



POINT OF VIEW

Beyond the Portal: How Lenders Win with Brokers

Creating a broker experience that drives advocacy and growth



Executive Summary

In a market where intermediaries accounted for 87% of UK mortgages in 2024 and broker market share is predicted to reach 91% by 2026¹, mortgage lenders face a defining question:

How do you win broker loyalty when 100+ lenders are competing for their business?

The answer lies not in rate alone, but in creating a seamless broker experience that makes intermediaries' lives easier at every touchpoint.

Broker experience has become a competitive differentiator, not just a nice-to-have. Poor broker experiences don't just lose applications; they damage relationships and harm reputations. The **borrower** experience is an extension of the **broker** experience, and negative first impressions are difficult to shift.

Leading lenders who invest in broker technology report measurable improvements: higher application volumes, reduced processing times, improved NPS, and greater operational efficiency. With over 60% of building societies identifying intermediary digital capabilities as a key investment priority², the time to act is now.

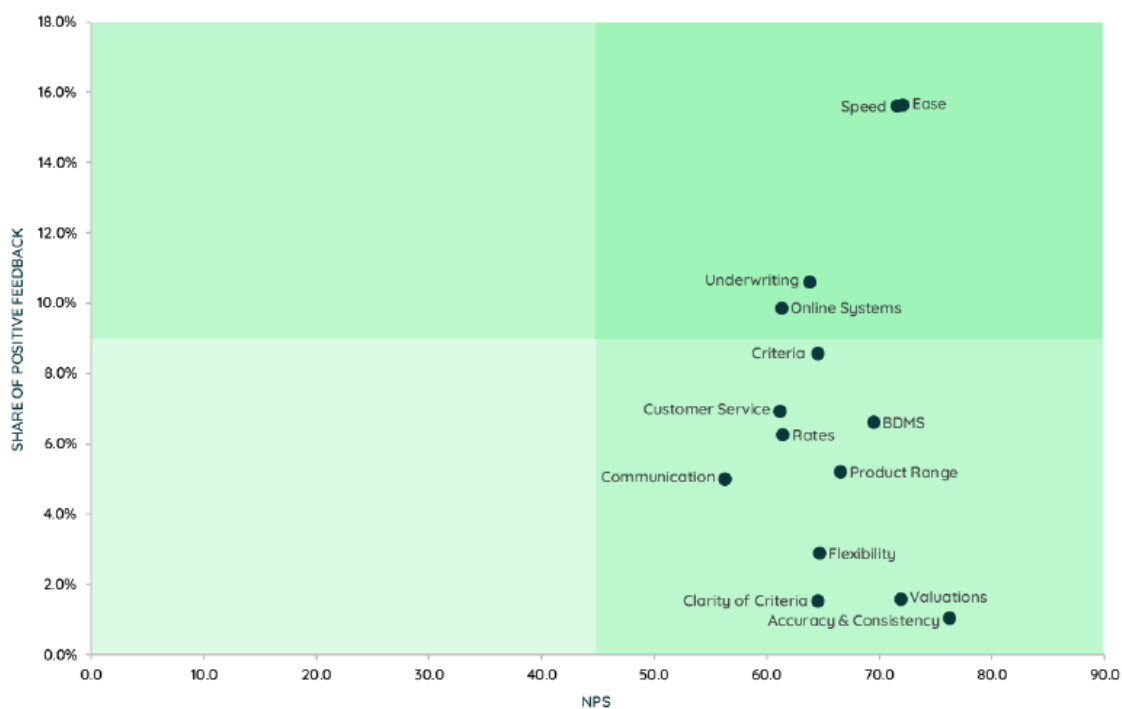


Where the Industry Stands Today: The Broker Experience Challenge

The Competitive Reality

Brokers consistently prioritise lenders based on five critical factors: processing speed (the number one driver), ease of application, common-sense underwriting, quality BDM support, transparent criteria and strong online systems³

Which themes when talked about positively are having the greatest influence on a lender's NPS?



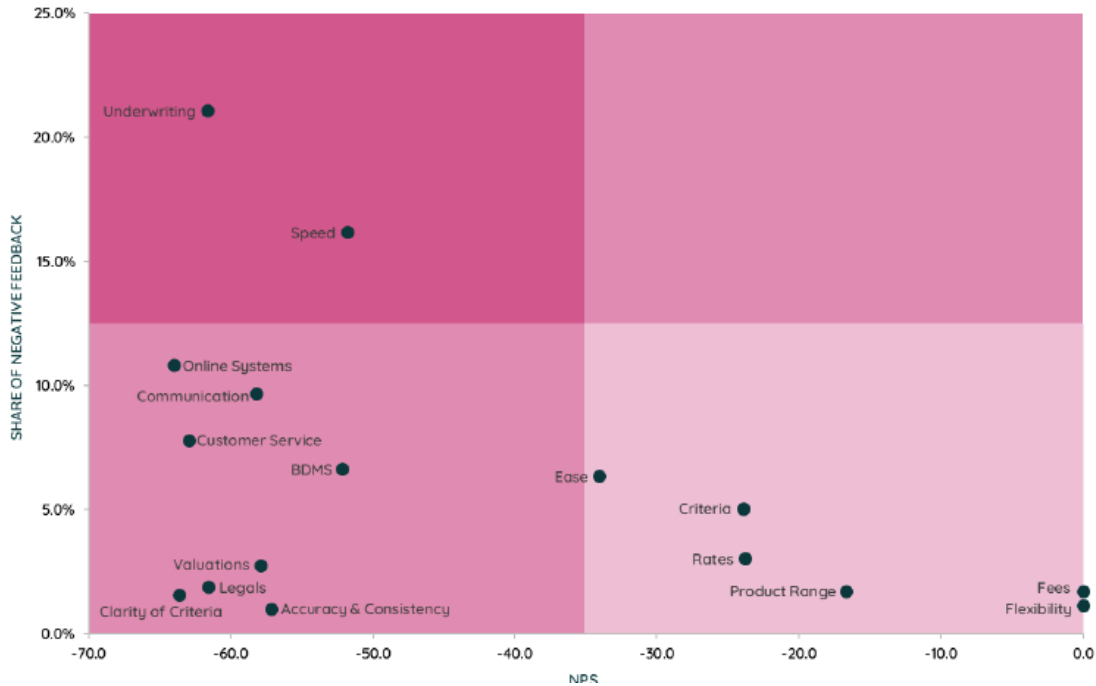
Broker feedback summary—Mortgage Lender Benchmark: Smart Money People, H2 2025

The Cost of Getting It Wrong

Poor broker experiences result in lost applications, damaged relationships, and harmed reputations. Communication and speed remain the biggest friction points, particularly for specialist and commercial/bridging lenders³.

According to Smart Money People's latest research, three key pain points are creating significant friction:

Which themes when talked about negatively are having the greatest influence on a lender's NPS?



Decisioning Uncertainty

Fragmented, slow underwriting processes remain the single biggest barrier to broker recommendation. Underwriting accounts for 21.1% of all negative feedback and is associated with an NPS of -61.6³. Brokers most often mention inconsistent decisions, inflexibility, additional information requests late in the process, and limited communication from underwriters³.

Unpredictable timescales frustrate brokers and their customers. A quick 'no' is as valuable as a quick 'yes' for certainty and transparency.

Application Friction

Slow processing, clunky online systems, and poor communication drive the most negative feedback³, with manual processes and unclear criteria tools causing repeated frustration. Brokers cite the dreaded "one more thing" request as creating a painful experience of continuous back and forth between lender and broker.

Communication Black Holes

"Where is my case?" should never require a phone call. Poor communication and repeated follow-ups damage trust. When online systems carry an NPS of -64.0 when problematic³, the message is clear: brokers expect better.

What Successful Lenders Are Doing Differently

The lenders earning broker advocacy aren't just meeting expectations, they're redefining them. Here are the three pillars of broker excellence:

PILLAR

1

Frictionless Submission and Documentation

Leading lenders deliver:

- Pre-populated data reducing manual entry
- Intelligent document management, including digital document upload with validation
- Crystal-clear upfront communication about requirements
- API integrations to golden source data

The win-win: Better-quality cases submitted first time means lenders spend time on higher quality leads and brokers reduce time per case. With in-journey validation and discrepancy resolution in real time, issues can be flagged and dealt with before submitting the application.

PILLAR

2

Transparency and Communication

Smart lenders provide:

- Unified broker portals with everything in one place
- Real-time application status
- Proactive notifications at key milestones
- Self-serve dashboards enabling brokers to monitor multiple cases
- Consistent information across all channels (broker portal, BDM access, internal teams)

The differentiator: A single system of record ensures everyone sees the same real-time data, eliminating conflicting information.

PILLAR

3

Speed and Decisioning Confidence

Forward-thinking lenders invest in:

- Straight-through processing
- Automated decisioning capabilities
- Augmented underwriting to provide certainty sooner
- Upfront eligibility checks and clear policy guidance
- Integrated technology connecting broker submissions directly to underwriting engines

The result: Measurably faster decisions without cutting corners.



The nCino Digital Broker Experience

Seamless Data Integration

- Single platform connecting broker portal to underwriting and servicing across channels
- API-enabled integrations eliminate re-keying and reduce errors
- Validation of data at point of entry
- Intelligent document upload with automated requirements checking

Real-World Application: Brokers can submit applications with confidence knowing data validation happens in real-time, not days later, helping them get applications right first time.

Data Foundation for AI-Powered Decisioning

- Structured data capture from first touchpoint
- Intelligent data verification, identifying missing or inaccurate information
- Automated decisioning on routine underwriting criteria, clearing straightforward cases with minimal human touch
- Real-time flagging and resolution of policy exceptions as application progresses
- Smart routing to bring underwriters in at precisely the right moments and flag exceptions requiring review

Real-World Application: OSB Group as part of their full-scale transformation with nCino and Publicis Sapient can now deliver mortgage offers in under 24 hours, with brokers able to register and start a case in under four minutes, and decisioning certainty provided in under ten minutes.

Complete Visibility and Control

- Unified dashboard showing all cases in one view
- Real-time status updates across the entire application journey
- Proactive alerts and milestone notifications
- Consistent information for brokers, BDMs, and internal teams
- Built on a single data model with no information silos
- Application assistance, digital or with human-in-the-loop, to support with queries in the moment

Real-World Application: When a broker logs in, they see exactly where every case stands, what's needed next, and can communicate directly within the platform.

Additional nCino Platform Capabilities

- Cloud-native platform built for scale and flexibility
- Omnichannel capabilities supporting broker, direct, and hybrid models
- Comprehensive audit trail and regulatory compliance built-in
- Configurable to your specific products and policies
- Proven with leading UK mortgage lenders across banks, building societies, and specialist lenders

Getting Started: Your Path to Broker Excellence

Step 1:

Listen to Your Brokers

Survey your broker panel about their biggest frustrations. Focus on the three most critical areas: ease of application, underwriting efficiency, and speed of service.

Step 2:

Identify Quick Wins

Map manual touchpoints that could be eliminated or automated. Prioritise issues driving negative feedback: slow underwriting, unclear requirements, communication gaps.

Step 3:

Think Holistically About Technology

Point solutions create their own friction. Integrated platforms connecting front-end broker experience to back-end operations deliver sustainable improvement. Partner with providers who understand lending, not just generic workflow tools.

Step 4:

Build for Scale

Cloud-native systems handle volume growth without performance issues. Future-proof architecture adapts to new requirements. A platform approach maximises ROI across multiple initiatives.



Conclusion

In today's intermediary-driven market, a seamless broker experience isn't optional, it's a competitive necessity. With broker market share predicted to reach 91% by 2026, lenders that prioritise broker experience through modern, integrated technology will be best positioned to capture market share and build sustainable partnerships.

As borrower expectations for speed and transparency continue to rise, the broker experience will only become more critical to lending success. The question isn't whether to invest in broker technology, it's whether you can afford not to.

Partner with nCino to transform your broker experience and position your institution for sustainable growth in an increasingly intermediary-driven market.

Source:

1. Intermediary Mortgage Lenders Association. (2024, December). The new 'normal' - prospects for 2025 and 2026. IMLA. <https://www.imla.org.uk/news/post.php?s=2024-12-23-imla-predicts-healthy-lending-growth-for-2025-greater-intermediary-business-and-more-remortgaging>
2. Whitecap Consulting & Building Societies Association. (2025, May). Building Societies Report 2025. BSA. <https://www.bsa.org.uk/information/publications/research-and-reports/building-societies-report-2025>
3. Smart Money People. (2025). Mortgage Lender Benchmark: H2 2025. Smart Money People.
4. nCino. (2025, December). nCino x OSB: 5 key lessons for transforming lending in the digital era. nCino Blog. <https://www.ncino.com/blog/OSB's-Story-with-nCino-and-Publicis-Sapient>

Learn more about nCino Mortgage Solution: <https://www.ncino.com/mortgage/uki>