Broker Hub

Product Definition

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Document Information

Change Record

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Document References

Document Name	Version	Date	Source
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Data Processing Agreement			

Document Approval

Approved By	Title	Date	Comments
Jayne Brayley	Legal		
Rowan Clayton	Chief Product Officer		
Jenny Chu	Chief Financial Officer		

Glossary

Term	Definition
Agentic Apply	Broker Hub's assisted case submission product. Product name is current at the date of issue and may be changed in a future release.
API	Application Programming Interface, a set of rules or protocols that enables software applications to communicate with each other.
AR	Appointed Representative, an intermediary firm authorised to conduct regulated activities under the responsibility of a Principal firm authorised by the Financial Conduct Authority.
AWS	Amazon Web Services, the cloud computing platform on which Broker Hub is hosted.
Broker	An individual mortgage intermediary authorised to conduct regulated mortgage business, acting on behalf of a Firm.
Broker Hub	Finova's cloud-hosted platform for FCA-registered UK mortgage intermediary firms, comprising the Status Hub and Agentic Apply products.
BrokerID	Finova's regulatory identity validation product, referenced by Broker Hub for the purpose of sign-up validation and otherwise outside the scope of this Product Definition.

Term	Definition
BTL	Buy to Let, a mortgage secured against a property intended to be let to tenants rather than occupied by the borrower.
DA	Directly Authorised, an intermediary firm holding its own authorisation from the Financial Conduct Authority.
DIP	Decision in Principle, an indicative lending statement issued by a lender based on preliminary borrower and property information.
DPA	Data Processing Agreement, the agreement governing the processing of personal data between Finova and the contracting Firm.
FCA	Financial Conduct Authority, the UK regulator responsible for the supervision of mortgage intermediation.
Finova Credits	The unit of consumption used within Broker Hub to meter chargeable activity.
Firm	An intermediary firm holding authorisation from the Financial Conduct Authority either as a Directly Authorised firm or acting under a Principal as an Appointed Representative.
FMA	Full Mortgage Application, the formal mortgage application submitted to a lender following a Decision in Principle.
FRN	Firm Reference Number, the unique reference assigned by the Financial Conduct Authority to an authorised firm.
IRN	Individual Reference Number, the unique reference assigned by the Financial Conduct Authority to an authorised individual.
Multi-DIP	The concurrent submission of a Decision in Principle to more than one lender from a single set of applicant, property, and loan requirement information.
PAYG	Pay-As-You-Go, a consumption-based commercial model in which chargeable activity is metered and billed on a per-use basis.
SLA	Service Level Agreement, a contractual definition of expected service levels, measurement, and remedies for non-performance.
Status Hub	Broker Hub's case status visibility product, providing brokers with case progression information sourced from Finova origination platforms.

Principal Contacts

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1. Platform Overview

Broker Hub is a multi-tenant, cloud-hosted software platform provided by Finova to Financial Conduct Authority (FCA) registered UK mortgage intermediary firms and their individual brokers. It provides brokers with a single environment in which to submit mortgage cases to a whole-of-market lender panel and to track the progress of those cases across their existing lender relationships.

Broker Hub is delivered on a freemium basis and comprises two functional products:

- **Agentic Apply**, a metered, assisted case submission product enabling delegated submission of new mortgage cases to lenders on the broker's behalf.
- **Status Hub**, a no-charge case visibility product providing broker-facing case progression information for cases held on Finova origination platforms.

The scope of Broker Hub, and the associated Service Level obligations, commercial terms, and conditions of use, are set out in the Broker Hub SaaS Agreement to which this Product Definition is a schedule.

2. Technical Architecture

2.1 Framework

Broker Hub is deployed as a modular, event-driven, multi-tenant web application. The Platform is accessed by end users via standard desktop and mobile browsers and requires no client-side installation.

2.2 Hosting and Scalability

Broker Hub is a cloud-hosted solution utilising Amazon Web Services (AWS). The architecture supports elastic scalability and is designed to maintain high availability in accordance with contracted Service Level Agreements.

2.3 Integration Surfaces

Broker Hub operates across the following integration surfaces:

- **Finova Origination Platforms**: event-based inbound ingestion of case progression information from Finova origination platforms, for the purpose of populating Status Hub.
- **Lender Portals**: outbound automated interaction with third-party lender broker portals, using broker-authorised credentials, for the purpose of executing Agentic Apply submissions.
- **Regulatory Identity Services**: outbound calls to Finova's BrokerID data services for the purpose of validating firm and individual regulatory identity during sign-up.
- **Payment Services**: outbound integration with a third-party payment gateway for the collection of consumption charges and any applicable subscription fees.
- **Messaging Services**: outbound integration with third-party electronic messaging and email delivery services for the purpose of issuing transactional notifications.

3. Functional Scope: Status Hub

Status Hub provides brokers with visibility of the current progression state of their mortgage cases across the Finova lender panel, without requiring the broker to log into individual lender portals.

3.1 Case Ingestion

Status Hub ingests case progression information from Finova origination platforms via a secure inbound interface. Status Hub coverage is limited to cases held on Finova origination platforms that have been enabled for Status Hub ingestion. Cases held on non-Finova lender systems, or on Finova origination platforms that have not been enabled for ingestion, are not visible in Status Hub.

3.2 Case Dashboard

The Case Dashboard presents each case at a summarised milestone level, comprising the following case progression states: Submitted, Under Review, Outcome Received, and Completing. A separate broker-attention flag identifies cases requiring broker action.

Case status information presented within Status Hub is derived from lender source systems. Status Hub is not a system of record. Where any discrepancy arises between Status Hub and a lender's system of record, the lender's system of record prevails.

3.3 Notifications

Status Hub issues transactional notifications to the broker on defined case progression events and broker-attention events, via configurable delivery channels. Notification delivery preferences are managed by the individual user.

4. Functional Scope: Agentic Apply

Agentic Apply is a metered, assisted case submission product that submits new mortgage cases on the broker's behalf to lenders on the Broker Hub lender panel.

4.1 Case Submission

Agentic Apply captures a single set of applicant, property, and loan requirement information, and executes case submission to the selected lender via that lender's broker portal, using broker-authorised credentials. Agentic Apply supports the submission of Decisions in Principle (DIP) and Full Mortgage Applications (FMA).

Consumption is metered in Finova Credits. Credits are checked and reserved at the point of submission. Reserved credits are released back to the Firm's balance where a submission is subsequently withdrawn, abandoned, or fails to complete. A Decision in Principle case that progresses to a Full Mortgage Application with the same lender does not consume an additional credit.

4.2 Credential Vault

In order to execute submissions on the broker's behalf, Agentic Apply requires the broker to provide their lender broker-portal credentials on a per-lender basis. These credentials are held within a secure credential vault operated by Finova. Credentials are used solely for the purpose of executing broker-authorised case submissions and are not disclosed to any third party.

The use of Agentic Apply is subject to the broker's compliance with the applicable lender's broker-portal terms of use. Broker responsibilities in respect of credential provision, custody, and revocation are set out in the Broker Hub SaaS Agreement..

4.3 Multi-DIP

Agentic Apply supports the concurrent submission of a Decision in Principle to more than one lender from a single set of applicant, property, and loan requirement information, referred to as Multi-DIP. Each concurrent lender submission is treated as an independent case for the purposes of tracking, progression, and credit consumption.

5. Functional Scope: Firm and User Administration

5.1 Firm Structure and Permissions

Broker Hub supports Firm-level administration for both Directly Authorised (DA) and Appointed Representative (AR) Firms. User roles supported include Firm Owner, Broker (Standard), and Support User. Roles govern permissions in respect of case access, credit consumption authority, billing visibility, and user management.

5.2 Sign-Up and Identity Validation

Broker Hub validates Firm and individual regulatory identity at sign-up by reference to Finova's BrokerID data services, using the Firm's FCA Firm Reference Number (FRN) and the individual's FCA Individual Reference Number (IRN). Broker Hub does not maintain a separate regulatory register and is not the source of authority for regulatory status.

5.3 Billing and Consumption

At the point of Beta release, Broker Hub operates a Pay-As-You-Go (PAYG) consumption model in which Agentic Apply activity is metered in Finova Credits and charged to the Firm's registered payment method. Credit consumption is recorded at Firm level, with per-user activity visible for administrative purposes. Status Hub is provided at no charge.

6. Administrative and Support Tools

Broker Hub provides Finova with internal administrative tooling for the purposes of user support, incident investigation, and system health monitoring. Access to these tools is restricted to authorised Finova personnel and is subject to Finova's internal access controls.

7. Excluded Scope

The following are outside the scope of Broker Hub as defined in this Product Definition:

- **BrokerID**: Finova's regulatory identity validation product. Broker Hub consumes BrokerID data services solely for the purpose of validating regulatory identity at sign-up, as described in section 5.2. BrokerID is not otherwise part of Broker Hub.

- **AI Intermediary Suite**: Finova's suite of intermediary-focused products, including but not limited to affordability and readiness assessment, document verification and generation, call analytics, and compliance monitoring.

- **Lender Systems of Record**: Broker Hub is not a system of record for any mortgage case. The lender's own system of record is authoritative in respect of the case at all times.

- **Advice and Suitability**: Broker Hub does not provide, and is not intended to constitute, mortgage advice, product recommendation, or a suitability assessment. Responsibility for the provision of regulated mortgage advice rests with the Firm and the individual broker.

8. Data Protection

Data protection roles and responsibilities in respect of the personal data processed within Broker Hub are set out in the Data Processing Agreement in place between Finova and the contracting Firm.