REGISTERED BUSINESS PORTAL USER GUIDE

Easy to use step by steps and Frequently Asked Questions about the portal.
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This guide encompasses our portal, the payment options available to you and some easy to use steps on setting everything up so you can use our services to maximal effect.

SETTING UP YOUR PORTAL.

**STEP 1: CLAIM YOUR PORTAL**
Now that you’re a Registered Business, visit our website to claim your portal. Under the Tradespeople dropdown, there’s a link called ‘Registered Businesses Portal’ and from there you can claim your portal.

**STEP 2: ACTIVATE YOUR PORTAL**
Once you’ve searched and found your Business in our database, click to send an activation email to the email address we have on file.

**STEP 3: LOGIN AND UPDATE YOUR PROFILE**
Now your account is activated, update your profile with your logo, website, contact details, your trades and sub-trades, areas covered and a short description! The more you add, the more customers will find and trust you.

**STEP 4: LET YOUR CUSTOMERS KNOW YOU’RE REGISTERED!**
Spread the word! Feel free to tag us on social media, and we’ll share it on our feeds, and if you have any completed projects, we’ll be happy to share those as well.

**STEP 5: YOU’RE READY FOR CUSTOMER QUOTES**
Customers can now find you and request quotes which you can complete using our easy to use quote builder. Allowing you to offer finance to customers online.
FAQ’S ABOUT THE PORTAL.

WHAT IS THE TRUSTMARK BUSINESS PORTAL?
A secure, online platform that allows you to see your customer enquiries and take them on the journey from enquiry to completion - with the ability to quote and provide access to payment options.

HOW DO I ACCESS MY BUSINESS PORTAL?
Simply ‘claim’ your portal by visiting https://www.trustmark.org.uk/tradespeople/business-portal-help and following the steps. For any help, please email support@trustmark.org.uk.

DO I HAVE TO USE THE PORTAL TO TALK TO MY CUSTOMERS?
No, you do not have to use the portal - but if you want to use our payment options (listed below) you will need to have a claimed portal.

WHAT CAN I DO IN THE PORTAL?
You can add a company logo, add photos of recent work, provide a biography of your company and set the areas in which you work. As well as that, you will be able to use our new quote builder and configure payment options.

WHY CAN’T I EDIT ALL MY COMPANY DETAILS?
Some details are provided by your Scheme Provider from the information they hold about your business. If you would like these details changed, you will need to contact them.

HOW LONG WILL IT TAKE FOR MY PROFILE UPDATES TO APPEAR ON THE TRUSTMARK WEBSITE?
Once reviewed, we aim to publish all profile updates within three working days as long they meet our Terms of Use, trades are within your company scope, photos are not stock images and adhere to our TrustMark Code of Conduct and are a true representation of your company’s previous works.
CAN I ONLY WORK IN THE GEOGRAPHICAL AREAS LISTED?
Choosing any of the areas listed provides better search results for consumers when selecting businesses. There is the option to choose ‘national’, if this is a better fit for your business.

WHY ARE ALL MY TRADES NOT LISTED ON MY PROFILE?
Our website will only show the trade information provided by your chosen Scheme Provider. If you would like to increase your TrustMark scope, you will need to discuss this with your scheme. References to trades that are not TrustMark registered will not pass the moderating process.

WHERE CAN I FIND MY TRUSTMARK LICENCE NUMBER?
Your Licence number is visible on the ‘More Details’ page of your TrustMark webpage, or within your portal.

HOW DO I CONFIRM THE LICENCE NUMBER OF ANOTHER TRUSTMARK BUSINESS?
From our website, simply enter the licence number in the ‘Company Name’ field and click ‘Find a Business’.

HOW DOES A CUSTOMER MAKE AN ENQUIRY?
Customers can create a portal account and then find a TrustMark business to make an enquiry. They can contact up to three businesses and provide a description of the work and even a photo. This enables a simple chat between parties to establish the nature of the work. Of course, they can also always phone you.

HOW DO I ANSWER AN ENQUIRY?
Once you have claimed your account, you will receive emails when customers submit enquiries. Log into your portal account and begin ‘chat-style’ messaging with your potential customer. You can request further information and they are able to upload photos to give you an idea of what they are after.

HOW DO I CLOSE AN ENQUIRY?
You can manage all your enquiries through your portal dashboard - you can use the automated response for the consumer or send them a personalised response before closing.

CAN A TENANT OF A RENTAL PROPERTY CONTACT ME ON THE PORTAL?
Yes, but you should ask about their tenancy agreement and ensure you know who you are contractually working for.
TrustMark is pleased to partner with Creation Consumer Finance (part of BNP Paribas), and Phoenix Financial Consultants to offer finance options through the portal, for specific jobs between the value of £500 to £25,000 with no more than a 25% deposit.

You are probably aware that offering different payment options to customers can make all the difference in converting leads to sales. As a TrustMark member, you now have access to payment options exclusively via your business portal. Funds are paid to you when the customer has confirmed satisfactory receipt of the goods and/or service, taking the risk out of larger transactions. When it comes to customer payment options you can offer card payments and a choice of one of two finance options as follows.

Creation.co.uk provides transactional finance while Phoenix provides an introducer model. The transactional route is perfect for smaller businesses who want to be able to offer no-fuss finance quickly and easily and the introducer model allows you to advertise the availability of finance on your website and other marketing material. The interest rate for both models is a competitive 9.9% APR and customers can spread payments over as long as 10 years.

Neither model requires you to carry an FCA credit licence and you will receive training and supporting materials to assist with quote building and full understanding of the finance and payment process.

For finance options to be shown to the customer, you must register for either one of the introducer or transactional options. If you do not wish to offer finance as an option, card payments are also available to customers via the TrustMark portal. No commissions and no hidden fees. Transparent, hassle-free finance options made available via your TrustMark membership.

Access Exclusively Via Your TrustMark Portal Today
STEP BY STEP ON HOW TO BUILD A QUOTE WITH FINANCE OPTIONS.

Fill your customer’s details in and then press next, the address field will find the address at the start to add number and street name.
You are then able to start building the customers quote with high level details, you will be able to add parts, labour etc. further into the process.
Next, you can start to add the lines to the quote, labour, materials sundries etc.
Select product to bring up your product library, select the product type and also the brand manufacture. You must use the drop-downs in order to offer all payment options to your customer. Click Save in the bottom right of portal to save the item to the quote and repeat until you have added all items required.
Continue to click add item until the quote has all products added.

Repeat the process for Service if you wish to add other items such as labour costs for a fully itemised quote.

The quote will then show what payment options are available via the platform, card if a stripe account has been set up and Transactional Finance if registered. The Transactional Finance will only show on quote values the lender is willing to lend on £500 - £25,000, products that have been approved by the lender on the product list, jobs with no more than a 25% deposit.
WHY DOES FINANCE NOT SHOW AS A PAYMENT OPTION FOR THE CUSTOMER?
Not all work will qualify for all payment options, if the quote has used the product list in the system, is between the lend amounts with a deposit of no more than 25% and the below screen says finance isn’t an option then for that quote the customer would have to pay via cash or card.

KEY THINGS TO REMEMBER WHEN BUILDING A QUOTE WITH PAYMENT OPTIONS:

- At least one approved product (selected from the equipment class and equipment fields within the quote builder)
- Between £500 - £25,000 in value
- No single item classed as ‘other’ can exceed £500 in value
- Finance is only available to homeowners / landlords

WHAT HAPPENS IF A CUSTOMER IS DECLINED?
As responsible lenders, the finance provider will only be able to provide funds to customers who pass a credit check. This does not mean you will lose the job as finance is only an extra option to win more quotes. If a customer is declined they can still approve your quote and pay you directly or if Stripe is activated, they can pay with a debit/credit card on the portal. Should the customer be declined and have questions, they should contact the Finance provider directly.

HOW DO I GET PAID?
Once a job is completed you need to mark the job as complete on the platform, this will trigger an email to the customer to confirm the job is complete and release payment to your firm. Completing the job is easy and available in the chat. Payment can be made as quickly as 72hrs.

WHEN WILL I BE PAID?
Upon job completion, the customer will receive an email to provide their satisfaction with the job. Subject to an approved satisfaction survey, you will be paid within 5 working days.

WHY DO YOU ASK FOR MY BANK DETAILS?
We require your bank details in order to be able to pay you upon completion of a successful job.
CAN I TRACK MY JOBS ON THE PLATFORM?
Yes and the below shows what each status means.

<table>
<thead>
<tr>
<th>Status</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>New</td>
<td>New leads that you haven't responded to yet</td>
</tr>
<tr>
<td>Chot</td>
<td>Active chats where you have not sent a quote to customers</td>
</tr>
<tr>
<td>Sent</td>
<td>Active chats where you have sent a quote to customers</td>
</tr>
<tr>
<td>Accepted</td>
<td>Jobs that have been started or in progress: the quote becomes your contract and generates your customers' invoice</td>
</tr>
<tr>
<td>Expanding</td>
<td>Payment is not yet received for this job</td>
</tr>
<tr>
<td>Complete</td>
<td>Closed jobs where payment has been made and the job archived</td>
</tr>
<tr>
<td>Canceled</td>
<td>Jobs that do not make it to the quote stage</td>
</tr>
<tr>
<td>Declined</td>
<td>Closed jobs where a quote was issued and the customer has declined to proceed with the work</td>
</tr>
<tr>
<td>Review</td>
<td>Jobs with finance awaiting confirmation of customer satisfaction before funds are released</td>
</tr>
</tbody>
</table>

HOW DO I RECOMMEND FURTHER PRODUCTS TO OFFER ALL PAYMENT OPTIONS ON?
If you feel there is an item missing that should be available in the drop-down list then please email the details to homeimprovement@bnparibas-pf.co.uk, include as much detail about the product list as possible including warranty period and how often you expect to sell the item. This information will assist the lender when looking to approve the item and add to the list.

HOW DO I GET CARD PAYMENTS TO SHOW AS AN OPTION ON MY QUOTES?
Click on business details to connect or register a stripe account, other card payments can be taken outside the Portal.

WHY HAVEN'T I BEEN PAID?
We allow customers up to 15 working days to confirm that they are happy the job has been completed. Payments will be processed as soon as confirmation from the customer is accepted. Failure to respond will trigger an investigation process with the payment provider and you will be contacted with next steps, should this situation arise.

CAN I STILL TAKE A CASH DEPOSIT?
Yes. However, taking a cash deposit over 25% will remove the finance option.
CAN I DISCUSS PAYMENT OPTIONS WITH A CUSTOMER?
If the customer asks about payment options, advise them that details of all options can be reviewed in the quote. You are not permitted to discuss any payment methods other than cash & card with your customers. Failure to adhere to this rule will lead to censure and removal from having the ability to offer the full range of payment options.

WHAT IF A CUSTOMER CANCELS THE JOB AFTER ACCEPTING A QUOTE?
You will be notified via the Portal.

WILL THE PAYMENT METHOD EVER CHANGE?
Customers can choose to pay you direct rather than by alternative payment methods and have up to 14 days from accepting the original payment method to do so. You will be notified via the Portal and the responsibility for payment will be between the installer and the consumer.

WHO DOES THE FINANCE COMPANY WORK WITH?
The finance provider works with many high street brands providing different types of finance solutions that meet your needs. Some of our largest partners include Currys PC World, DFS, Sofology, ScS, iGO4, ASDA, Marriott®, Flybe, Everton Football Club, Wolverhampton Wanderers, West Bromwich Albion, Dixons and many more.
WHAT IS THE DATA WAREHOUSE AND LODGEMENT?
What is the Data Warehouse and Lodgement?
The Data Warehouse has been built following the Each Home Counts review to act as the industry facing repository of information about work undertaken that improves the energy efficiency of domestic dwellings. You can find out more information about the Each Home Counts recommendations by visiting https://www.gov.uk/government/publications/each-home-counts-review-of-consumer-advice-protection-standards-and-enforcement-for-energy-efficiency-and-renewable-energy

WHEN I TRY TO LODGE, THE ADDRESS IS NOT RECOGNISED?
Select ‘Address Not Found’ and you can manually input the address of the property.

WHAT DO THE SHORTCODES MEAN?
We have created simple shortcodes to simplify the entry of details about the work completed. This will be particularly helpful for businesses that undertake the same sort of work on a regular basis.

WHY DO I HAVE TO LODGE ENERGY EFFICIENCY WORK?
Through combining knowledge and best practice, lodgement aims to support getting installations right the first time, reduce the risk of ‘Phoenix’ companies and provide industry insights. All aimed at supporting businesses, not penalising them. Work delivered through the Energy Company Obligation (ECO) and funded through the TrustMark Finance panel needs to be lodged.


MY WORK SHORTCODE IS NOT RECOGNISED?
Please visit https://www.trustmark.org.uk/ourservices/data-warehouse/data-dictionary, to find the list of work codes. If you cannot find what you need, please contact support@trustmark.org.uk

HOW DO I LOG INTO THE DATA WAREHOUSE?
The Data Warehouse is accessed through your TrustMark Business Portal.
THE WORK TYPE IS NOT COVERED IN THE LIST?
You can only lodge works that are relevant to your registered trades. You can contact your Scheme Provider to talk about increasing your Trust Mark scope. Contact support@trustmark.org.uk if you need further help.

WHY CAN’T I SEE THE WORK TYPE WHEN TRYING TO COMPLETE THE LODGEMENT?
You can only lodge work that you were TrustMark registered for at the time the work was completed.

HOW LONG DO I HAVE TO LODGE WORK ONCE COMPLETED?
Works should be lodged on completion and within 20 working days. However, please ensure that you comply with any lodgement requirements that you are contractually obligated to, through either your scheme or supply chain. This also ensures that your customer receives the lodgement certificate in a reasonable timeframe.

THE LODGEMENT SCREEN IS ASKING FOR AN EMAIL ADDRESS FOR MY CUSTOMER, MY CUSTOMER DOES NOT HAVE AN EMAIL ADDRESS, WHAT SHALL I DO?
Enter the following email address: certificate@trustmark.org.uk

I’M A PAS 2030:2019 CERTIFICATED INSTALLER BUT CANNOT LODGE WORK?
The information we hold on your trades is provided by your Scheme Provider - if you would like to expand your TrustMark scope, please contact your Scheme Provider and discuss how they can support this.

HOW DO I CHOOSE MY SUB-CONTRACTORS?
You may have businesses or installers that you have worked with many times and are confident in their delivery. If the contract is between yourself and your customer, then you have ultimate responsibility for the works. If, however, the sub-contractor enters into a separate contract with the client, then this sub-contractor must also be Trust Mark registered. You can find out more information in the TrustMark Code of Conduct and Customer Charter.

When lodging work undertaken by a sub-contractor, their Trust Mark license number must be provided, a check is undertaken to ensure that the sub-contractor was TrustMark registered for the work type when the work was undertaken.
AS A RETROFIT COORDINATOR, HOW DO I ASSIGN BUSINESSES TO PAS 2035 ROLES?
Within the Data Warehouse, you have a section that will allow you to select the roles that you are completing and assigning those that you are not.

AS A PARTICIPANT IN A PAS 2035 RETROFIT JOB, HOW DO I CONTRIBUTE TO THE LODGEMENT?
A Retrofit Co-ordinator will assign your role and send you an invite to add your information, reports or guarantee documents to the works. The Data Warehouse is accessed through your TrustMark Business Portal.

HOW MUCH DOES IT COST TO LODGE WORK?
You can lodge up to six measures against each property for the cost of £8.00 + VAT within a six month period. Once a lodgement is submitted you cannot add more measures.

HOW DO I TOP UP MY ACCOUNT?
Topping up your account and paying for lodgement is all done through Stripe™ in the Data Warehouse. You can even set a limit and receive notifications when your account needs topping up. You can find out more information about Stripe™ by visiting: https://stripe.com/gb/payments/features#payment-options

CAN I GET TOP-UP REMINDERS?
Click on ‘My Account’ and choose ‘Notification’ - this will allow you to set a limit that when reached will notify you that you need to ‘top-up’ your account. You can also download a list of your transactions.

DO YOU COLLECT MY BANK DETAILS?
No - TrustMark does not retain any information relating to your bank details.

HOW DOES MY CUSTOMER GET THEIR CERTIFICATION?
Once all information has been provided within the Data Warehouse, on submission, your customer will receive an automated email with their certificate attached - so it is important to check that you have a valid email address.

WHAT HAPPENS IF MY CUSTOMER LOSES THEIR CERTIFICATE?
You can resend certificates from the Data Warehouse.

CAN I LODGE WORK NOT RELATING TO ENERGY EFFICIENCY?
All TrustMark businesses can lodge information about works completed under their TrustMark scope and provide certificates to their customers.
WHAT IS PAS 2035?
This PAS provides a specification for the energy efficiency retrofit of domestic buildings; it also gives best practice guidance about domestic retrofit projects. It is intended not only to support TrustMark as the Government Endorsed Quality Scheme (delivering the Each Home Counts quality mark) for domestic retrofit but also can be applied to any domestic energy efficiency retrofit work carried out in the UK.

PAS 2035 is intended to be read and used in conjunction with PAS 2030 - Specification for the installation of energy efficiency measures in existing dwellings and insulation in residential park homes; as amended from time to time.

WHO IS PAS 2035 FOR?
All those engaged in the management, design and installation of energy efficiency measures in existing dwellings.

CAN I USE PAS 2035:2019 WITHOUT PAS 2030:2019 OR VICE VERSA?
No, the designs for the installation of retrofit measures that are prepared in accordance with PAS 2035:2019 are to be installed, commissioned and handed over in accordance with PAS 2030:2019 (or in some cases in accordance with the relevant MCS standards).

Users of PAS 2030:2019 are required to work to designs that comply with PAS 2035:2019. PAS 2035 and PAS 2030:2019 are inextricably linked for domestic retrofit projects. The only exception is the installation of some measures in accordance with the MCS standards, rather than PAS 2030, where specified.

WHEN DO I NEED TO BE COMPLIANT WITH PAS 2035?
TrustMark has a webpage dedicated to PAS 2035 that we will keep updated. Please visit: https://www.trustmark.org.uk/ourservices/pas-2035
To the right is a high-level overview of the relationship between TrustMark, PAS and EC03:
WHY WAS PAS 2035 CREATED?
Statutory national targets for the reduction of greenhouse gas emissions in response to the threat of climate change imply that very significant improvements need to be made in the energy efficiency of the UK’s building stock, including nearly all its 27 million domestic buildings. The EU objective is to achieve Near Zero Energy Buildings throughout the EU. This PAS supports work towards those objectives by promoting and defining technically robust and responsible “whole-building” domestic retrofit work.

WHO IS RESPONSIBLE FOR PAS 2035?
PAS 2035 was sponsored by the Department for Business, Energy and Industrial Strategy (BEIS). Its development was facilitated by BSI Standards Limited and was published under licence from the British Standards Institution.

IS PAS 2035 JUST FOR ECO WORK?
No. Whilst ECO requires PAS 2035 compliance in accordance with the published Transition Arrangements, the PAS has been written for use and can be adopted for all domestic retrofit project regardless of how the work is paid for.

HOW CAN MY BUSINESS WORK WITHIN THE PAS 2035 COMPLIANCE FRAMEWORK AS AN INSTALLER?
To work within the TrustMark delivered PAS 2035 compliance framework, you will need to be TrustMark registered through your chosen and appropriate Scheme Provider; this will normally be your PAS 2030 Certification Body. Your Scheme Provider will establish and monitor that you meet the criteria for TrustMark registration and are technically competent to carry out the trades for which you apply. Find out more information about how to join visit: https://www.trustmark.org.uk/tradespeople/how-to-join.

DO I NEED TO HAVE ANY SPECIFIC QUALIFICATIONS TO BE COMPLIANT WITH PAS 2035?
The roles defined within PAS 2035 and the requisite qualifications are summarised within the ‘PAS 2035 – Roles and Qualifications’ document published on the PAS 2035 webpage on the TrustMark website. The PAS specific roles require participants to be suitably qualified. PAS 2035 provides the complete list of roles and qualifications required within Annex A Qualifications.
**IS PAS 2035 MANDATORY?**

Annex B of the Trust Mark Framework Operating Requirements (Version 2) set out the implementation requirements of PAS 2035 for Trust Mark Registered Businesses. Subject to the Transition Arrangements published in the Annex, PAS 2035:2019 and PAS 2030:2019 there will be a requirement from 30th June 2021. From that date, all TrustMark Registered Businesses delivering energy efficiency measures within the scope of PAS 2035:2019 and PAS 2030:2019 must be certified as compliant with PAS 2030:2019 and be able to provide evidence to demonstrate compliance, with both PAS 2035:2019 and PAS 2030:2019.

It is anticipated that any Government-led and funded retrofit work will have to be compliant with the specifications.

**CAN I JUST BECOME A TRUSTMARK REGISTERED BUSINESS AND THAT AUTOMATICALLY MAKES ME PAS 2035 COMPLIANT?**

If you need to claim compliance with PAS 2035, for example, if you deliver works under EC03 you will need to be TrustMark registered from 1st January 2020 (see the TrustMark Framework Operating Requirements Version 2, Annex B for further detail). PAS 2035 defines the qualified roles, responsibilities and stage outputs of those engaged in a retrofit project including the Retrofit Coordinator who has overall responsibility for a project from inception through to satisfactory conclusion.

Therefore, the entire project must be compliant with PAS 2035 and TrustMark registration is just one element of compliance.

**I AM A SOCIAL LANDLORD; DO I HAVE TO IMPLEMENT PAS 2035 WHEN IMPROVING THE QUALITY OF ENERGY EFFICIENCY IN OUR EXISTING DWELLINGS?**

Social landlords should adopt PAS 2035 when retrofitting dwellings. This way you are working to the most recent standards and best practice to deliver a whole house quality approach to improve the energy efficiency of existing dwellings.

**WHAT RETROFIT ROLES ARE REQUIRED BY PAS 2035?**

PAS 2035 identifies five distinct roles and they are:

- Retrofit Advisor
- Retrofit Assessor
- Retrofit Coordinator
- Retrofit Designer
- Retrofit Evaluator

The same person can perform multiple roles where they are suitably qualified but only where conflict of interest is managed. Please visit https://www.trustmark.org.uk/ourservices/pas-2035 to find out more about PAS 2035 - Roles and Qualifications.

**WHERE CAN I GET A COPY OF PAS 2035?**

PAS 2035 is available from the BSI shop, please visit https://shop.bsigroup.com/ProductDetail/?pid=000000000030390699 to find out more.
STAY IN THE KNOW

Sign-up for our Registered Business newsletter to keep up to date on how TrustMark is driving forward change to ensure quality, choice, confidence and protection.

We hope you find this information useful and it helps you recognise the benefits TrustMark provides for its Registered Businesses.

www.trustmark.org.uk