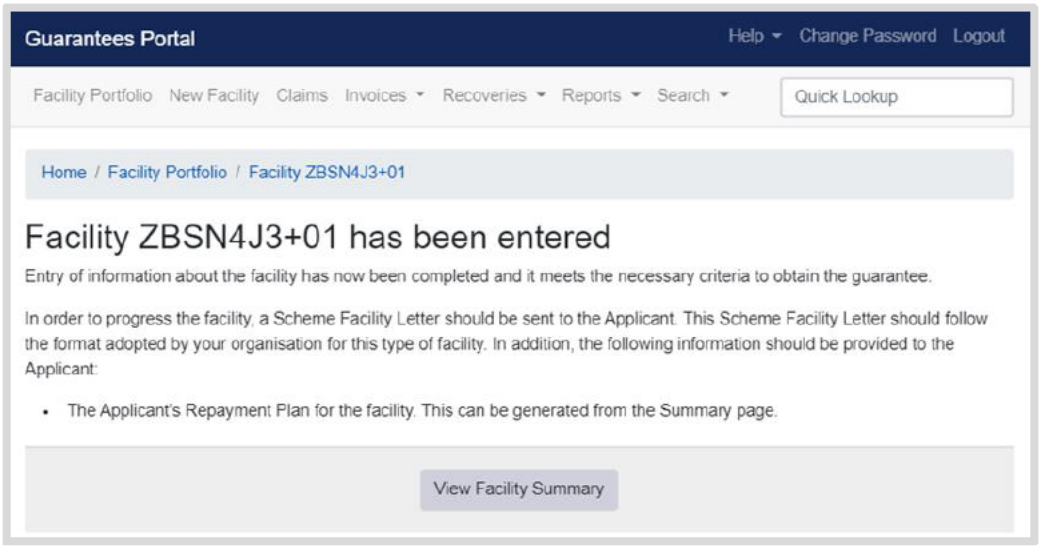
Number in 8.2.3	Question	Required Input	Comments
30-34	Enter any lender specific information to be captured for this application. (For optional internal use). Field 1-5.	Text entry	

8.0 Actions After Eligible

8.3 Forms to be sent to the Applicant

Once the above information has been input, the Guarantees Portal will confirm that the Facility has been entered.

Guarantees Portal Screen 8.3: Facility has been Entered



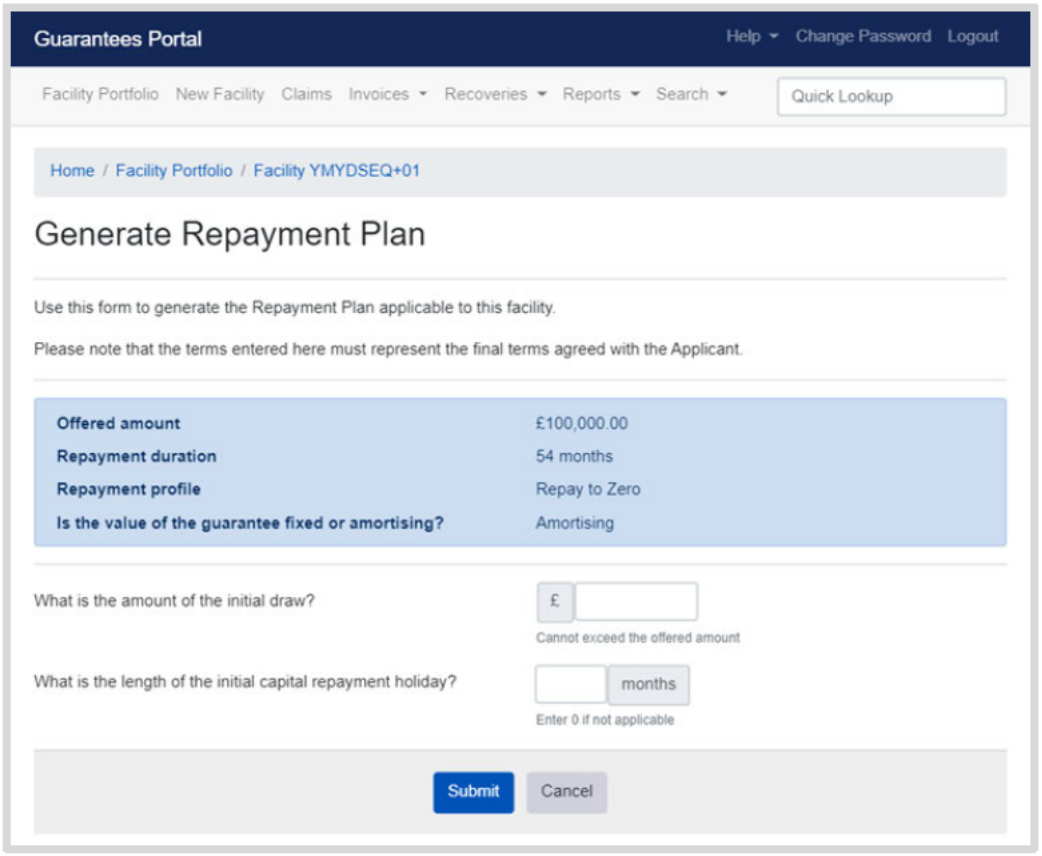
The screen details the additional paperwork which is required to be produced from the Guarantees Portal and sent to the Borrower along with the Lender's normal Facility Letter/Lender Agreement form. The Facility Letter should contain the relevant RLS clauses from the Legal Agreement.

Once the Facility Letter has been issued – the Guarantees Portal needs to be updated as soon as possible and with best endeavours within 10 business days as per the RLS Guarantee Agreement to reflect that the Facility state has been moved to 'Offered'.

See 9.2 Offer Scheme Facility section for how to progress the facility to an 'Offered' state.

8.0 Actions After Eligible

8.4 Repayment Plan



8.0 Actions After Eligible

Question Number 8.4	Question	Required Input	**Comments**
1	What is the amount of the initial draw?	Value of the initial drawn amount.	Value is carried over from the Facility entry. If there are to be tranche draws, this amount may need to be amended.
2	What is the length of the initial Capital Repayment Holiday?	Length of the initial capital repayment holiday in months	Enter 0 if not applicable

FOR TRANCHE DRAWDOWNS:

Input the full amount of the Facility assuming all tranches have been drawn.

9.0 Actions After Complete

9.1 Actions Available

If the Facility is in the 'Completed' state, then the 'Facility Summary' will show the following options:

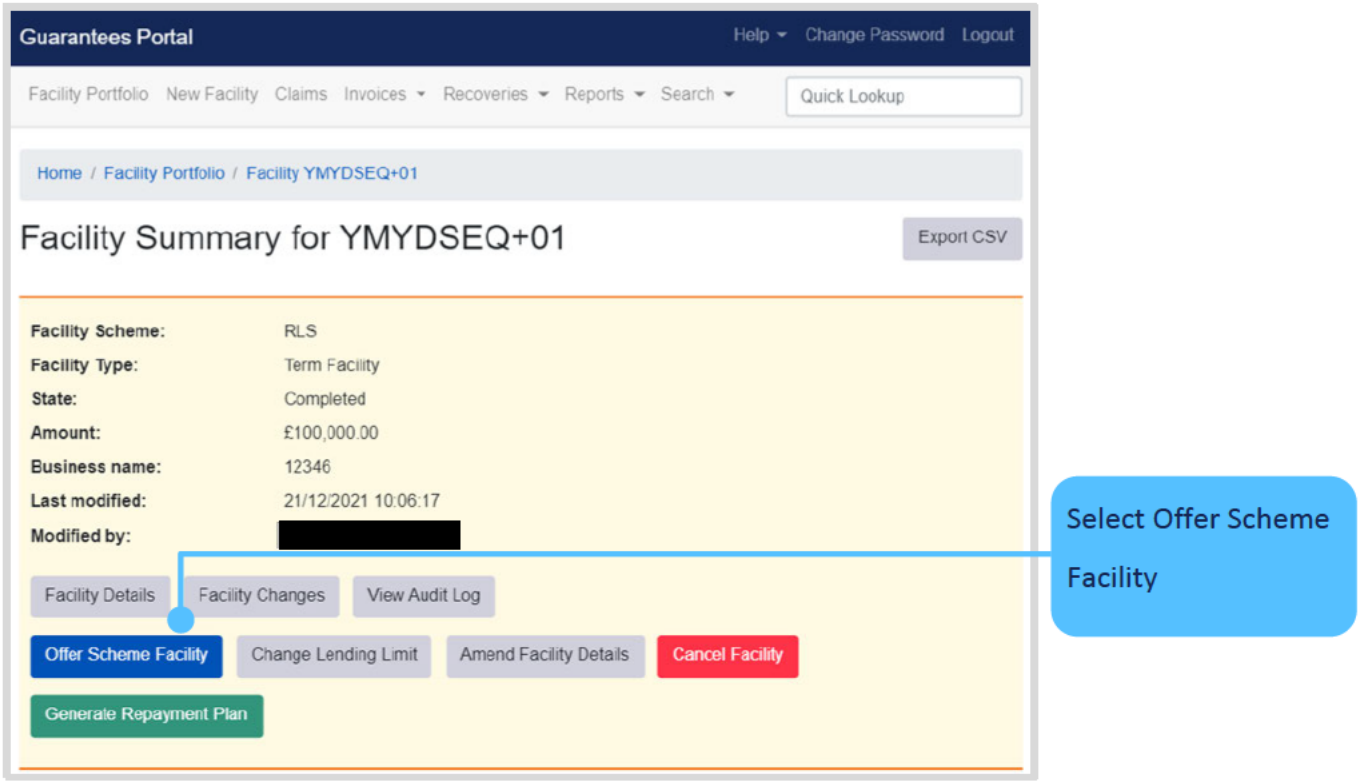
Action	Details	Link
Facility Details	To view details of the Facility.	
Facility Changes	To view any changes that have been made to the Facility.	
View Audit Log	To view audit details specific to the Facility.	
Offer Scheme Facility	To offer the RLS Facility. This should be done within 10 business days of issuing the offer documentation.	9.2 Offer Scheme Facility
Change Lending Limit	To change the Lending Limit to which a Facility belongs.	9.3 Changing Lending Limits
Amend Facility Details	To change any facility details without having to rekey all the Borrower's information from the beginning.	9.4 Cancel Facility
Cancel Facility	To cancel the Facility. Entries not amended for 6 months will be automatically removed.	9.5 Cancel Facility

9.0 Actions After Complete

9.2 Facility Summary for Complete Facility

Select ‘Offer Scheme Facility’ from the ‘Facility Summary’ screen as shown in screenshot 9.2.

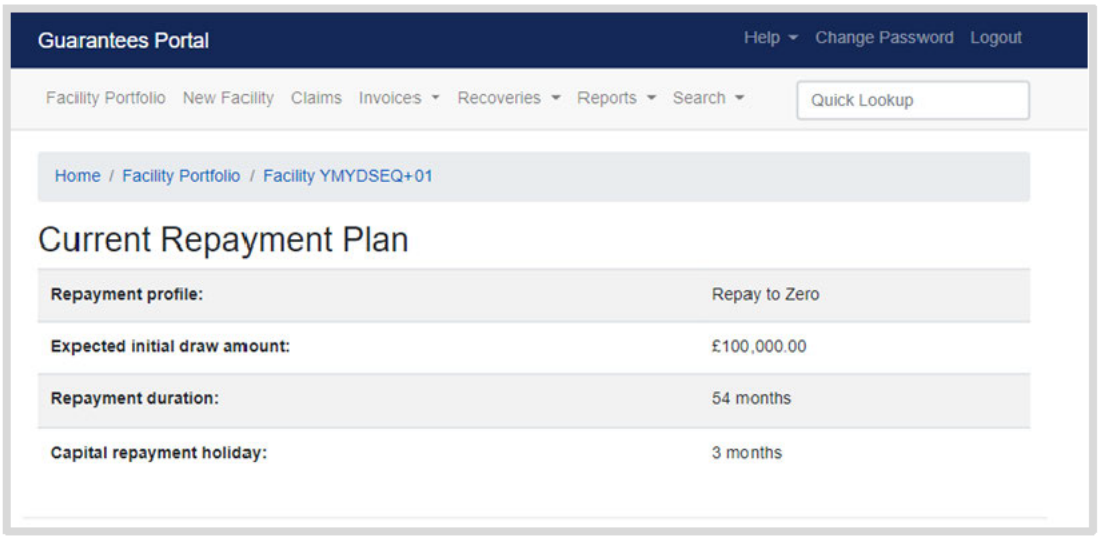
Guarantees Portal Screen 9.2: Facility Summary for Complete Facility



9.0 Actions After Complete

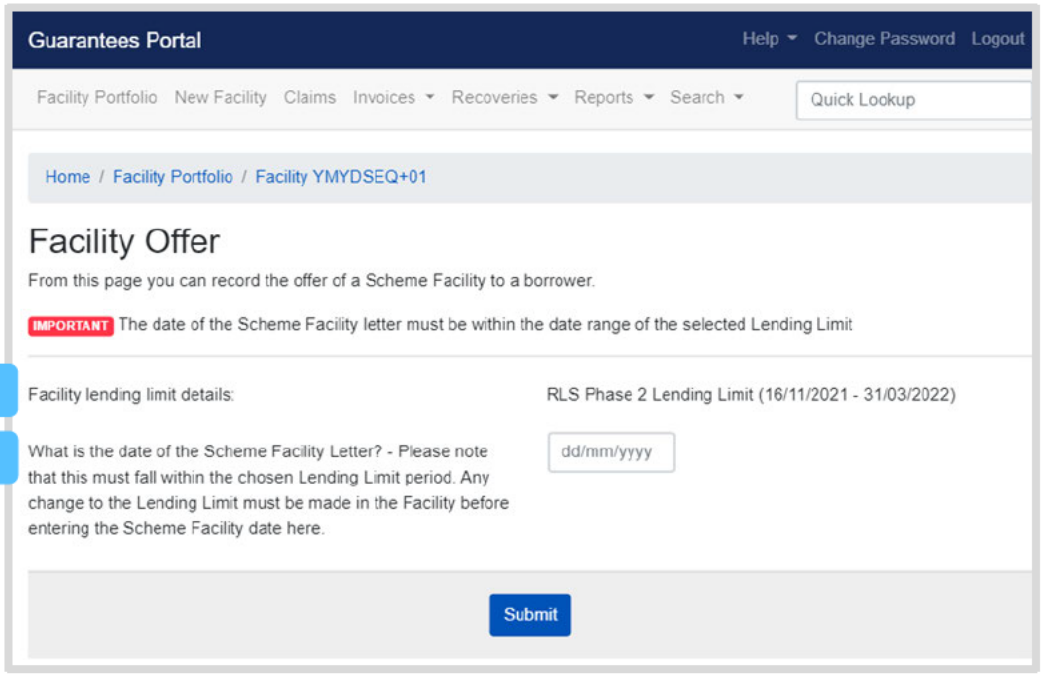
The ‘Current Repayment Plan’ screen will be shown as in screenshot 9.2.1.

Guarantees Portal Screen 9.2.1: Current Repayment Plan



The ‘Offer Scheme Facility’ screen will be shown as in screenshot 9.2.2.

Guarantees Portal Screen 9.2.2: Offer Scheme Facility



9.0 Actions After Complete

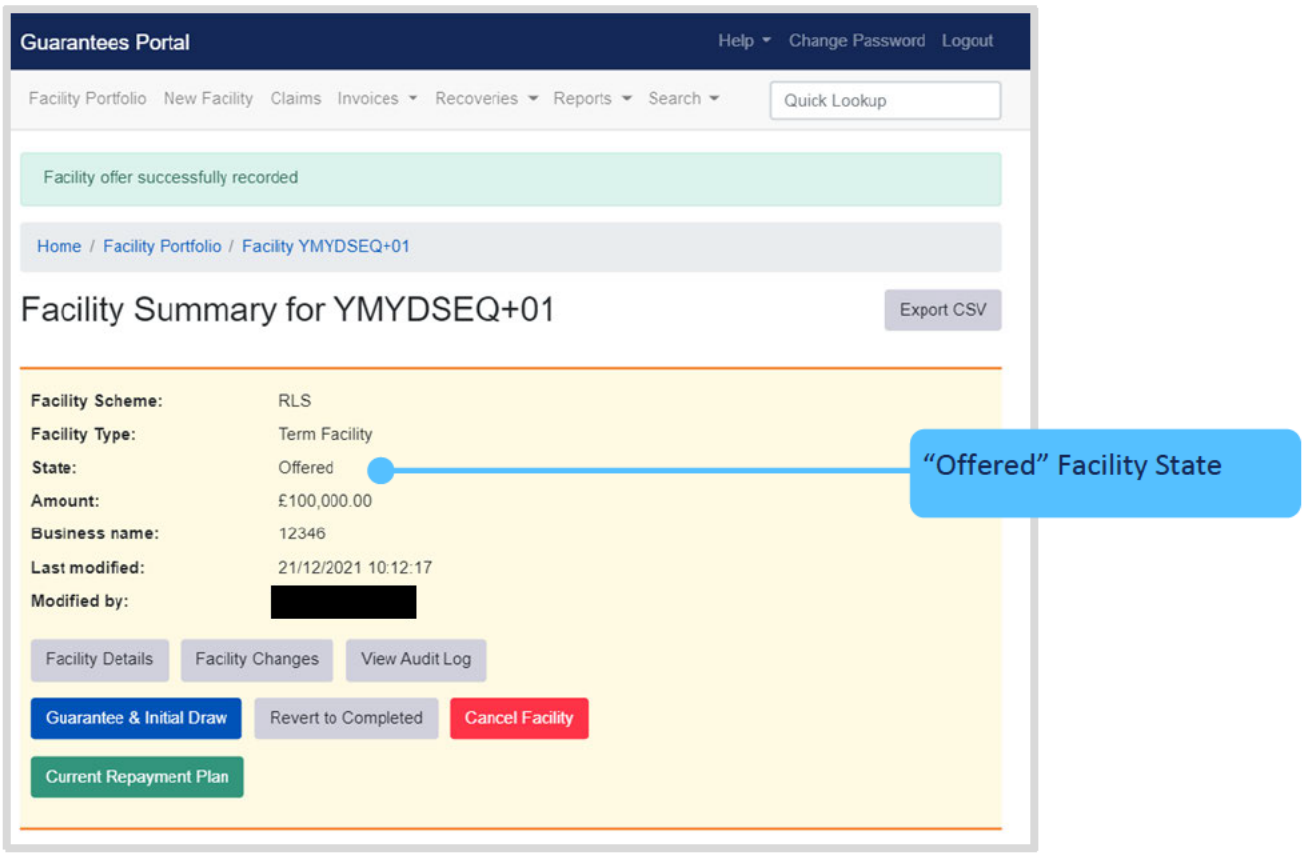
The following must be completed:

Question Number in 9.2.2	Question	Required Input	Comments
1	Facility lending limit details:	None	Prefilled from Facility Entry.
2	What is the date of the Scheme Facility Letter? (dd/mm/yyyy) – Please note that this must fall within the chosen Lending Limit period. Any change to the Lending Limit must be made in Facility Entry before entering the Scheme Facility date here.	Date in format dd/mm/yyyy	This must fall within the chosen Lending Limit period. If the offer date is outside the lending limit period – the Facility should be cancelled and re-entered (acquiring a new reference).

9.0 Actions After Complete

Once submitted, the Guarantees Portal will confirm that the RLS Facility has been 'Offered' as shown in screenshot 9.2.3.

Guarantees Portal 9.2.3: Facility Offered



9.0 Actions After Complete

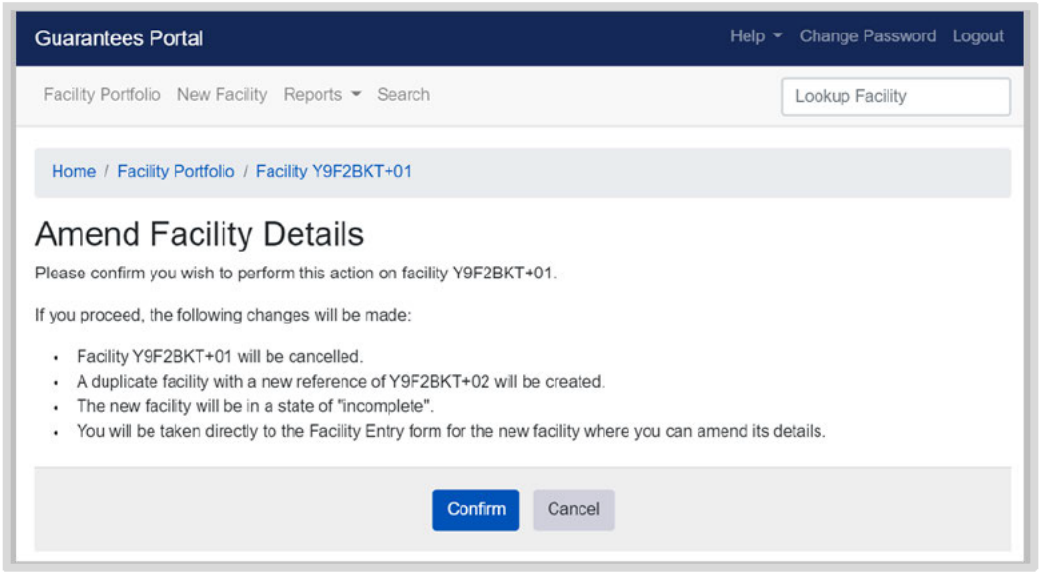
9.3 Change Lending Limit

Towards the end of the Scheme year a Lender may begin entering a Facility before the following RLS Phase is available.

If a Facility has been keyed in before 31 December and is then offered after 31 December, Lenders will need to cancel the Facility and key in a new one. They will need to confirm the Facility meets the RLS extension (Phase 2) eligibility criteria.

9.4 Amend Facility Details

This enables a Lender to Amend the Facility information input into the Guarantees Portal without having to start the whole process from the beginning. The Lender will be asked to confirm that this is what they want to do and advise then that the suffix to the RLS Reference Number will be increased by 1 e.g. if the RLS Reference Number was BGH67HJ+01 it will become BGH67HJ+02.



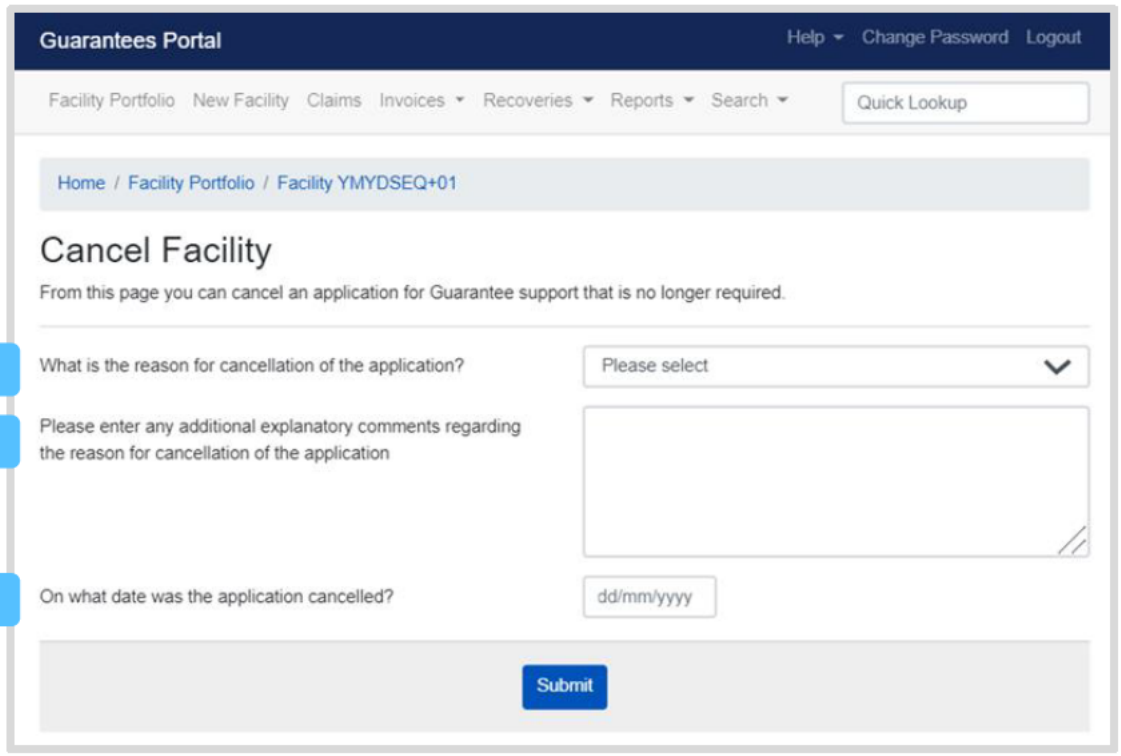
9.0 Actions After Complete

9.5 Cancel Facility

A Facility can only be cancelled if in the following states:

- Eligible
- Incomplete
- Complete
- Offered

Guarantees Portal Screen 9.5: Cancel Facility



9.0 Actions After Complete

Question Number	Question	Required Input	Comments
1	What is the reason for cancellation of the application? DROP DOWN MENU Borrower does not require loan Lender credit rejected Alternative loan processed Other	Select appropriate reason	Use the most appropriate reason.
2	Enter additional explanatory comments regarding the reason for cancellation of the application.	Free format	Add any comments as required – comments are mandatory.
3	On what date was the application cancelled?	Date in the format dd/mm/yyyy	The date in the Lender's records when the decision not to proceed was made/notified.

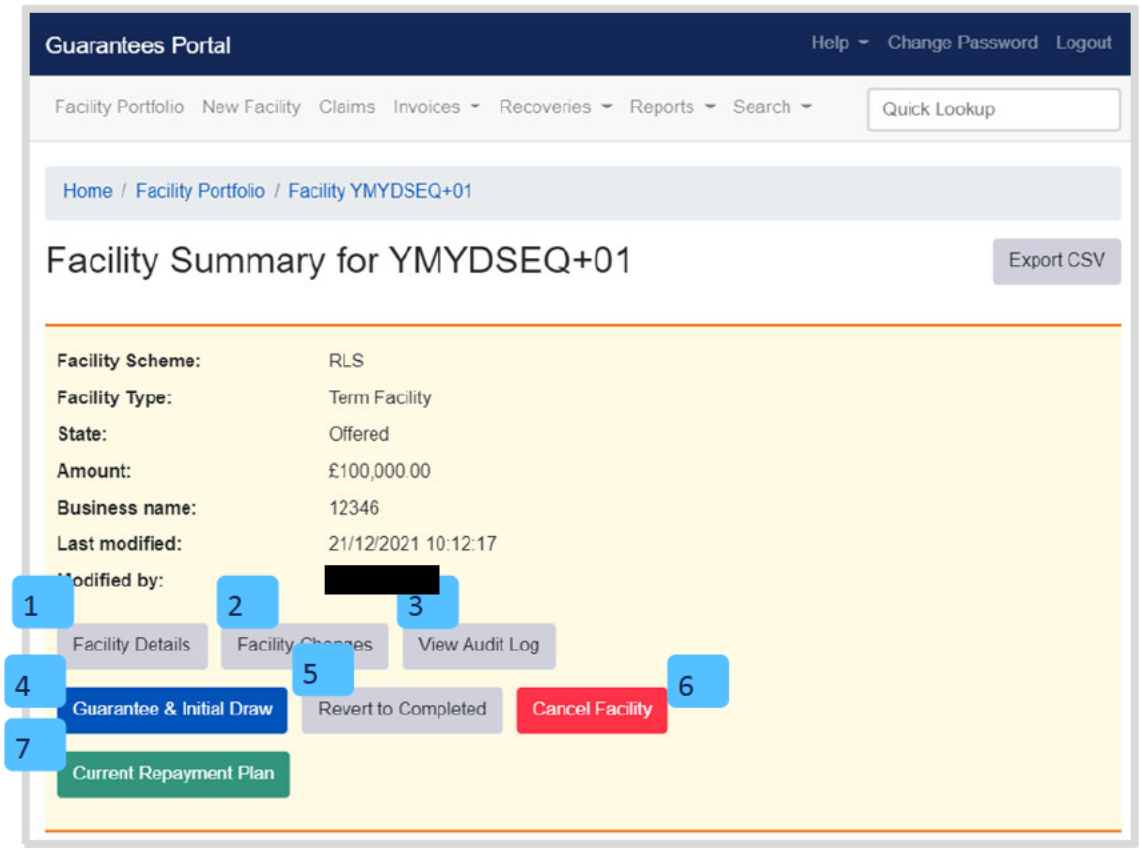
The Guarantees Portal will then confirm that the Facility is cancelled, and the state will be updated to 'Cancelled' on the 'Facility Summary' screen.

10.0 Actions After Offered

10.1 Actions Available

If the facility is in the 'Offered' state, then the 'Facility Summary' will show eight possible options:

Guarantees Portal Screen 10.1: Loan Summary for Offered Facility



10.0 Actions After Offered

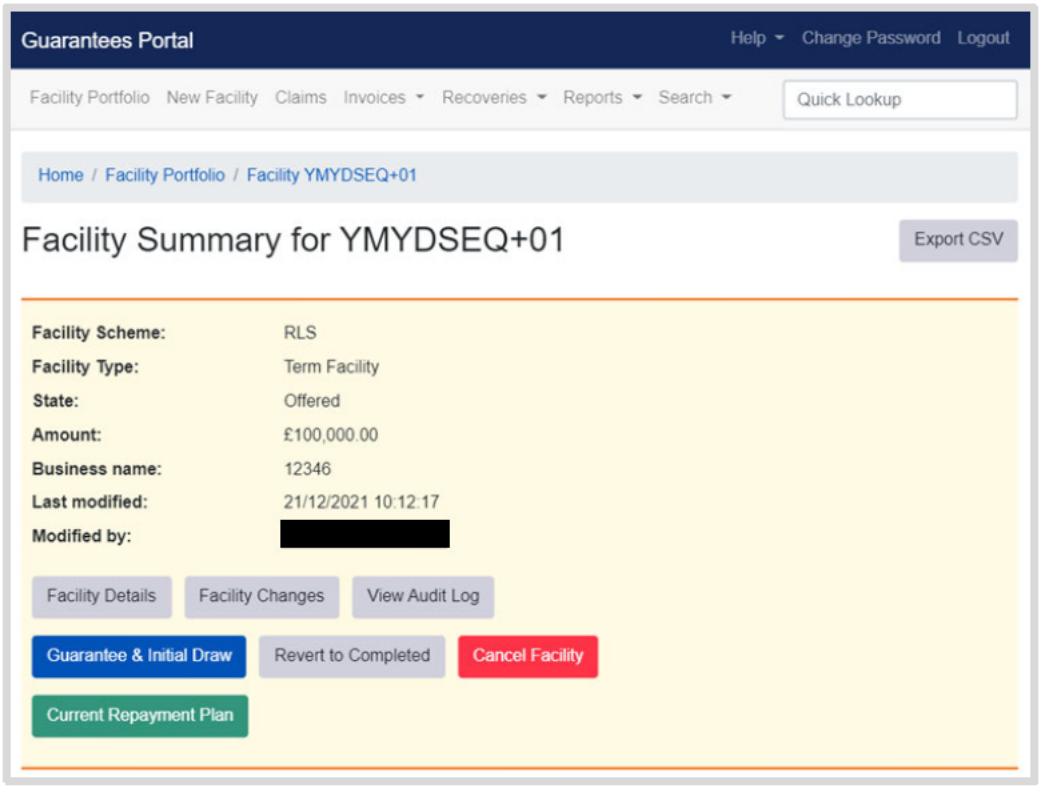
#	Action	Details	Link
1	Facility Details	To view details of the facility.	
2	Facility Changes	To view any changes that have been made to the facility.	
3	View Audit Log	To view audit details specific to the facility.	
4	Guarantee and Initial Draw	Advise of drawdown of the facility within 10 business days of actual drawdown.	10.2 Guarantee and Initial Draw
5	Revert to Completed	To enable a facility to be amended without having to rekey all the facility details. It will amend the suffix to the reference number.	
6	Cancel Facility	To cancel the Facility. Note that the Web Portal will automatically delete any entry which has not been progressed within 6 months.	
7	View Repayment Plan	View the Repayment Plan for printing.	

10.0 Actions After Offered

10.2 Loan Summary for Offered Facility

From the 'Facility Summary' screen in the 'Offered' state, select 'Guarantee and Initial Draw' as shown in screenshot 10.2. This will display the 'Guarantee and Initial Draw' screen.

Guarantees Portal Screen 10.2: Loan Summary for Offered Facility

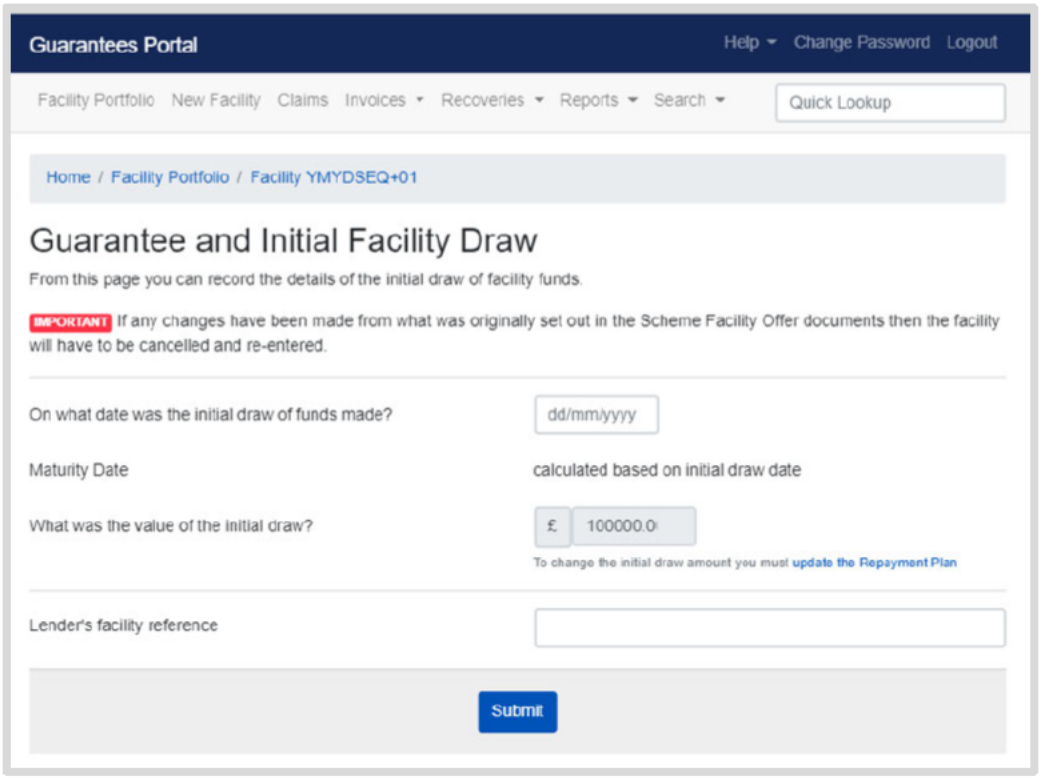


11.0 Actions After Guaranteed

11.1 Summary of Available Options

Screenshot 11.1.1: Guarantee and Initial Draw shows the seven available options for a guaranteed facility.

Guarantees Portal Screen 11.1.1: Guarantee and Initial Draw



11.0 Actions After Guaranteed

#	Option	Details	Chapter reference
1	Facility Details	To view details of the facility including the Eligibility Check, Facility Entry, Offer of Scheme Facility and the Guarantee and Initial Drawdown.	n/a
2	Facility Changes	To view all changes that have been made to the Facility from initial drawdown.	n/a
3	View Audit Log	To view audit record specific to the Facility.	n/a
4	Change Amount or Terms	Adjust term, record a lump sum repayment or adjust repayment frequency.	11.2 Change amount or Terms
5	Repay Facility	Record the date a facility was repaid.	n/a
6	Data Correction	Correct facility information including the business name, registration number and other generic fields.	11.4
7	Current Repayment Plan	Generates the Current Repayment Plan for printing.	n/a

11.0 Actions After Guaranteed

11.2 Change Amount or Terms

This option is available for facilities in the ‘Guaranteed’ and ‘Lender Demand’ states. The ‘Change Amount or Terms’ option from the ‘Facility Summary’ screen will allow a Lender to amend:

- Capital repayment holidays
- Extend or reduce the facility term
- Lump Sum Repayment
- Repayment frequency
- Repayment profile
- Reprofile draws.

11.0 Actions After Guaranteed

11.3 Data Correction

Data Correction enables Facilities to be amended where information has been entered incorrectly. This functionality should only be used in exceptional circumstances. All Users now have access to this functionality – so it is dependent on each Lender to monitor how often this functionality is being used. If it is being used extensively, Lenders may need to investigate the reasons why.

This option is available for Facilities in the ‘Guaranteed’ and ‘Lender Demand’ states. The ‘Data Correction’ option from the ‘Facility Summary’ screen will allow a Lender to change:

- Annual Effective Rate
- Bank of England Funding
- Business name
- Facility Reason
- Generic fields
- Initial Draw Date
- Legal Form and Company registration
- Lender reference
- Northern Ireland Protocol
- Offer date
- Postcode
- SIC Code
- Sort code
- Sub Lender

11.0 Actions After Guaranteed

- Suspected Fraud Reason
- Trading date
- Trading name

This function should only be used to correct data input errors.

Select ‘Data Correction’ from the ‘Facility Summary’ screen. Input the correct data as required and submit. Details of the amendments can be checked via the ‘Loan Details’ screen.

The Guarantees Portal does not confirm what changes have been made.

12.0 Transferring RLS Facilities Between Lenders

An RLS Facility cannot be transferred or reassigned between Lenders. Therefore, should a Borrower wish to move their RLS Facility to a different Lender, a new RLS eligibility check would need to be undertaken. If the application is deemed to be eligible for RLS, the new Lender would complete the RLS application process as for any new Borrower (including inputting the original use of the funds as the purpose of the new RLS Facility being applied for and not 'Refinance') and follow the guidance in this Manual.

It is accepted that there will likely be a short delay between the date the new RLS Facility is drawn down and the original RLS Facility is repaid and therefore it is acceptable for both RLS Facilities to be outstanding for a short period of time whilst refinance of the original RLS Facility takes place.

A Lender should follow their normal process for repayment of an RLS Facility with another Lender. However, it is entirely at the Lender's own risk should they allow the Borrower to drawdown a new RLS Facility to repay the existing RLS Facility(ies) without putting any safeguards in place to ensure that it/they are repaid.

Guarantees Portal Process for Lender A

On receipt of the funds from Lender B the Facility should be updated to 'Repaid'.

Guarantees Portal Process for Lender B

Each case should be entered as a new application and processed through to 'Guaranteed' in the usual manner. At Facility Entry, Lenders should input the following three pieces of information in the Lender specific information field:

- The word "Transfer"
- The RLS loan reference (seven character alphanumeric) of the Facility previously provided by Lender A
- The name of Lender A

13.0 Facility Administration

13.1 Facility Summary Details

In all Facility states, the 'Facility Summary' screen will show three available 'Details' options:

Action	Details
View Audit Log	Details of the User who has input/amended the Facility.
View Facility Details	Details of the Facility that have been input.
View Facility Changes	Details of any changes made to the Facility.

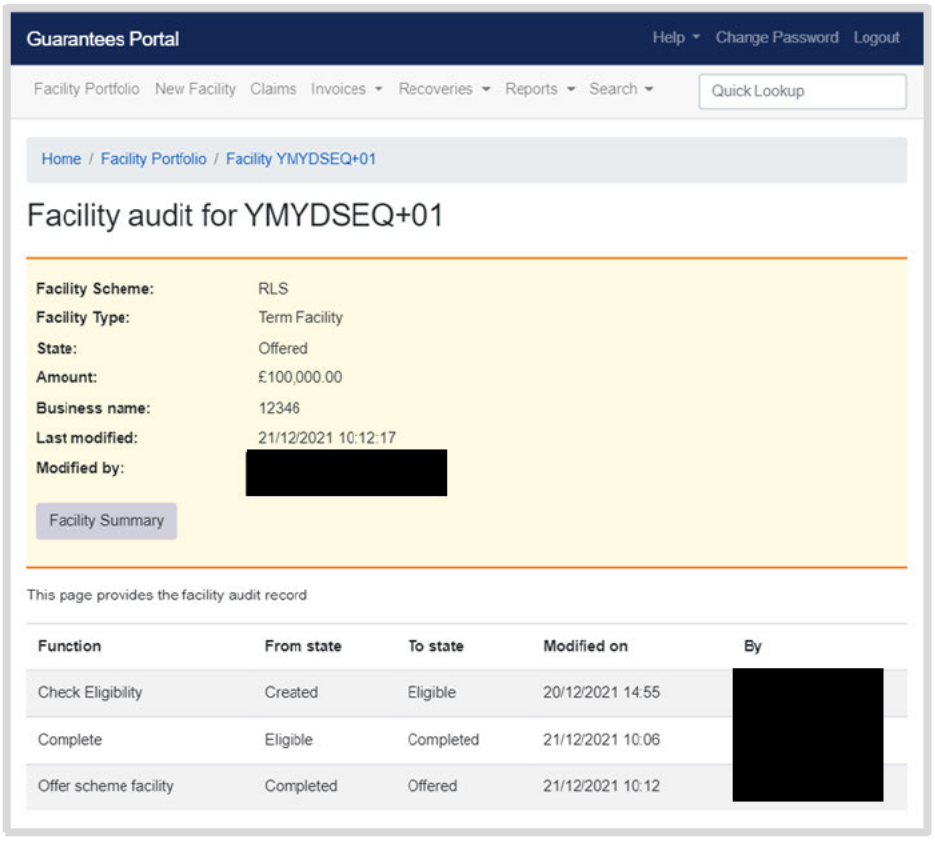
13.1.1 View Audit Log

This will show an Audit Log of which User amended the state of a Facility. The state change and date/time are shown alongside the User's name.

13.0 Facility Administration

From the ‘Facility Summary’ screen, select ‘View Audit Log’ and the ‘Audit Log’ screen will be displayed as shown in screenshot 13.1.1. The Audit Log can be printed (see 6.5 Printing Documents).

Guarantees Portal Screen 13.1.1: Audit Log



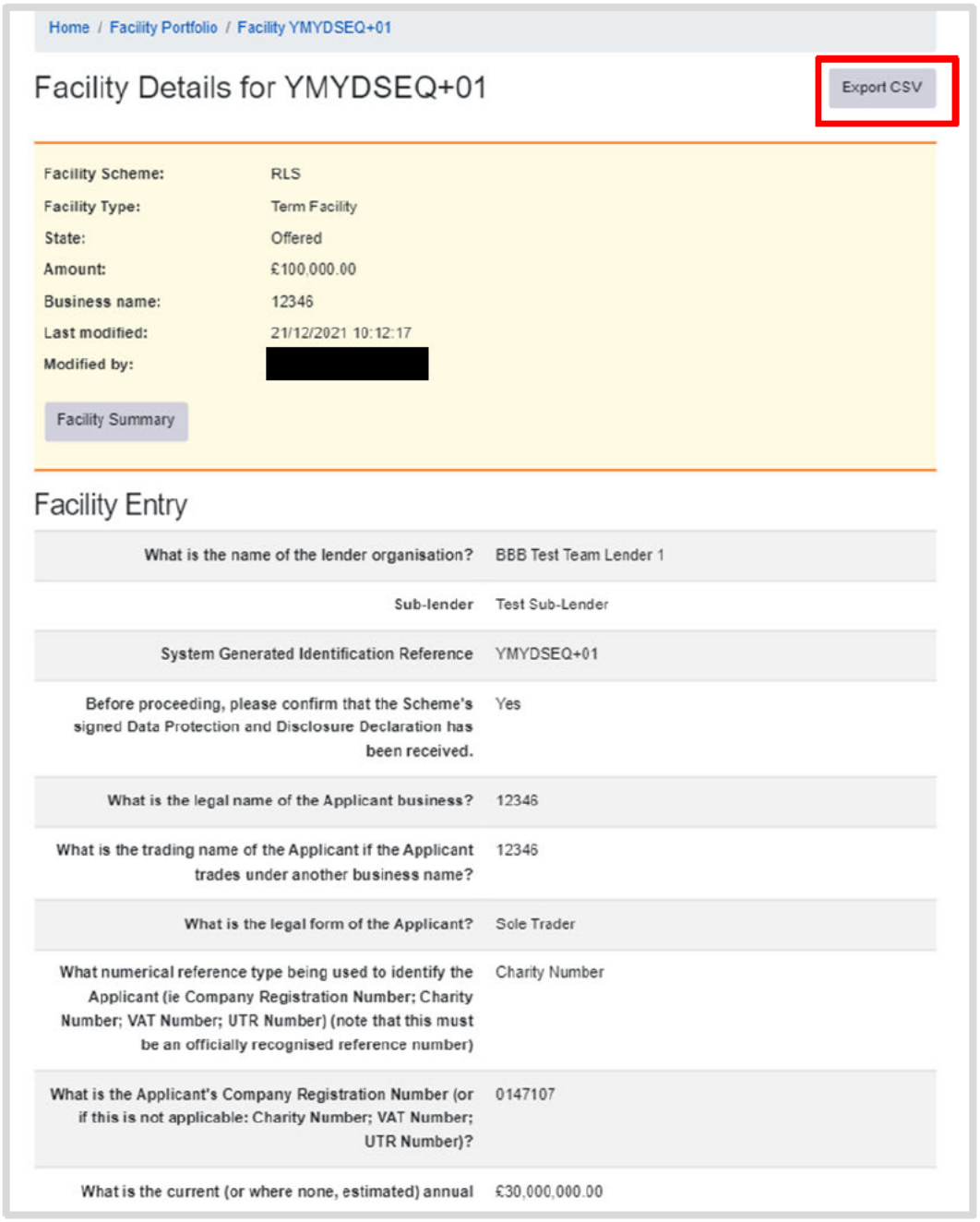
13.1.2 View Facility Details

This screen summarises all the recorded details for a Facility. The ‘Facility Detail’ screen will display the information input for a facility ‘up to and including’ the current state. It will also display the time/date & User who created and last modified the Facility.

13.0 Facility Administration

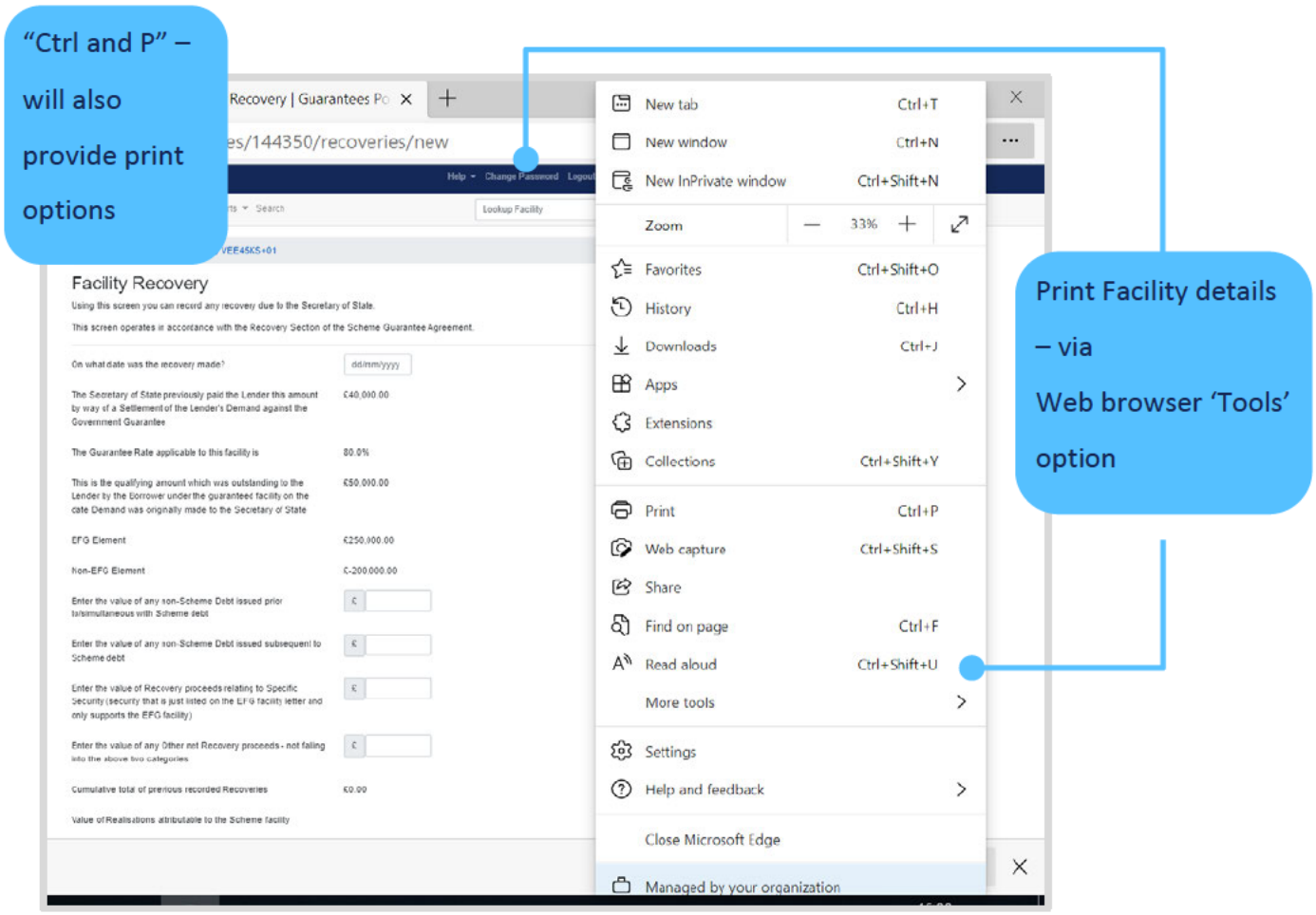
From the 'Facility Summary' screen, select 'View Facility Details' and the 'Facility Details' screen will be displayed as shown in screenshot 13.1.2. The 'Facility Details' can be exported as a csv file or printed.

Guarantees Portal Screen 13.1.2: Facility Details



13.0 Facility Administration

Printing Facility Details:



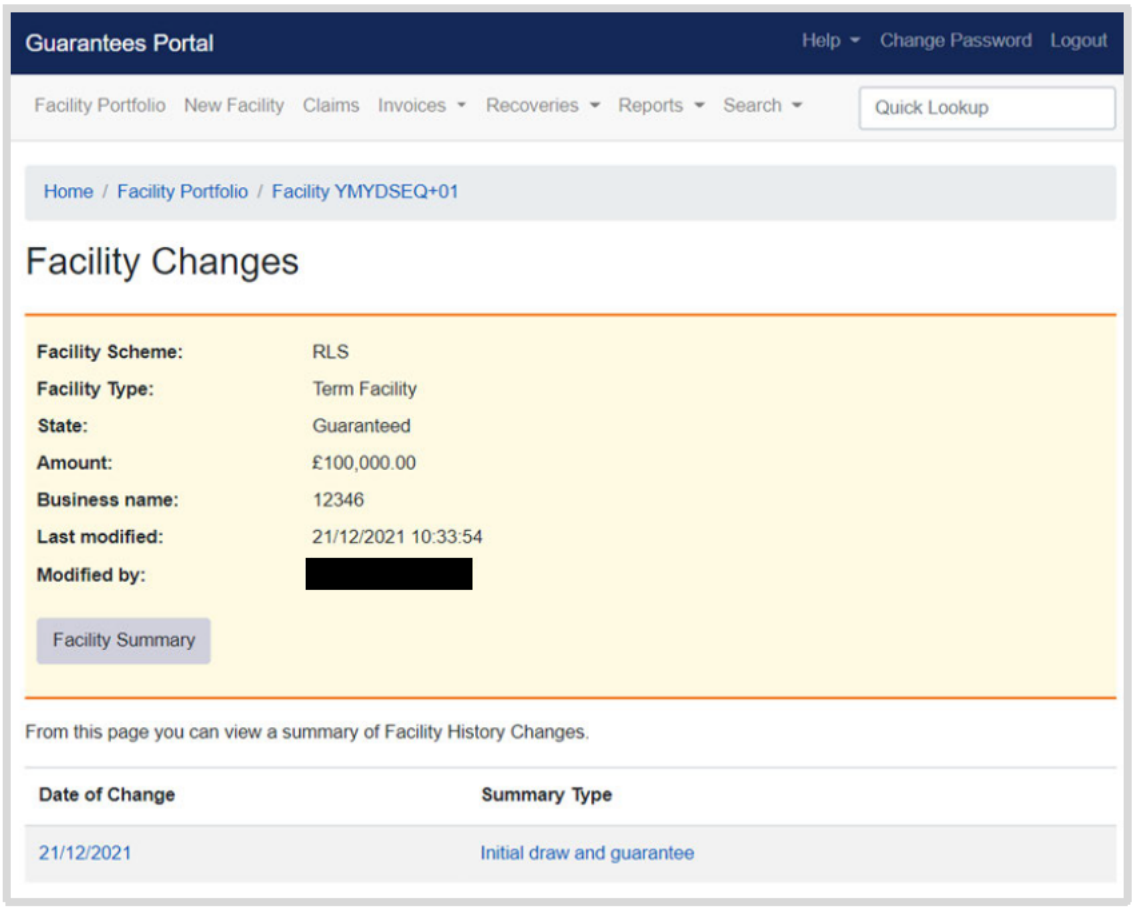
13.0 Facility Administration

13.1.3 View Facility Changes

This screen shows any changes made to a Facility using the 'Data Correction' (see 11.3 Data Correction or "Change Facility or Terms" functions).

From the 'Facility Summary' select 'View Facility Changes' and the 'Facility Changes' screen will be displayed as shown in screenshot 13.1.3. This provides a summary of the changes made to the Facility.

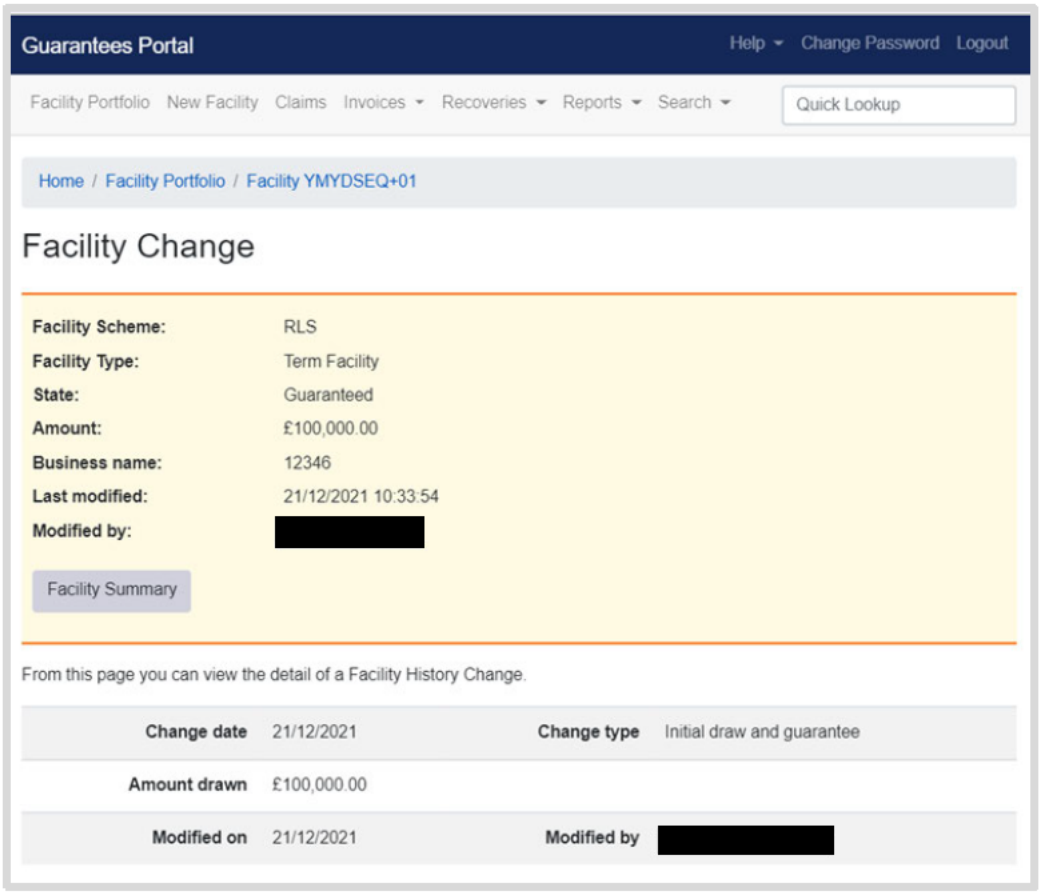
Guarantees Portal Screen 13.1.3: Facility Changes



13.0 Facility Administration

To view the changes made, click on the 'Summary Type'. This will display the 'Facility Change' screen which will show the change(s) made and the User who made the change (Screenshot 13.1.4). The Facility Change details can be printed (See earlier).

Guarantees Portal Screen 13.1.4: Loan Changes



13.0 Facility Administration

13.2 Report and Audit Functions

13.2.1 Generate Facility Report

This function allows a report of Facilities within a Lender's Portfolio to be created based on chosen criteria. The reports can be downloaded in a format that can be saved and viewed in Excel.

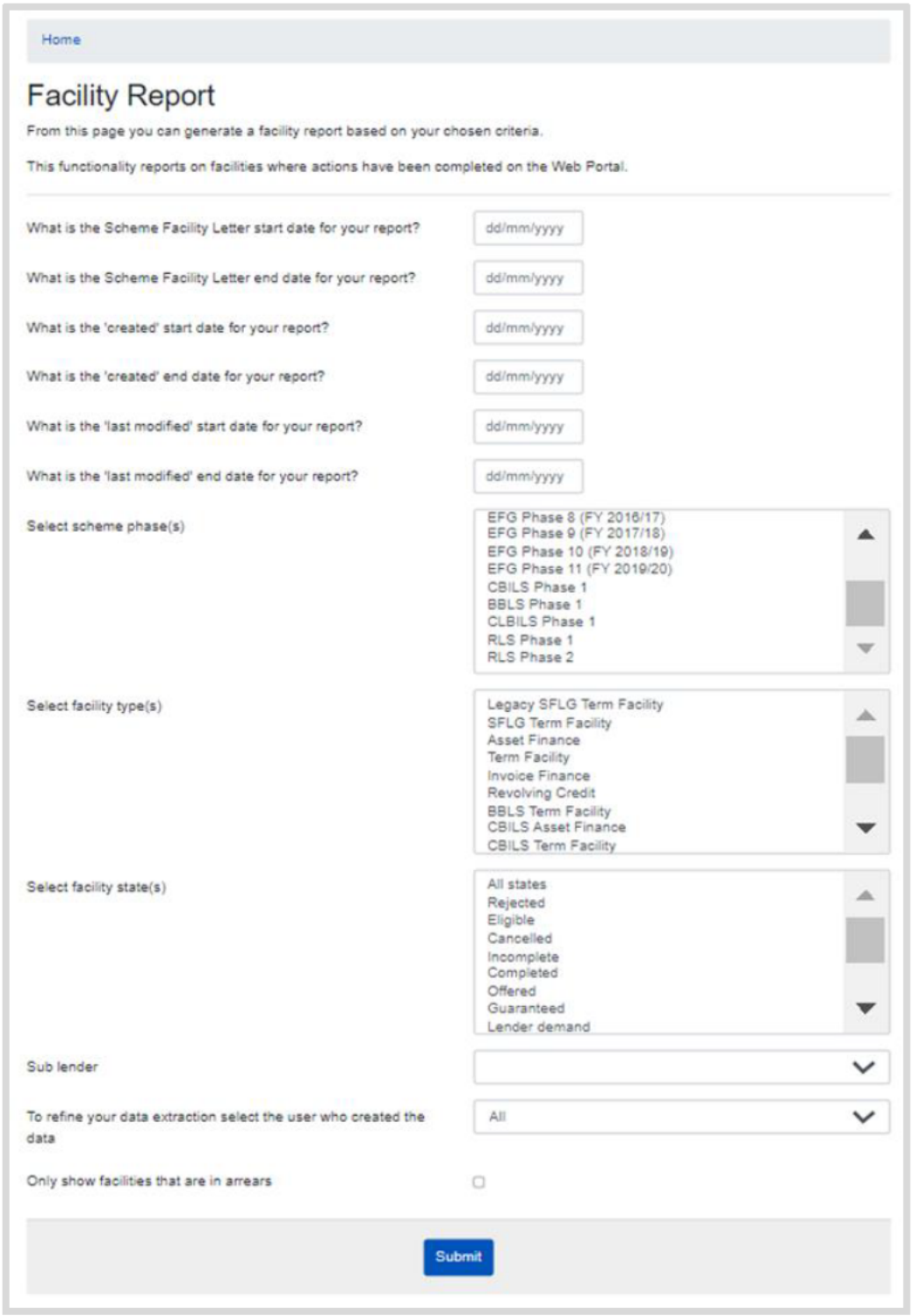
Select 'Generate Facility Report' from the 'Reports' dropdown on the navigation bar. This will display the 'Facility Report' page as shown in screenshot 13.2.1.

The search can be narrowed using one or more of the following parameters:

- Scheme Facility Letter Date – Start and End date
- Created Date – Start and End date
- Last Modified Date – Start and End date
- Scheme Phase – Note for RLS this should be 'RLS Phase 1' or 'RLS Phase 2'
- Facility Type
- Facility State – Select Facility state (several states can be selected – CTRL and 'click')
- Sub Lender – if applicable
- User (who created the data) – Select User
- Facilities that are currently in arrears

13.0 Facility Administration

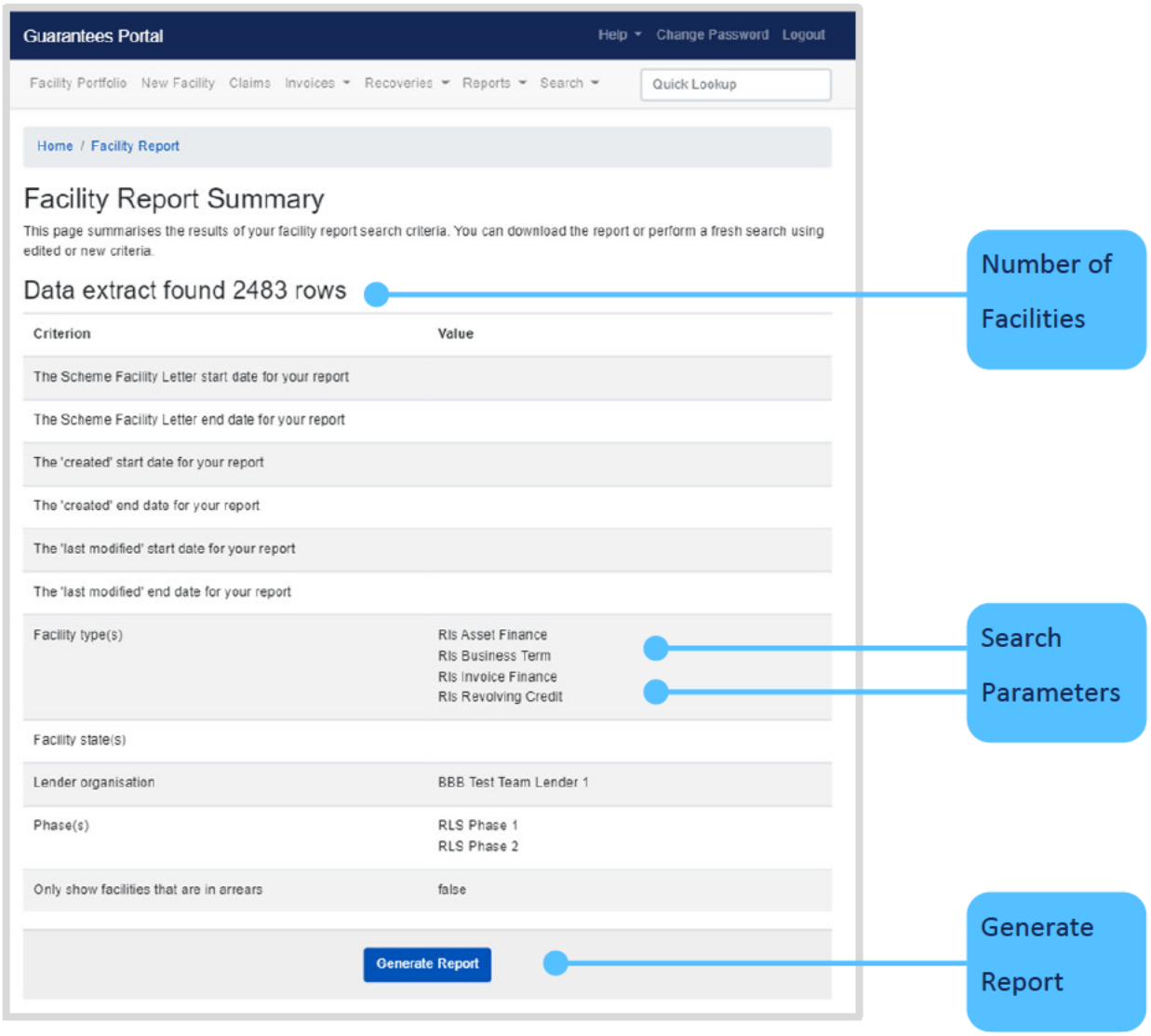
Guarantees Portal Screen 13.2.1: Facility Report



13.0 Facility Administration

Once the required parameters have been entered, the User must click on the 'Submit' button. This will display a summary/number of the Facilities that match the parameters of the search as shown in screenshot 13.2.2.

Guarantees Portal Screen 13.2.2: Facility Report Summary



Once a report has been generated an email will be sent to the requestor with a link to download the report. Additionally, a Lender can view the status of requested reports and/or download them, via the 'View all my Current Reports' page under the Reports tab on the navigation bar. Generated reports will show here for 3 days.

Reports generated by the Guarantees Portal can be downloaded by clicking on 'Download Report'.

13.0 Facility Administration

This can either be opened by selecting ‘Open’ or ‘saved’/‘Save as’ a .csv file.
(See 6.6 Download a ‘Facility Report’).

The extract can then be reviewed utilising Excel and if necessary, saved again if necessary, to an appropriate Excel version (depending on what version the User has access to).

To edit the search criteria the User must re-generate the report.

14.0 Administrator Role

14.1 Role Summary

Each Lender will have at least one system Administrator who has the ability to create and maintain End User accounts – and designate ‘Experts’

Administrators do not have the ability to use any other part of the Guarantees Portal functionality. If an Administrator requires access to other parts of the system (i.e. to input RLS Facilities or to produce reports) they must set themselves up as an End User (see 14.4 Manage Lender Users).

It is an important security consideration that Administrators are chosen carefully by the Lender and that numbers are kept as low as possible to allow tight controls on the ability to create User accounts/Experts.

14.2 Administrator Creation

To add an Administrator(s) the organisation should contact BBB with the details of the person(s) nominated to be set up as an Administrator. This information should include the individuals name and email address. The email account cannot be a team account or a generic one – it must be the individual’s work email address.

BBB will set up the Administrator on the Guarantees Portal.

The automated email will contain:

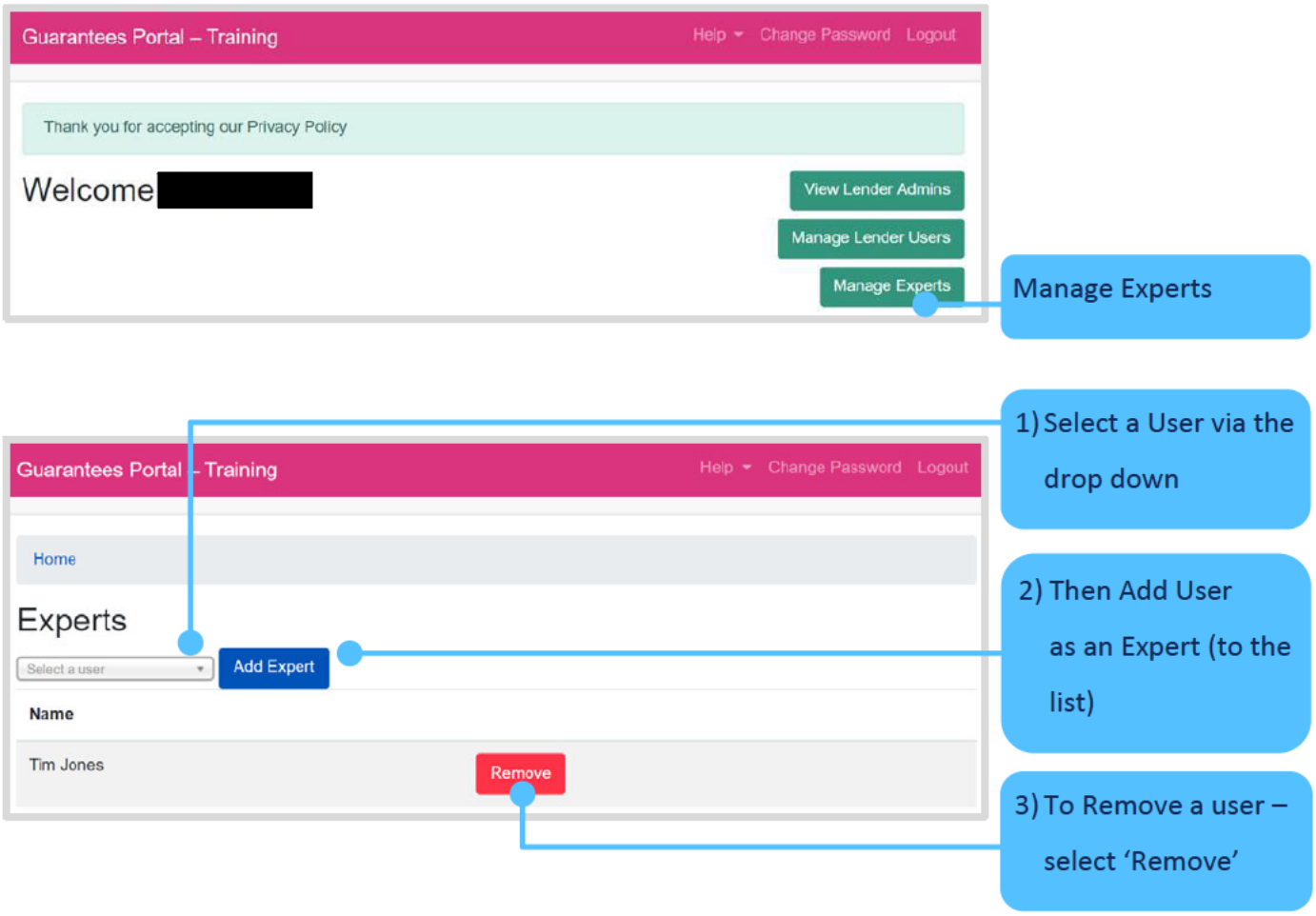
- A Username and
- A link – so that the Administrator can establish their unique password.

14.0 Administrator Role

14.3 Manage 'Experts'

Within the system, the Lender Administrator can assign individuals as 'Experts' (select Manage Experts (see screenshot 14.3)). Any queries made via the system's 'Help'/'Ask an Expert' option – will ensure that the appropriate query is directed to these 'Experts'. Queries by the Experts will be directed to BBB via the 'Ask BBB' option (an option that is only available to an 'Expert').

Guarantees Portal Screens 14.3: Administrator Home Page/Experts

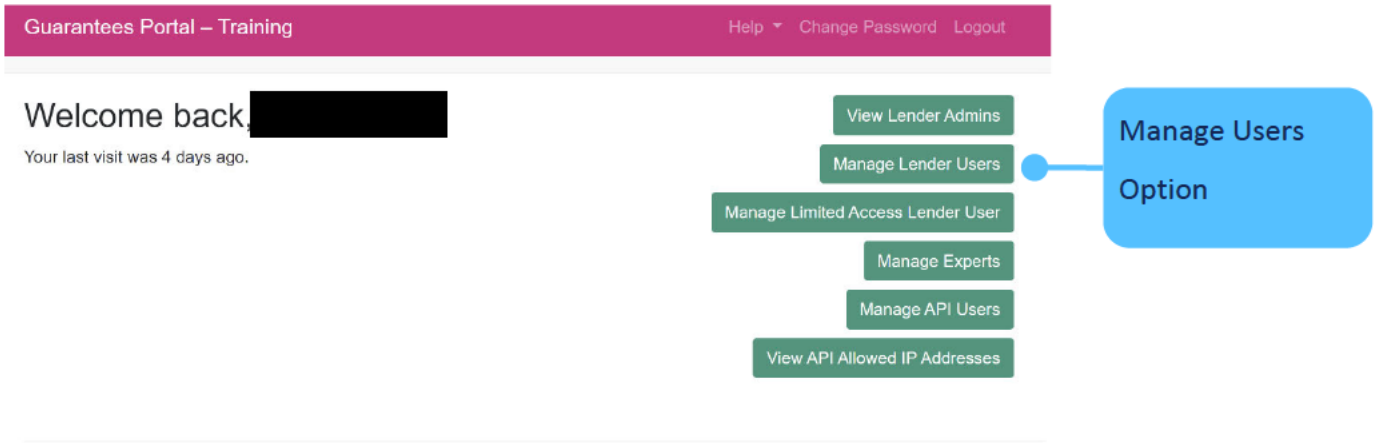


14.0 Administrator Role

14.4 Manage Lender Users

When an Administrator uses the Guarantees Portal, the Home Page is displayed as shown in screenshot 14.4. From the Home Page, the Administrator can manage Lender Users, Limited Access Lender Users and Expert Users. For API integrated Lenders, they can also manage API Users and view their allowed IP addresses.

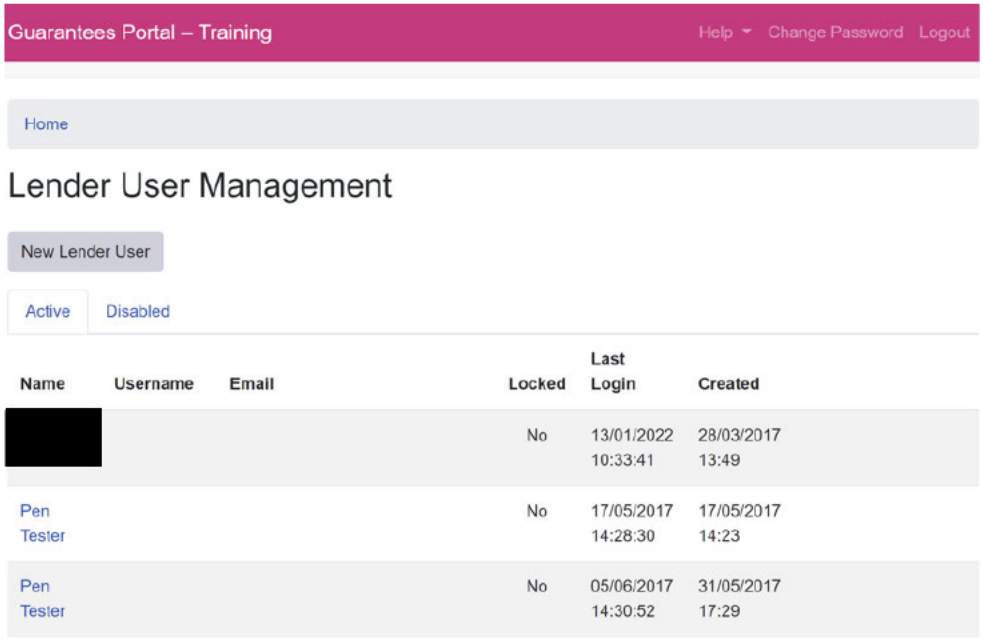
Guarantees Portal Screen 14.4: Administrator Home Page/Manage Users



Select the user type and this will provide a list of the organisation's current Users as shown in screenshot 14.4.1.

14.0 Administrator Role

Guarantees Portal Screen 14.4.1: Manage Lender Users/User Management
(Elements of the screen below have been removed i.e. Usernames and email addresses)

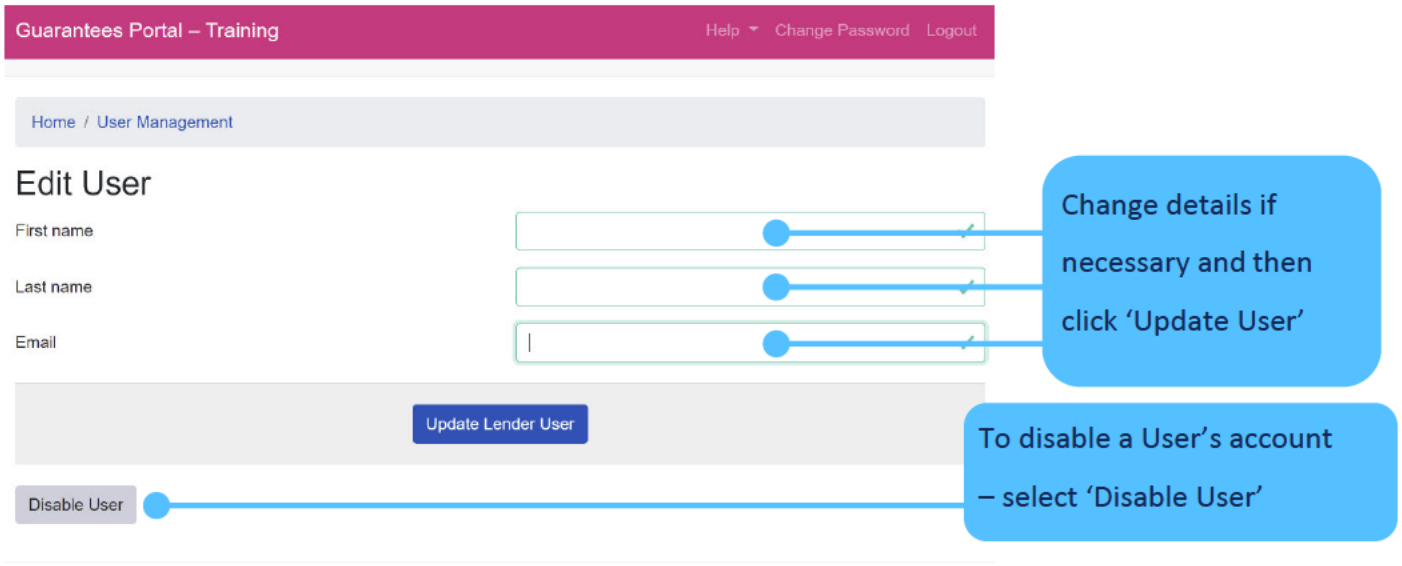


14.0 Administrator Role

The following actions are available from the “Manage Lender Users” screen:

Action	Details	Link
+ New User	Set up a new User on the system.	14.5 ‘+ New User’/ (Create a New Lender User)
Select existing User by moving the cursor over the Username until the cursor changes to a and ‘click.’	Amend the User’s details (see screenshot 14.4.2). This includes disabling/ removing users.	

Guarantees Portal Screen 14.4.2: Manage Users Details



14.0 Administrator Role

It is important that the email address is correct for all Users.

The 'Forgot Password'/password re-set function is resolved via the system and generates an automated email to the User's email account.

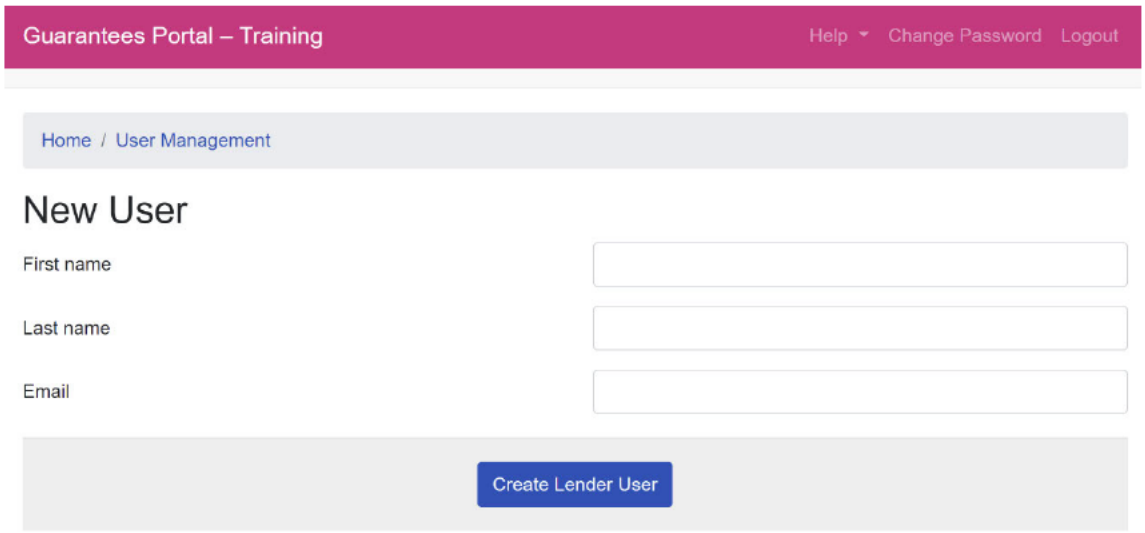
14.5 '+ New User'/(Create a New Lender User)

This function allows the Administrator to create a new (End) User on the Guarantees Portal.

Select '+ New User' from the 'Manage Lender Users' screen and the 'New User' screen will be displayed as shown in screenshot 14.5.

Guarantees Portal Screen 14.5: + New User/Create a Lender End User

The screenshot shows the screen for creating a new User where Lenders enter the name and email address.



The following information should be completed for the End User:

Field	Details
First Name	Enter the first name of the User.
Last Name	Enter the surname of the User.

14.0 Administrator Role

Field	Details
Email	Enter the proposed User's email address – this must not be a team email account, a generic account or a personal email account. It must be the individual's work email address.

14.0 Administrator Role

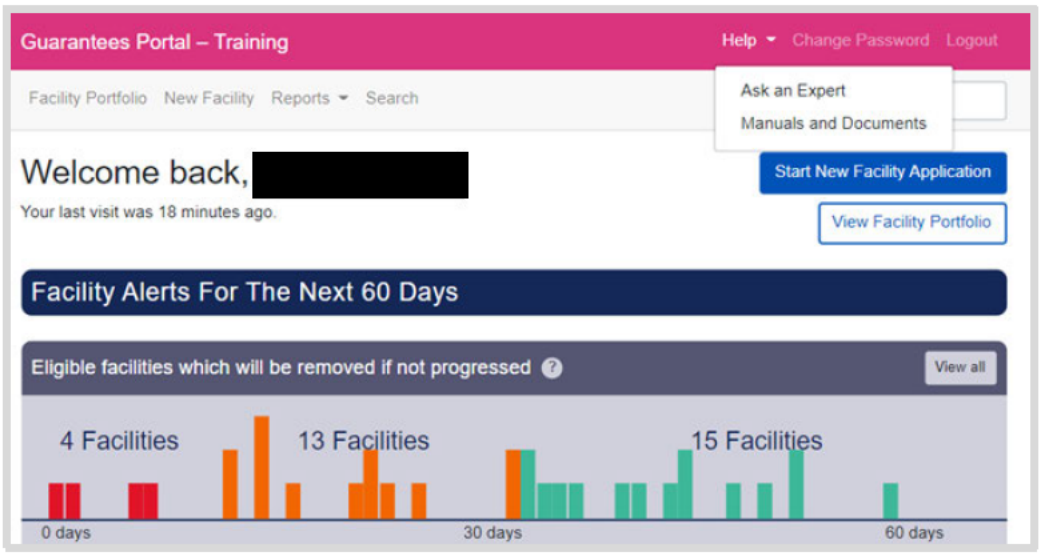
Once all the information has been entered, select ‘Create User’ to create the new End User. An email will be sent to the User with the following details:

- User Login ID and
- A link to establish their password.

The Administrator receives confirmation that instructions have been sent to the End User.

To get back to the list of End Users the Administrator can select ‘Back to Lender Users’ – or the “Recovery Loan Scheme” text to return to the Home Page or the ‘User Management’ option in blue text.

15.0 Help and Support



Behind the 'Help' option – there is the functionality to 'Ask an Expert' or for Admin Users 'Ask BBB' – see earlier.

Available to download from the Help tab are:

- Various Lender Manuals
- Principal Private Residence Declaration – RLS Term Loan Lender Manual Annex 10
- SIC Indices (2007)
- Various Guarantees Portal Manuals.

See 15.1 for how best to navigate the PDF SIC document/search for codes.

Queries to BBB should be via the 'Lenders Experts' via 'Ask an Expert'/'Ask BBB' process.

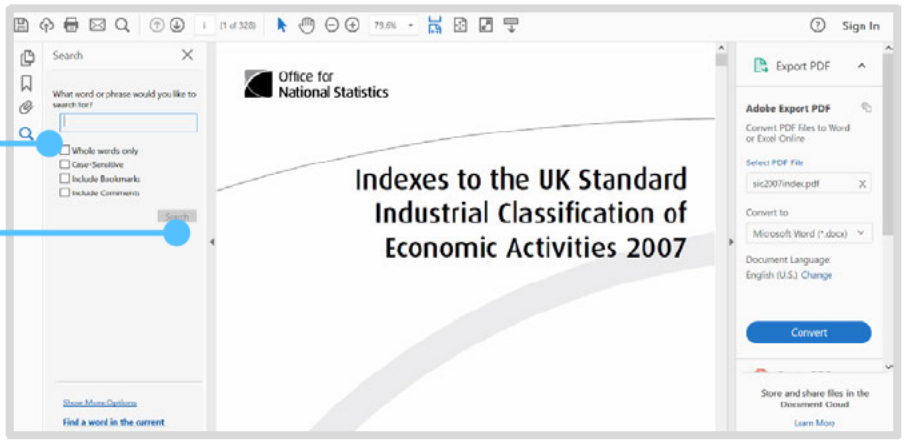
15.0 Help and Support

15.1 SIC 2007 Document

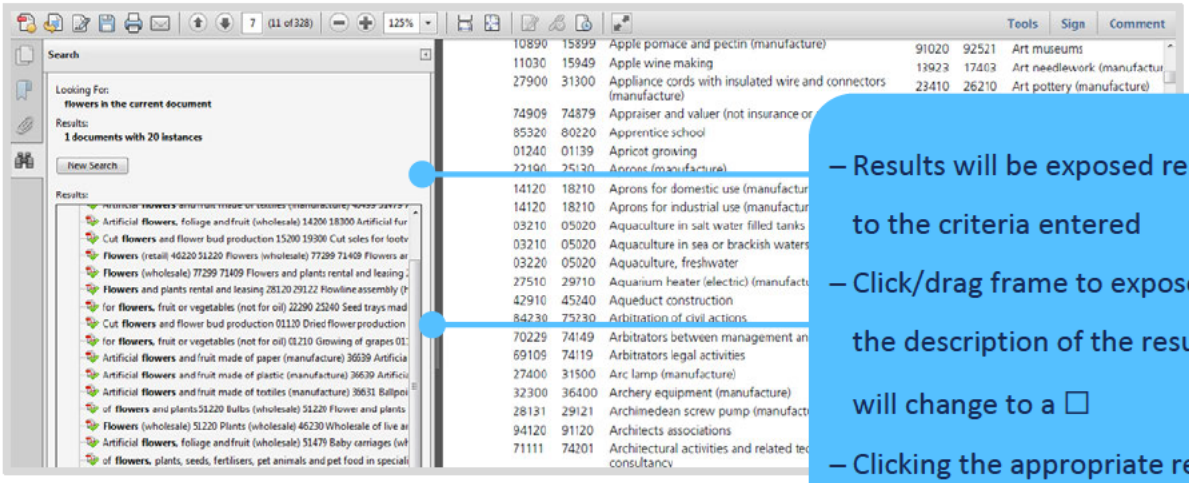
The full list of the 2007 SIC codes can be found behind the 'Help' option. The process of how to search the document is detailed below.

Exposes – Search column

– Select magnifying glass
– Enter code or text
– Click 'Search'
– Results will be exposed relative to the criteria entered (see below)



15.0 Help and Support



– Results will be exposed relative to the criteria entered

– Click/drag frame to expose the description of the results – cursor will change to a ☐

– Clicking the appropriate result will take the User to the point where the text/code appears in the document