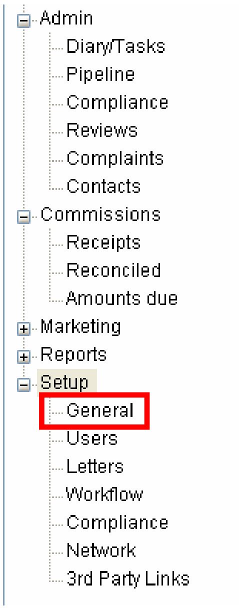
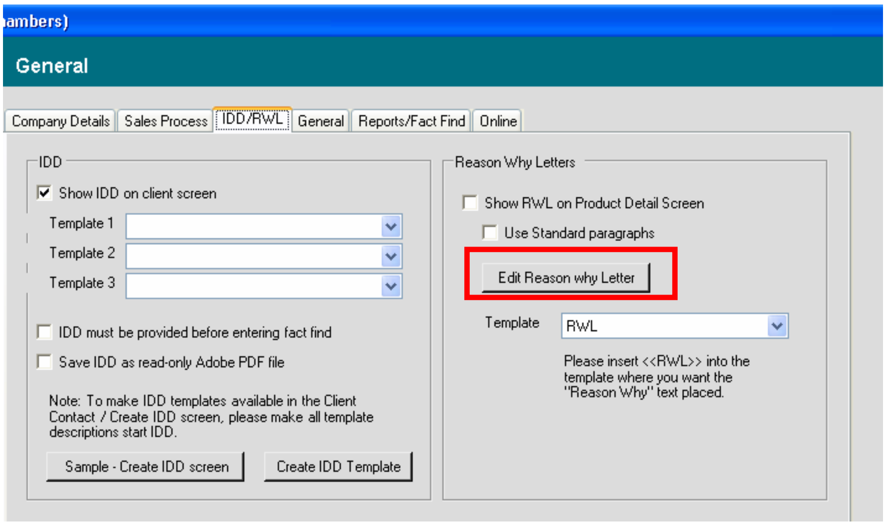
Editing the Reasons Why Letter

The Reasons Why Letter (RWL) functionality within The Key allows for a bespoke letter to be created for each product sold, based on a standard template but with the ability to amend and edit the final document on a case by case basis. As well as editing each individual document, it is possible to amend the base template, as well as to create additional templates for use in specific cases, e.g. where an RWL is required for a non-regulated case.

The RWL Editing Screen

Access to the RWL editing functionality is within the Setup menu option. From this option, select the sub menu General, and then the tab entitled IDD / RWL. Clicking on the 'Edit Reasons Why Letter' will open up the editing window.

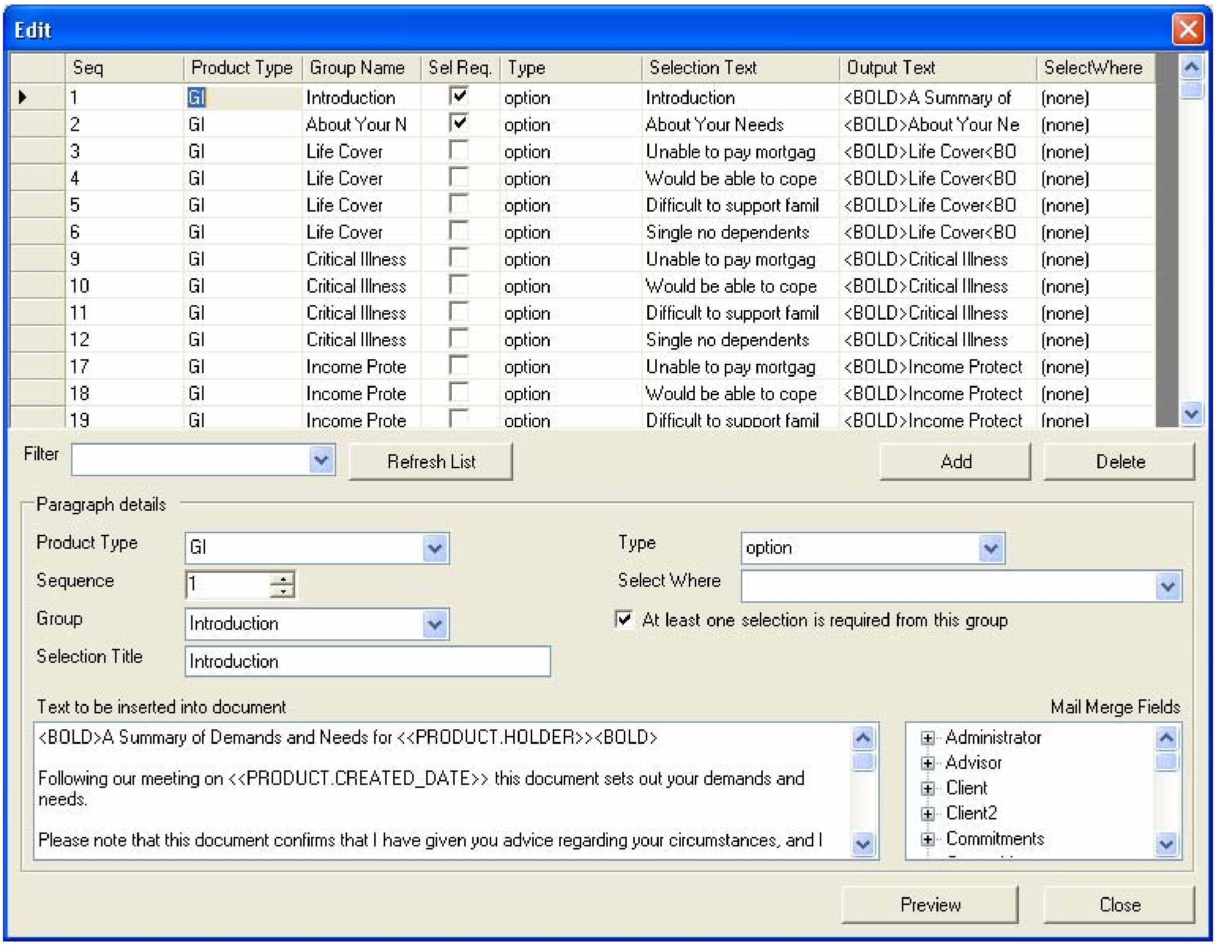




The screen that opens is where the actual editing of the Reasons Why Letter will take place.

The Reasons Why Editor

<u>Screen Description</u>



The editor contains all the information about the existing RWLs (note that The Key comes complete with standard RWL letters), as well as providing the ability to add / edit sections of the letter.

- Seq: This is the number of the paragraph, determining where it appears in the letter as well as the 'wizard' that is used to create the RWL.
- Product Type: This controls the actual RWL within which the paragraph will appear. For example, there could be one RWL for GI products, another for Mortgage cases and so forth. It is possible to create additional product types according to need.
- Group Name: This is the parent title for situations where a number of paragraphs fall under a similar heading. For example, in a Mortgage case there may be a group name called ERC. Within this there would be two separate paragraphs, one for where an ERC is present, and one for where there is no ERC. It could be considered as a sub-heading within an RWL.
- Sel Req: Where a group does have a number of optional paragraphs, this setting would indicate that at least one of the options has to be selected in order to generate the RWL. In the above example, this would mean that either ERC present or No ERC would have to be selected; it would not be possible to leave the section unselected.
- Type: This indicates the nature of the paragraph, of which there are a number of alternatives.
    - Checkbox: This produces a square checkbox allowing for the selection of the item. In these cases, multiple sections under the same group name could be selected.
    - Option: In this case, each item under a group name becomes a mutually exclusive option, i.e. only one can be selected.

- Screen Only: In this case the item will only appear on the screen during the RWL 'wizard', and not on the final letter.
- Print Only: This item will appear in the 'wizard', but without the ability to deselect. It will automatically be included in the final letter.

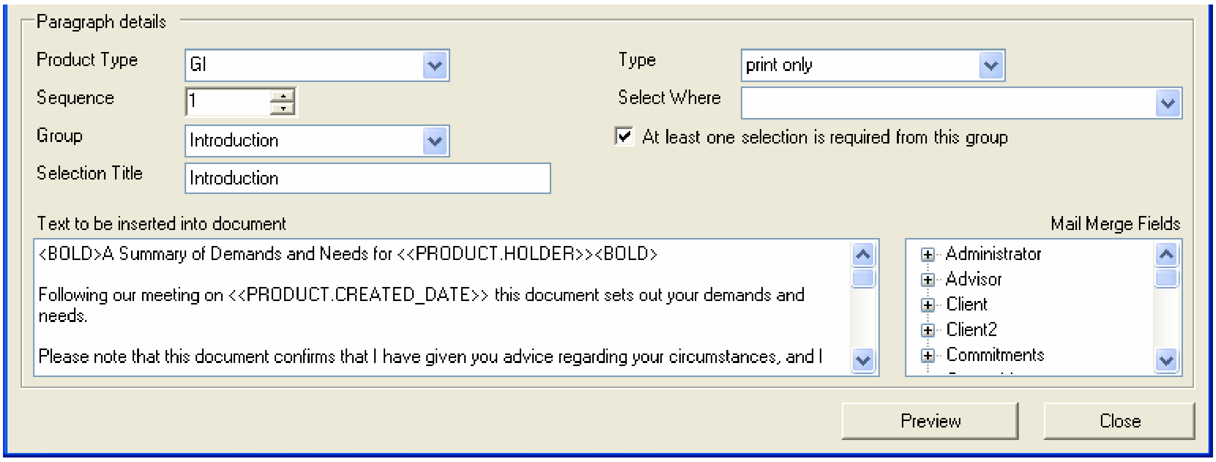
- Selection Text: Within each group each item needs to be separately identified. This is the text that the user will see when creating the RWL, and therefore needs to summarise the contents of the item.
- Output Text: The actual text that appears within the RWL.
- SelectWhere: This allows for a paragraph to be pre-selected when certain circumstances are met, e.g. automatically select the appropriate paragraph according to whether it is a fixed rate, tracker mortgage and so on.

Finally the checkbox 'At least one selection is required from this group' can be used to force the user to choose at least one option from a Group section.

Editing an Existing Paragraph

If an already existing paragraph requires editing, this can be done easily within this editor.

Start by selecting the paragraph to be changed. To make it easier to find the paragraph, the list can be filtered according to the Product Type using the filter option (immediately below the list of paragraphs). Select the appropriate product type, and click on the 'Refresh List' button to show just that products associated paragraphs. Then click on the item to be edited; the details of the item selected will now appear in the bottom half of the screen.



To edit the text, simply type into the bottom box as required. In order to embolden text, enter <BOLD> both before and after the text to appear in bold type. Changes can also be made to the group name, title, type and so forth at this stage.

<u>Using SelectWhere</u>

Clicking on the SelectWhere drop down will display a list of criteria that can be used to determine when the paragraph can automatically be inserted. Select the appropriate criteria, and enter the value to be checked in this case. For example, to automatically select a paragraph for a variable rate mortgage, select <<MORTGAGEDETAILS.RATETYPE>>,=,value from the list, and replace the word value with Variable.

Items in the SelectWhere drop down that begin <<MORTGAGEDETAILS… are held within the product tab, whereas those beginning <<FFMORTGAGE… are those held in the Mortgage Factfind.

Creating a New Group Name

If necessary, it is possible to change the Group Name by using the drop down arrow to select another option. However, if a new Group Name is required, simply click in the area the Group Name is displayed (highlighting the text), and type in a new name. This will automatically be added to the list for future use.

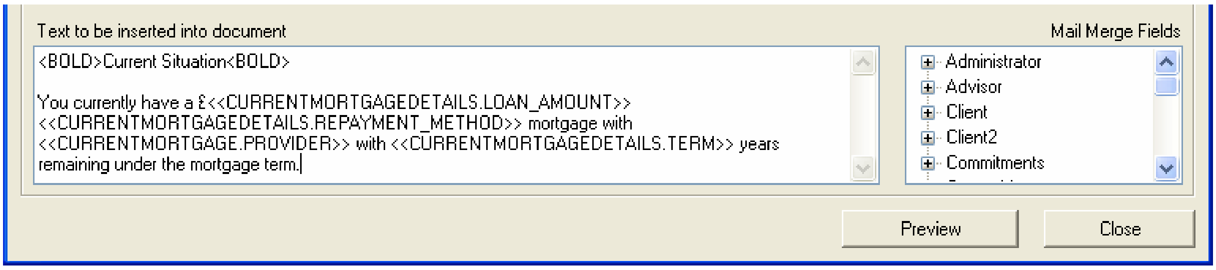
Using the same process will allow for the Selection Title to be changed as well, although a list of previously used names is not kept in these circumstances.

Using Merge Fields within the Text

There may be times where text to be produced in the RWL will be, for example, client specific. In these circumstances, it is possible to use the merge fields which are listed towards the bottom right of the editor under the heading ‘Mail Merge Fields’. Simply select the merge field that you want to include by clicking on it, and it will appear in the text box. If the merge field should happen to appear in the wrong part of the text box, it is possible to move it by cutting and pasting (highlight the merge field, right-click and select cut, position the cursor in the correct place, and right-click selecting paste to move the text).

For example, if the mortgage term of a client’s existing mortgage was to be used, a merge field would be better than having to amend the figure on a case by case basis. By selecting the appropriate merge field.

The example below uses merge fields to insert the details of the client’s existing loan, existing loan repayment method, existing loan provider and the remaining term of the existing loan.



Requiring User Interaction in the RWL

Although merge fields can be used in many circumstances, they will not always be able to hold the data that can change in a case by case basis. In these situations, the user will need to enter the appropriate data manually by editing the RWL, but it is important to make it clear where these changes are required.

Within the actual RWL screen (once generated), there is a section to the bottom right that will list all the areas where a user is required to enter detail. This section also includes a ‘hyperlink’ ability, namely that the user can click on any item and be taken automatically to that part of the RWL.

To enter such an area, simply type the text of the question within square brackets, e.g. [INSERT AMOUNT]. This makes it clear that it is an item that the user needs to complete manually.

Adding Paragraphs to the RWL

Adding new paragraphs to a RWL is a similar process to editing a paragraph, but with a few notable changes. In the first instance, it is necessary to add a new ‘blank line’ to the template. To add a blank line, click on the Add button below the paragraph listing. Click once for each new blank line to be added. At this point it is necessary to refresh the screen with the server. Therefore close the editing window, and reopen as before.

Once the editor has opened, a new line(s) will appear at the top of the screen with the sequence number of 99 and Group Name of Unused, as shown below.

Highlight this new line, and within the paragraph details box complete the necessary information. Firstly, using the drop down select the product type that this new paragraph is to be associated with, and allocate a sequence number. The other areas can then be completed as detailed in the editing an existing paragraph section.