How to Submit eNBS with the Key

The purpose of this User Guide is to provide users with guidance on how to submit Electronic New Business Submission (eNBS) records via the Key. This has a number of benefits:

- It avoids re-keying of data as no client details have to be entered onto the Sesame website. The eNBS will automatically be received by Sesame and will be available for review within the Sesame Website New Business area.
- The Suitability Letter can now be attached within the Key making the submission a seamless process. The eNBS can still be sent without the letter and attached to the Sesame Website if required.
- A draft eNBS can now be created within the Key which mirrors the functionality of the Sesame Website eNBS process. This allows a record to be created on application and then submitted with the Suitability Letter at a later date
- Where a case is to be reviewed by the Business Monitoring Unit, this can be remotely viewed by the BMU following submission of the Key eNBS avoiding the need for advisers to manually submit the required paperwork (see the separate user guides "**Document Management**" and "**Document Checklist Guide**" at www.thekey.uk.com/sesame_thekey.aspx)

This guide has been split into a number of sections for ease of reference:

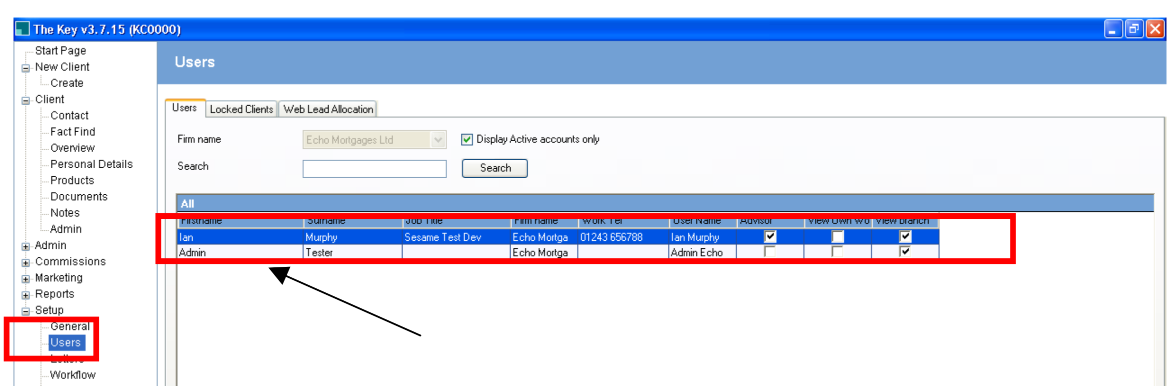
- Adding your Sesame Website Username into the Key
- Submission of an eNBS by an administrator
- Accessing Product Details
- Submitting an eNBS through the Key
- Saving a Draft eNBS
- Attaching the Suitability Letter
- Tracking the eNBS Submission
- Tracking the eNBS Submission via the Sesame Website
- Product amendments after eNBS Submission
- External Submission of the eNBS

Adding your Sesame Website Username into the Key

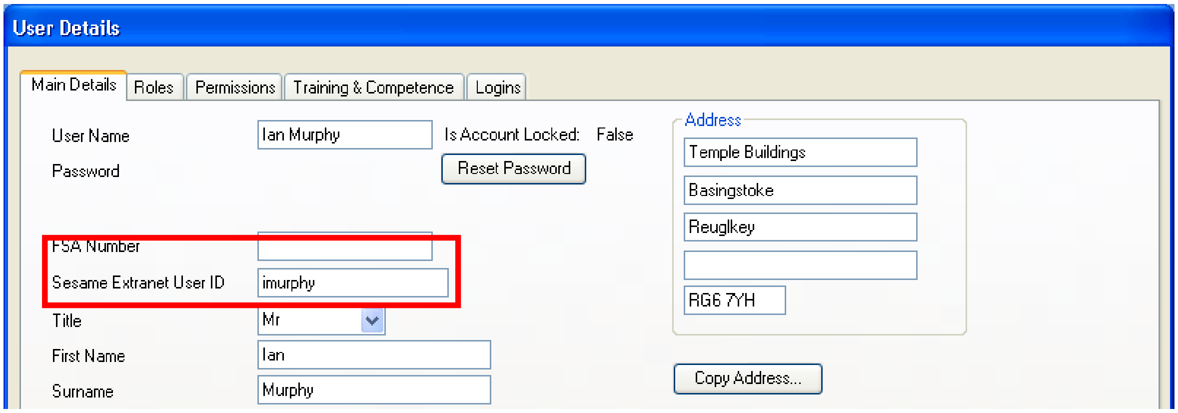
In order to submit an Electronic New Business Submission (eNBS) through the Key, advisers need to first ensure their Sesame Website Username is held in the **Setup > User > Main Details** screen on the Key.

If the Sesame Website Username is not stored in The Key then advisers will be unable to submit business via The Key. Additionally, if the Username is entered incorrectly the new business submission will fail and will result in corrective action being required which may result in delay in payment of commission.

If you do not have access to this area of the system contact your in house Systems Administrator who will have access to this area to enter the relevant details.
Click on **Setup** then **Users.** Highlight the relevant adviser then click on **Open**.



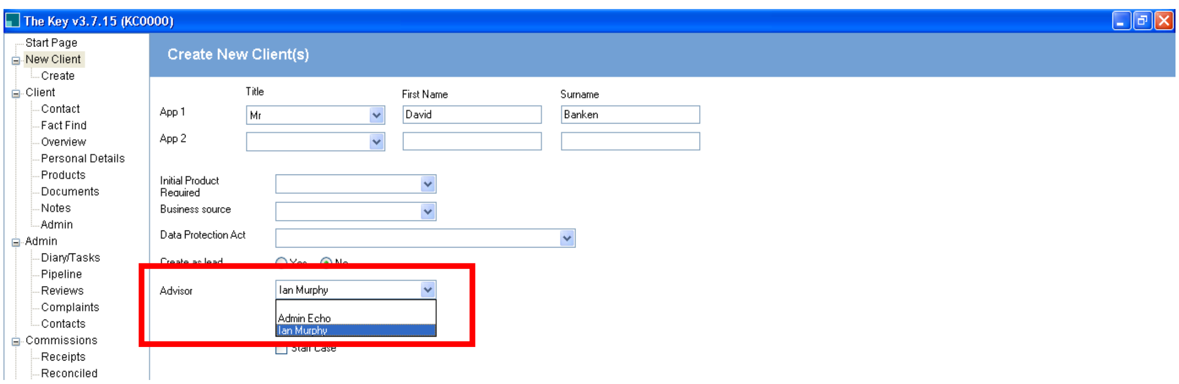
This will display the User Details page where the Sesame Website Username can be added into the **Sesame Extranet User ID** field. Click on **OK** to save the details.



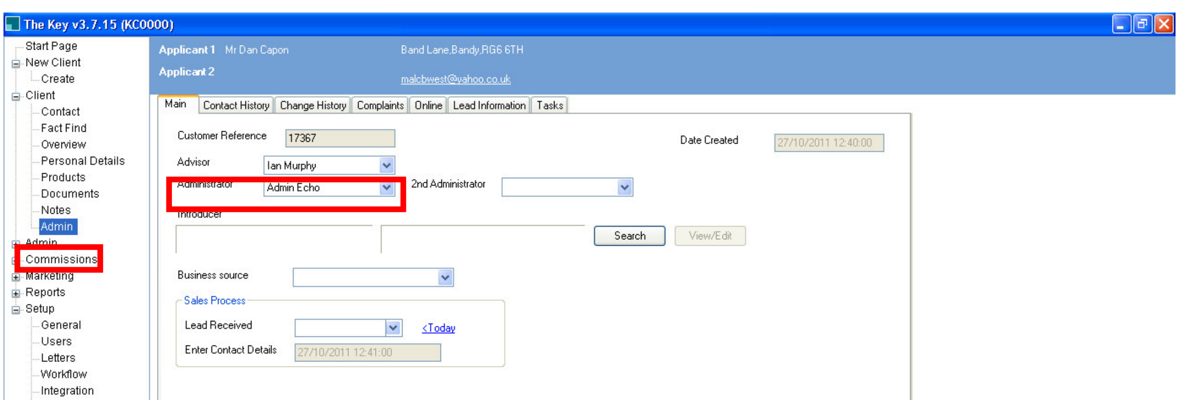
Submission of an eNBS by an Administrator

It is possible for an Administrator to submit an eNBS on behalf of an adviser, but you must ensure that the Adviser in question is assigned as the owner of the Product.

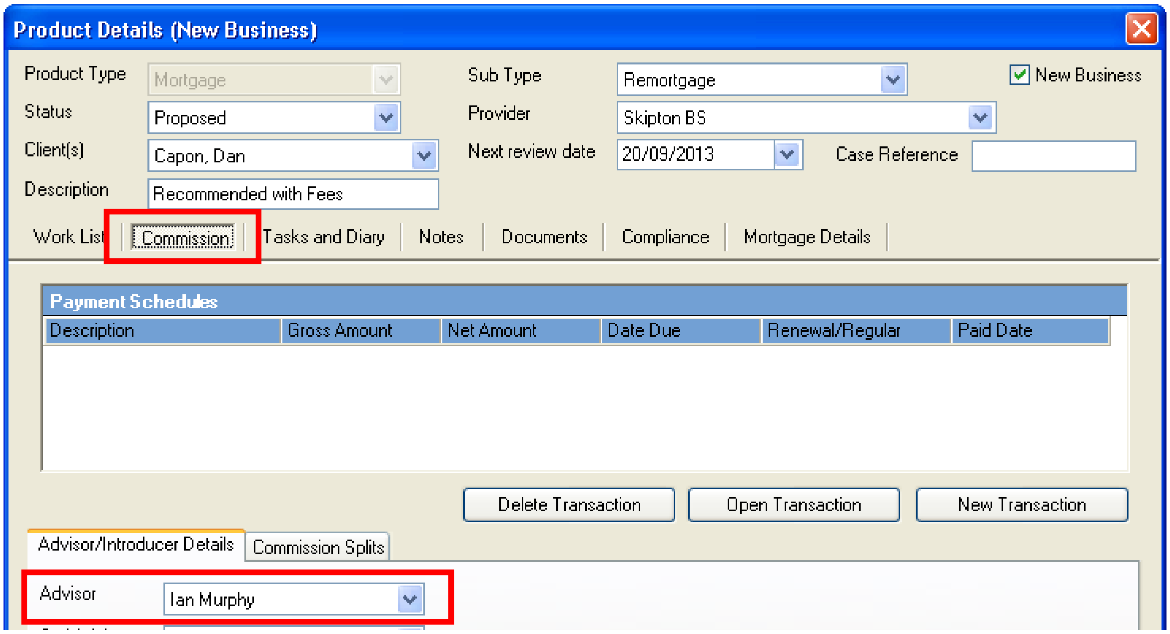
Where an adviser creates the client this will occur automatically however where an Administrator creates the client the Adviser should be assigned to the Client on the **Create New Client** screen.



You can check whether the Adviser is correctly assigned in the **Client** > **Admin** area.



This in turn will populate the Adviser details in the **Product** > **Commission** area as shown below.



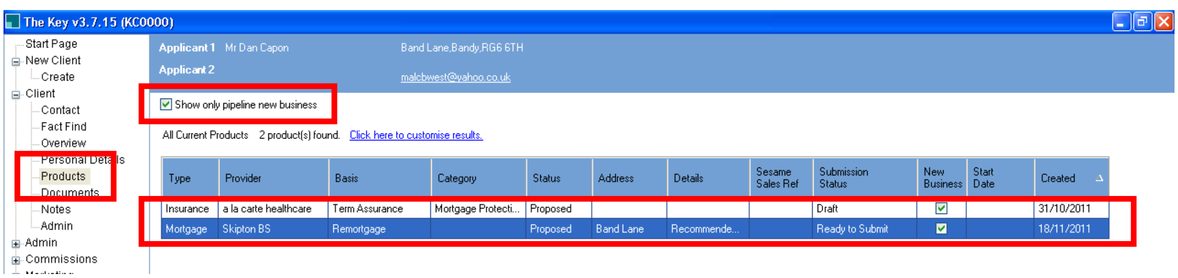
Administrators should not enter a Sesame Extranet ID into their own user set up area.

Accessing Product details

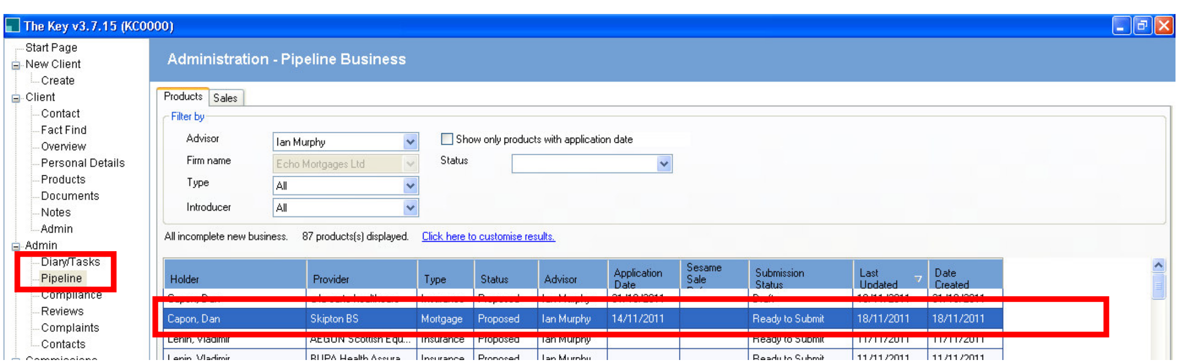
The button to submit an **eNBS** is located in the **Product** area of the Key which can be accessed either from the **Client** > **Products** area or the **Admin** > **Pipeline** area as shown below.

Client > Products : Click on **Products** and a full list of products will be displayed. To only display current new business put a tick in the **Show only Pipeline new business** box.

Highlight the relevant product, click on **Open** and the relevant Product details will be displayed.

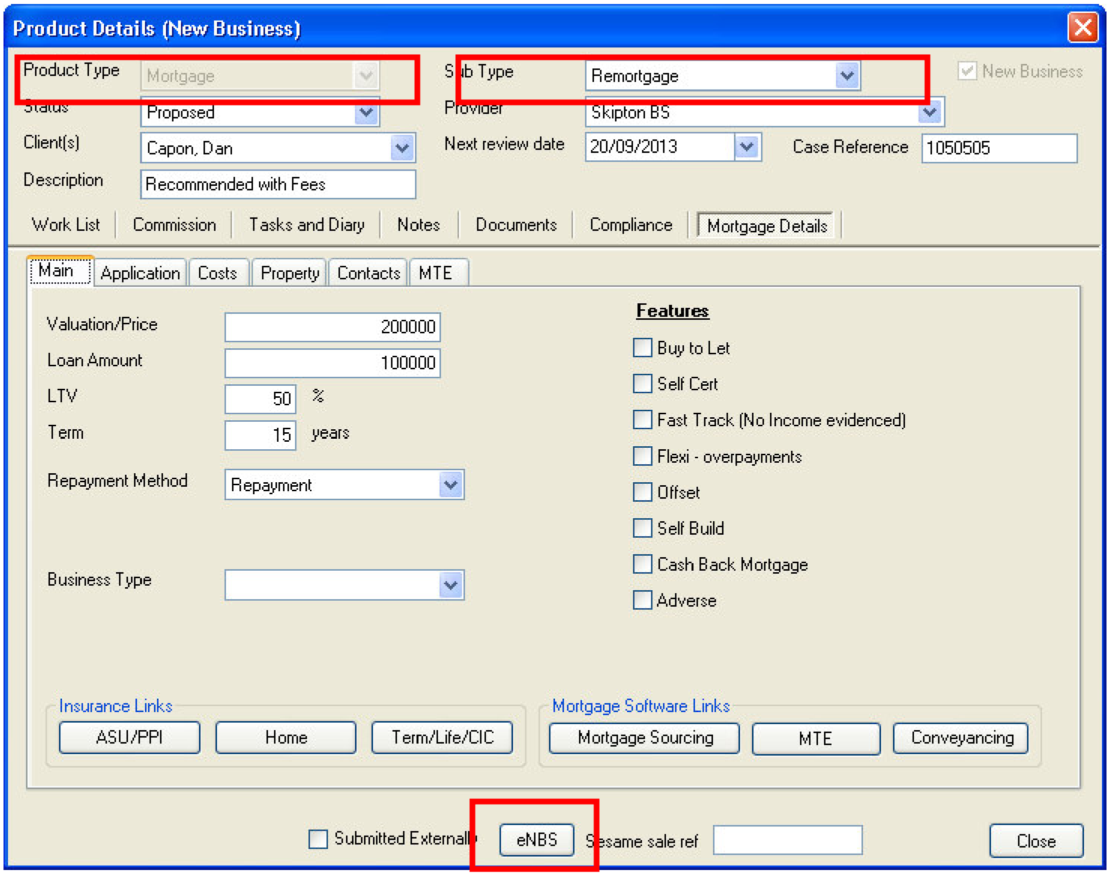


Admin > Pipeline: Click on **Pipeline** and a full list of products will be displayed. Double click on the relevant product and the relevant Product details will be displayed (The **Open Item** button will also open the product).



Submitting an eNBS through the Key

The eNBS button will be displayed provided that the **Product Type** and **Sub Type** fields are completed.



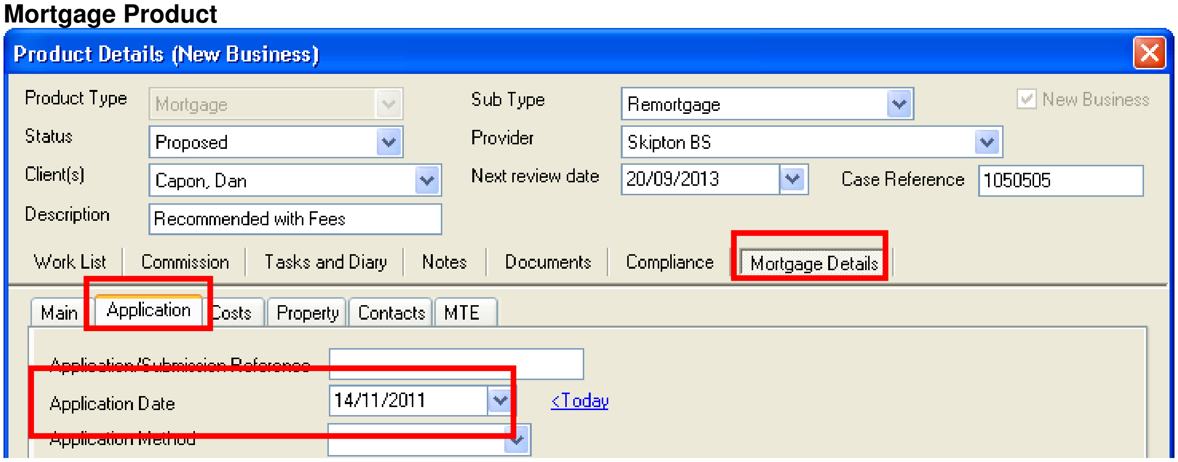
Prior to clicking on the **eNBS** button the full product details should be checked to ensure all relevant data has been recorded and that this reflects the recommendation that has been made to the client.

The following screens show where the mandatory information is held.

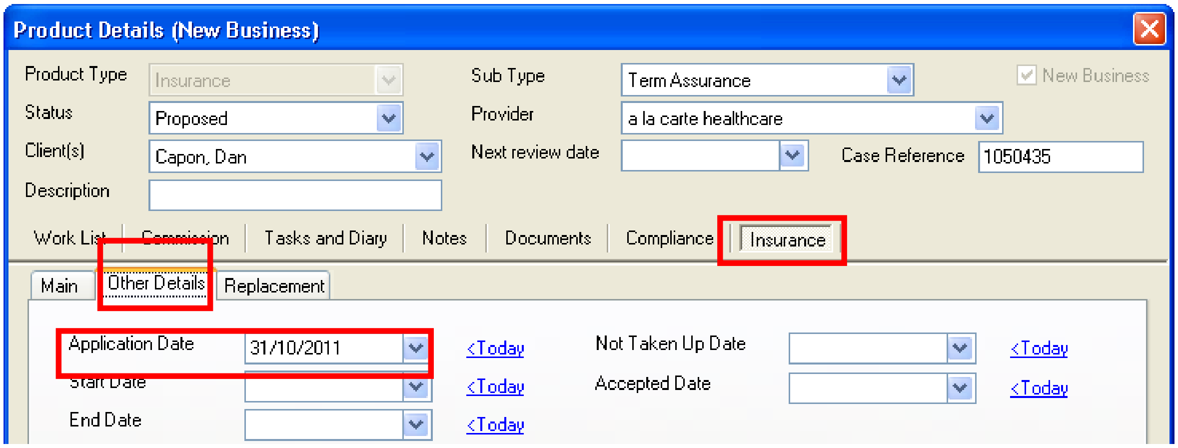
Adviser Sesame Extranet User ID – this is located on the **Setup > User > Main Details** screen and is explained on page 1 of this User Guide

Application Date – for Mortgages this is located on the **Mortgage Details > Application** tab. For Insurance this is located on the **Insurance > Other Details tab**. The date can be entered manually or can be completed through completion of the **Worklist**.

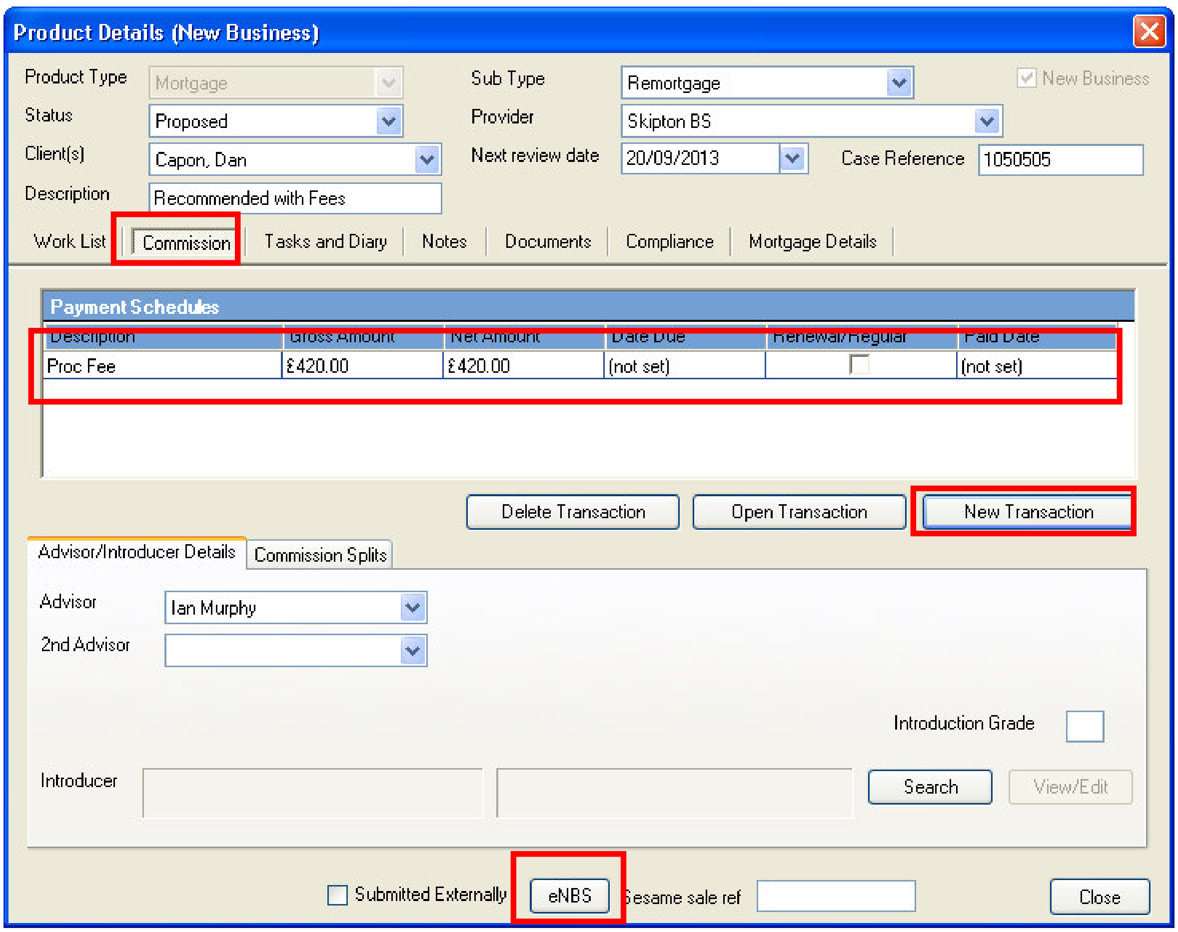
Mortgage Product



Insurance Product

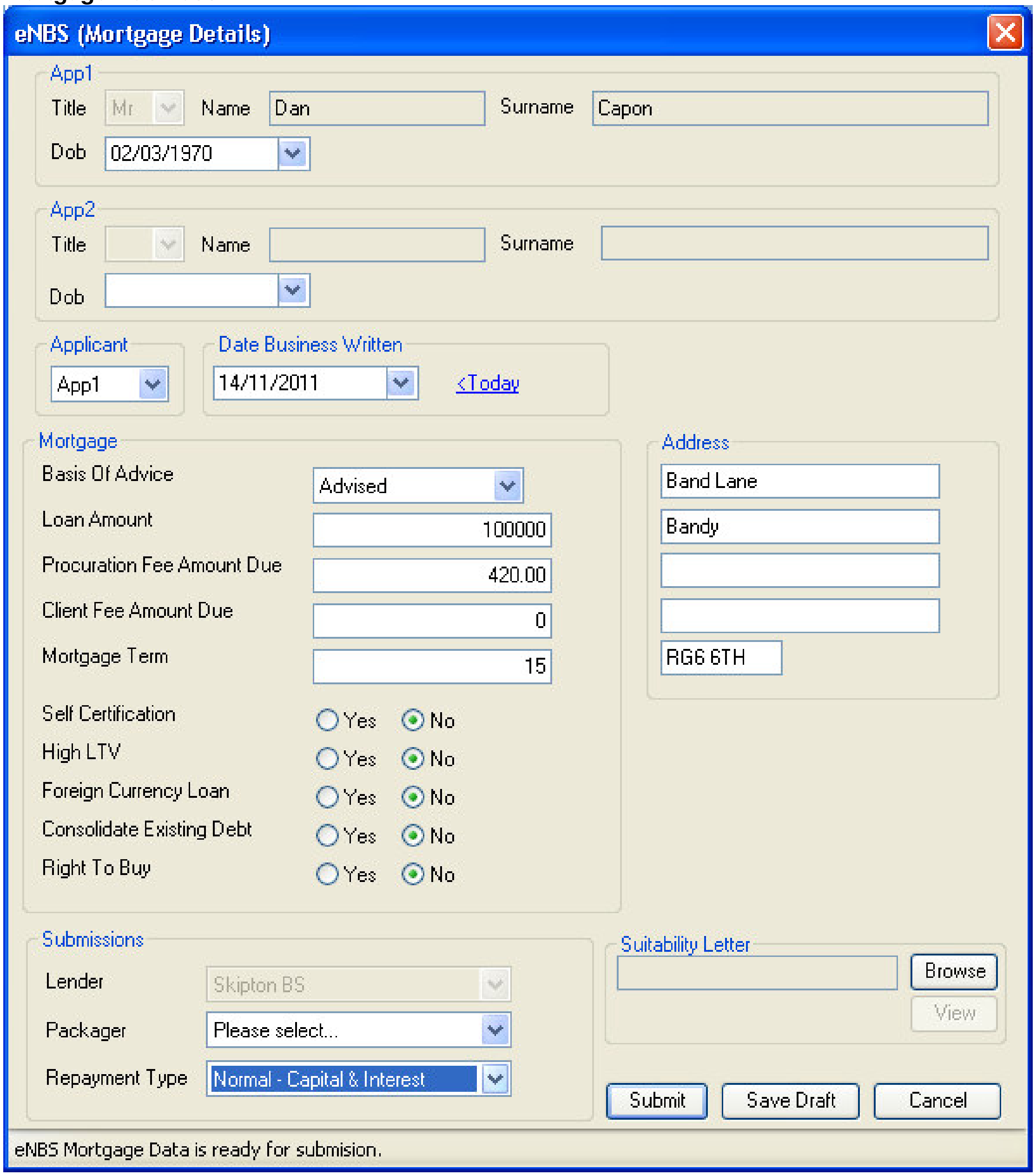


Commission – this is located on the **Commission** tab. The Proc Fee will be populated from sourcing or can be manually input by clicking on **New Transaction** e.g. to add an additional Client Fee.



When all mandatory information has been completed click on the **eNBS** button (from any screen within Product Details) and the following box will be displayed.

Mortgage Business



eNBS (Mortgage Details)

App1
Title Mr Name Dan Surname Capon
Dob 02/03/1970

App2
Title Name Surname
Dob

Applicant
App1

Date Business Written
14/11/2011 <Today

Mortgage
Basis Of Advice: Advised
Loan Amount: 100000
Procuration Fee Amount Due: 420.00
Client Fee Amount Due: 0
Mortgage Term: 15
Self Certification: Yes / No
High LTV: Yes / No
Foreign Currency Loan: Yes / No
Consolidate Existing Debt: Yes / No
Right To Buy: Yes / No

Address
Band Lane
Bandy
RG6 6TH

Submissions
Lender: Skipton BS
Packager: Please select...
Repayment Type: Normal - Capital & Interest

Suitability Letter
Browse
View

Submit Save Draft Cancel

eNBS Mortgage Data is ready for submision.

Special attention should be made to the following areas:

Applicant – Check to ensure that the appropriate applicant based on the business written is selected e.g. APP1, APP2 or Both.

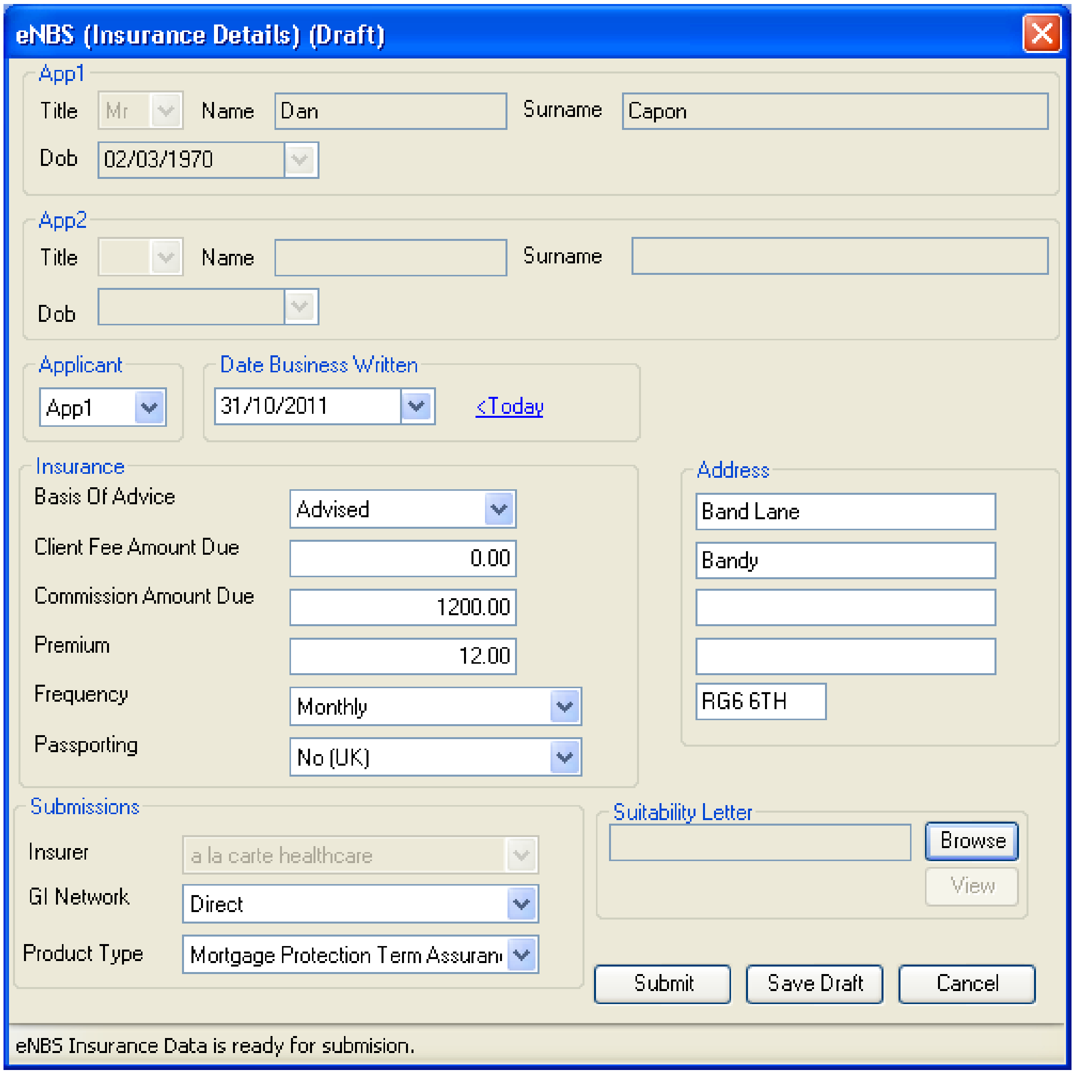
Mortgage Details and Address – check the details to ensure they match the business written. Any incorrect details can be amended however following submission the **Product** screen should be checked to ensure that this reflects the eNBS that has been submitted.

Lender – Where the product has been created from sourcing the Lender name will be populated automatically and will be greyed out. Where the product has been manually created the Lender box will be labelled “Please select” and the lender can be manually selected.

Packager – select the required Packager or if none leave as “Please Select”

Repayment Type – the repayment type must be selected which is based on the Sesame New Business list.

Insurance Business



Special attention should be made to the following areas:

Applicant – Check to ensure that the appropriate applicant based on the business written is selected e.g. APP1, APP2 or Both.

Insurance Details and Address – check the details to ensure they match the business written. Any incorrect details can be amended however following submission the Product screen should be checked to ensure that this reflects the eNBS that has been submitted.

Insurer – Where the product has been created via the Exchange the Insurer name will be populated automatically and will be greyed out. Where the product has been manually created the Insurer box will be labelled “Please select” and the lender can be manually selected.

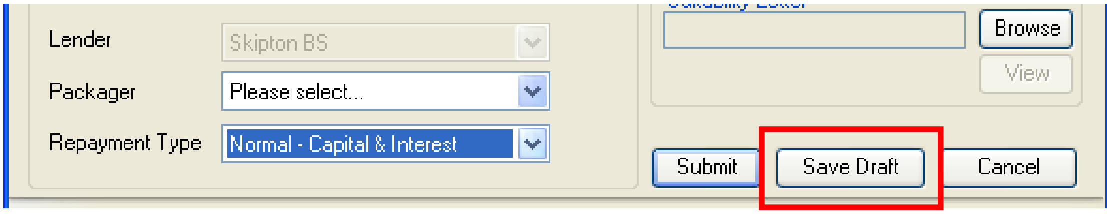
Passporting – select the appropriate country to confirm that the client has been advised in the UK or that a passport has been applied for in another EEA state (see Compliance Manual section 5.5 for further details). This can be pre-populated in the **Product > Insurance > Other Details** tab.

GI Network – when writing Protection business select “Direct”. For GI business the appropriate Network should be selected

Product Type – the product type must be selected which is based on the Sesame New Business list.

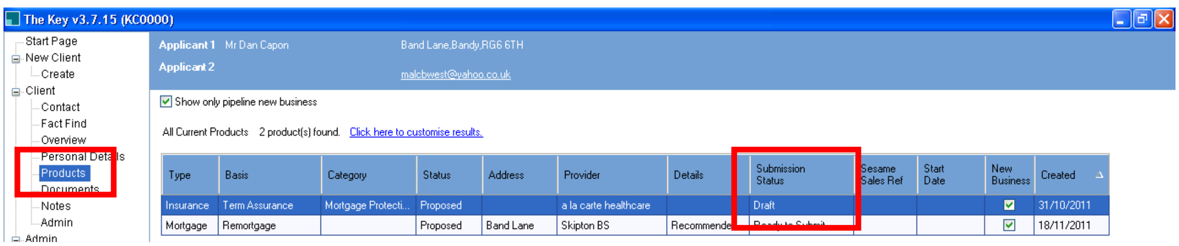
Saving a Draft eNBS

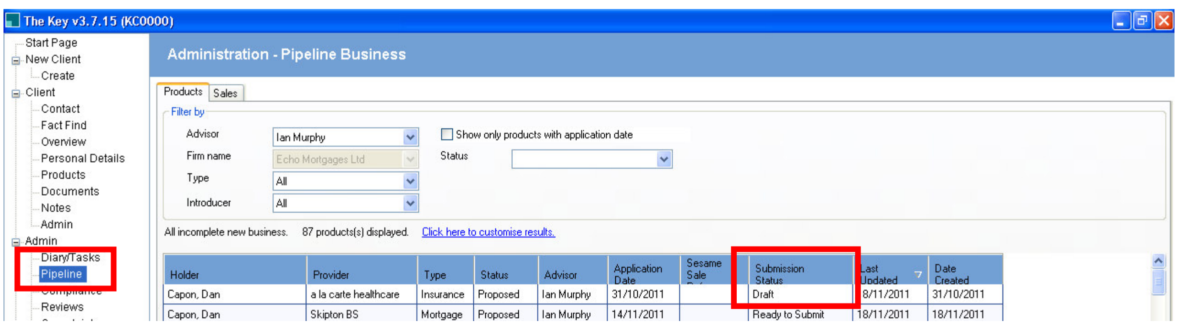
Click on the **Save Draft** box to save a draft of the eNBS submission. This may be useful if you wish to complete the eNBS at the time of the application but submit the eNBS with the Suitability Letter at a later date



Any data entered will be saved and can be re-accessed by clicking on the eNBS button again.

The status of the eNBS as **Draft** will be visible in the **Submission Status** box in both the Product and Pipeline areas as shown below





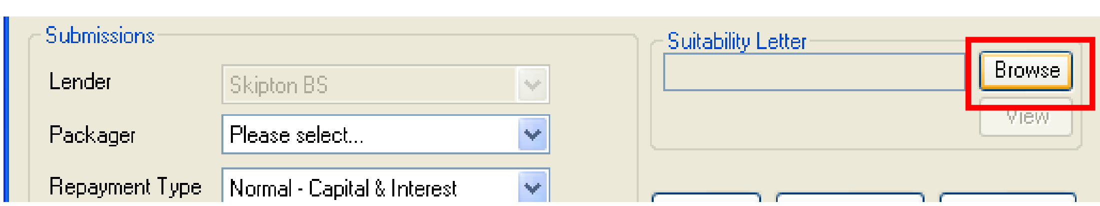
Attaching the Suitability Letter

In order to attach a Suitability Letter to the Key eNBS record the Suitability Letter must be stored in the Documents area of the relevant Product or Sale. This is completed in one of 3 ways:

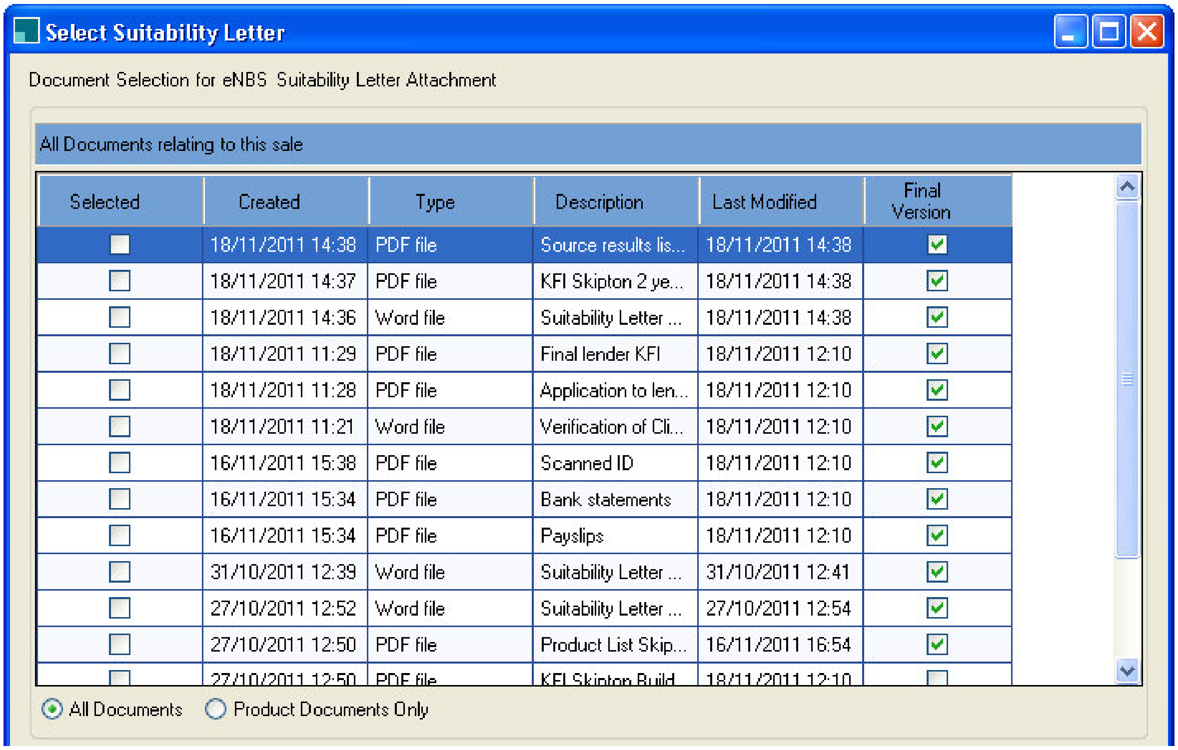
- By using the Suitability Letter template held in the Key **(Documents > Generate Document Template > Create)**
- By using your own Suitability Letter created in the **Setup > Letters** area
- By adding a Letter that has been created and saved outside of the Key through the **Documents > Add button**.

Detailed guidance on each of these options can be found in the User Guide "**How to Produce a Suitability Letter".**

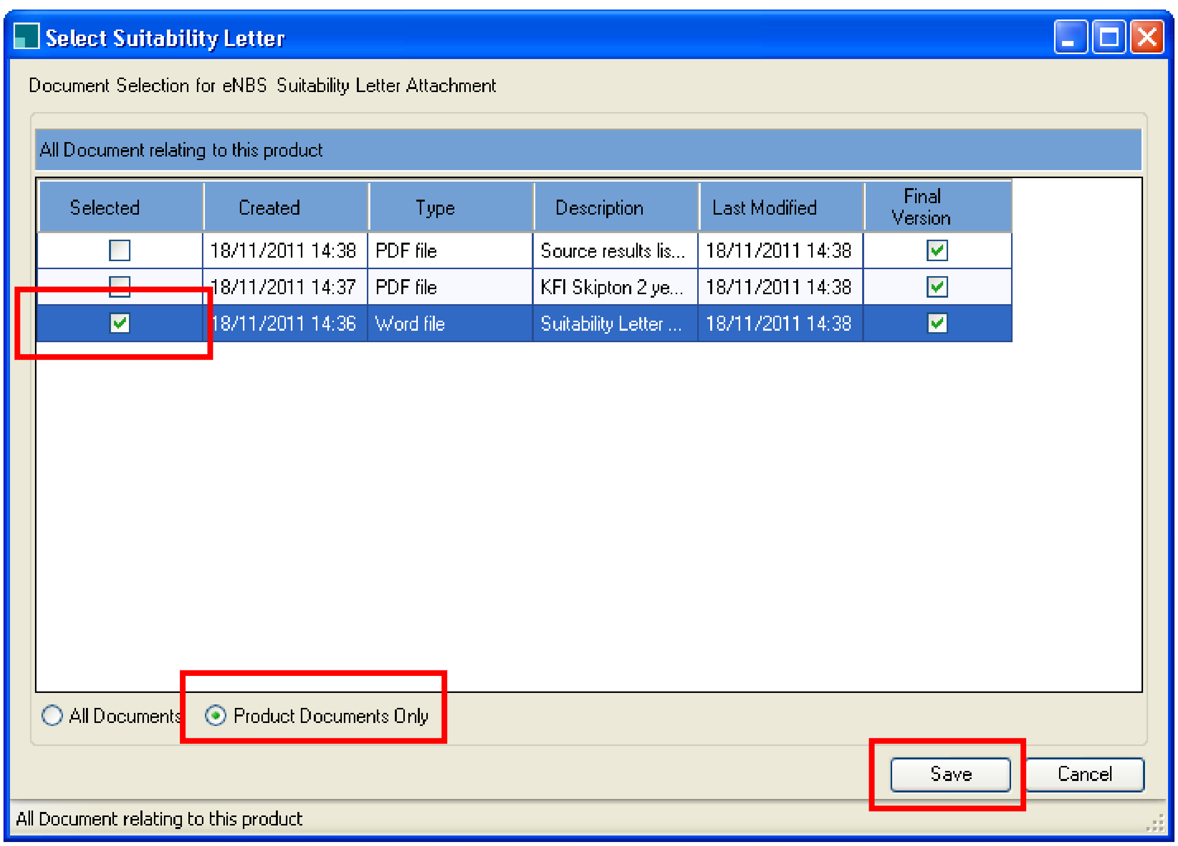
To attach a Suitability Letter to the eNBS record click on the **eNBS** button within the Product screen as detailed above. On the **eNBS (Mortgage Details)** screen ensure that all mandatory areas have been completed then select the **Browse** button.



This will open up the **Select Suitability Letter** box which will list all documents associated with the Product Sale.

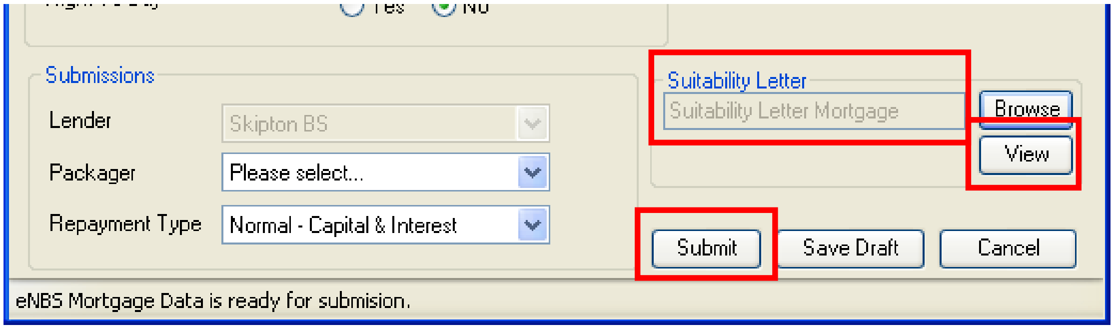


In order to only view documents held in the Product area select the radio button **Product Documents Only.**



Select the required document by placing a tick in the Selected column and click **Save** to exit the screen.

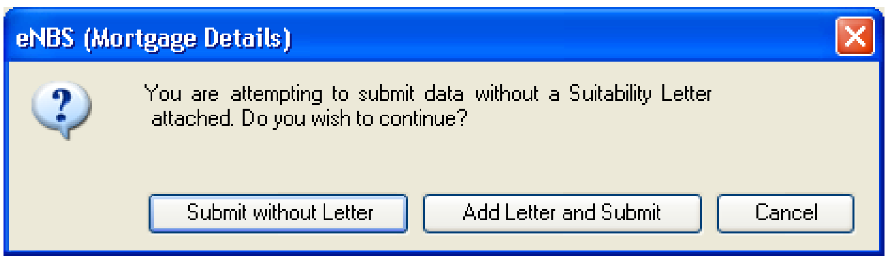
The selected Suitability Letter will now be displayed on the main eNBS screen.



Clicking on the **View** button will display a copy of the attached document which can be edited if required. *NB: the document is not editable once the eNBS has been submitted or a draft eNBS has been saved.*

Click on **Submit** to send the eNBS

If the Submit button is pressed before a Suitability Letter has been attached to the eNBS record the following message will be displayed.



If **Submit without Letter** is selected the eNBS will be sent and the Suitability Letter will need to be attached to the eNBS record in the New Business section of the Sesame Website.

Select **Add Letter and Submit** and you will be returned to the **Select Suitability Letter** screen as detailed above where the letter can be attached and the submission completed.

Tracking the eNBS submission

When the eNBS has been submitted click on **Close** to close the product screen. The Submission Status of the case will be updated to show the current status of either **Submitted** or **Success**.

There are 6 submissions statuses:

- **Ready to Submit** – this means that the eNBS has not yet been submitted via The Key
- **Draft** – the eNBS has been created and saved but no submitted to Sesame
- **Externally Submitted** – this means that you have selected the option Externally submitted and this business cannot be submitted via The Key
- **Submitted** – this means that the business has been submitted via the Key and it is waiting to be received by Sesame. No further action is required.
- **Success –** this means that the eNBS has been successfully received by the Sesame systems
- **Error** – this means that an error has occurred with the eNBS submission. You will need to contact POS@sesame.co.uk to establish the reason for the error.

NB: Data is sent to Sesame every 10-15 minutes therefore there may be a delay between the status changing from Submitted to Success. A screen refresh may also be required by clicking on the Start Page and returning to the Product area.

When successfully submitted the Product screen will display the **Sesame Sale Reference number** as shown below.

This number and the Submission Status will also be available to review in the following areas of the system:

- Product Details screen when opening the product
- Client > Case Search
- Admin > Pipeline

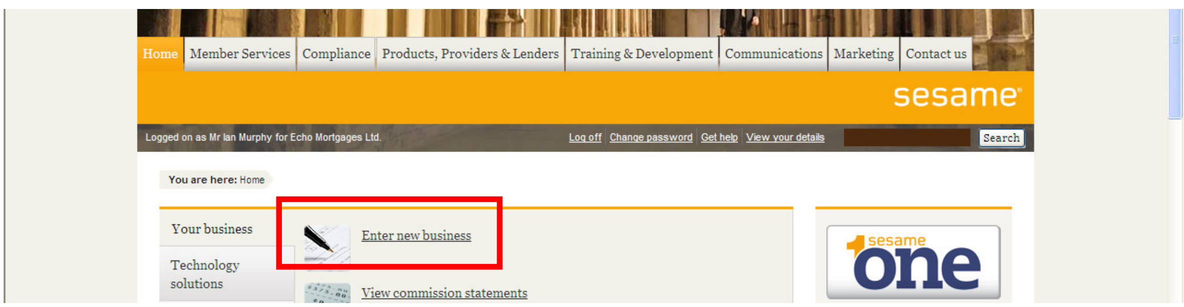
By clicking on the **eNBS** button following submission this will show a summary of the information that was submitted in read-only format.

Tracking the eNBS submission via the Sesame Website

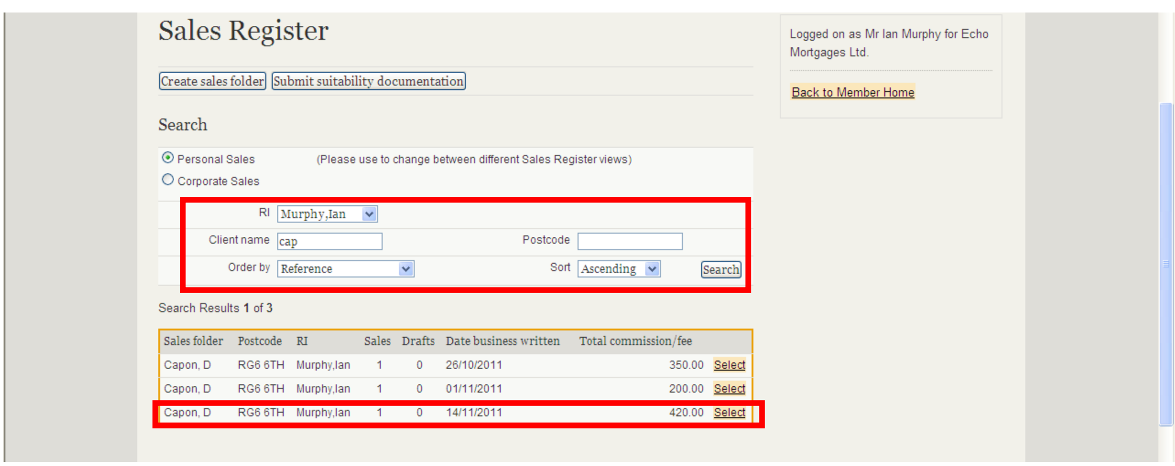
Once successfully submitted the case can be viewed on the Sesame website in the New Business area.

As noted above data is sent to Sesame every 10-15 minutes therefore sufficient time should be allowed before accessing the case on the Sesame website.

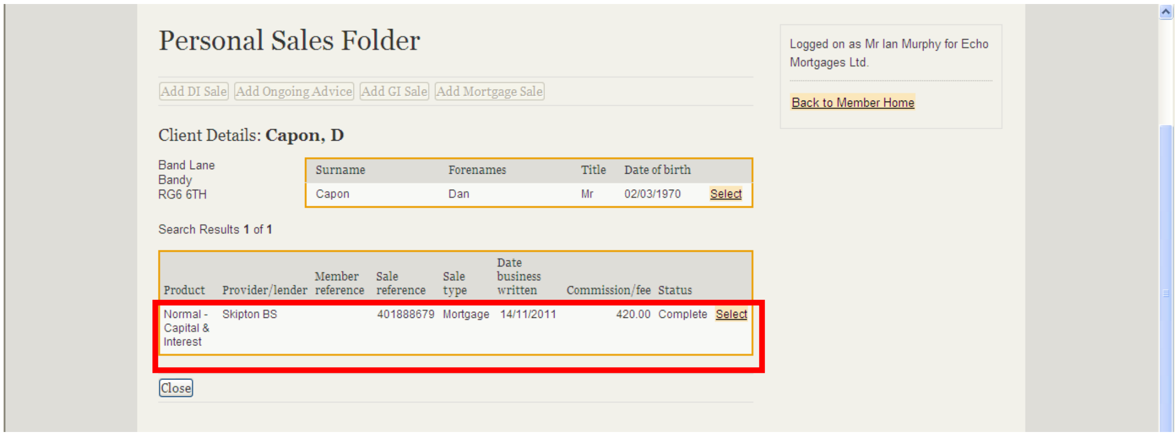
To view the case on the Sesame website logon to the Sesame website and navigate to the New Business area. Select **Enter New Business** and you will enter the Sesame eNBS submission area.



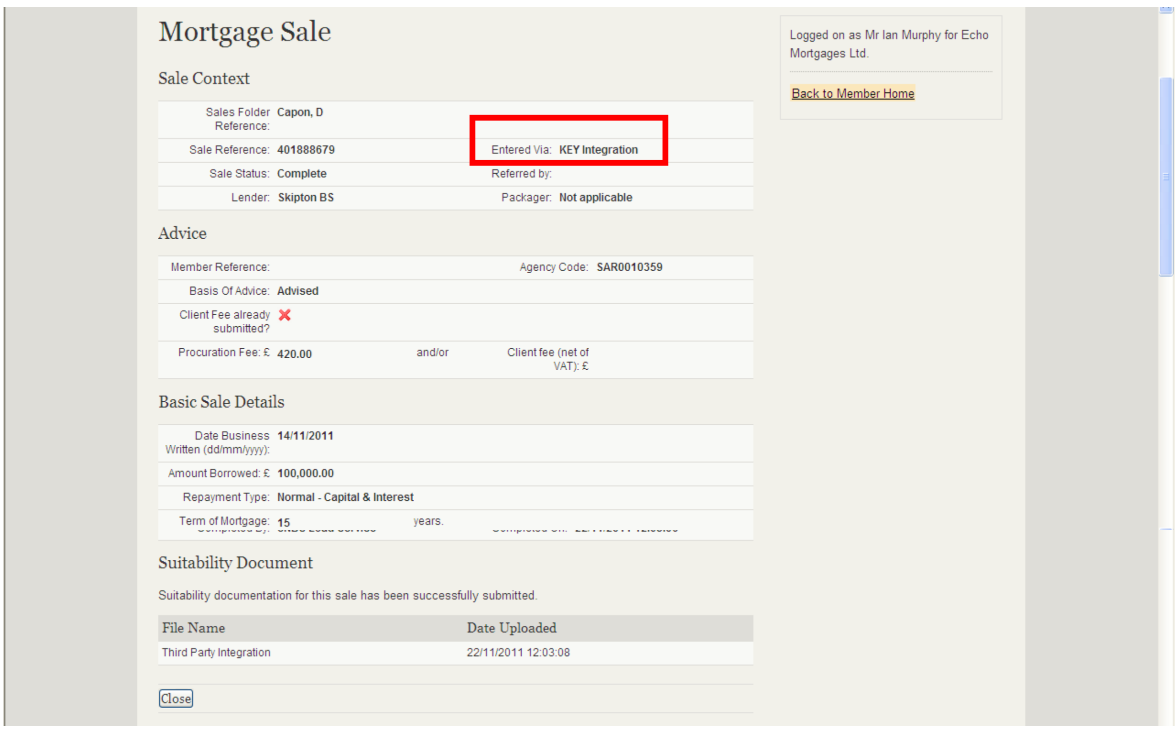
Enter any relevant search criteria and click on **Search** which will display a list of sales for the relevant client. Click **Select** to open the required Sale.



Click on **Select** again to open the required sale.



Full details of the sale will then be displayed which will confirm that the case has been submitted via the Key in the **Entered Via** field. The Suitability Letter send with the eNBS via the Key will be recorded at the bottom of the screen.



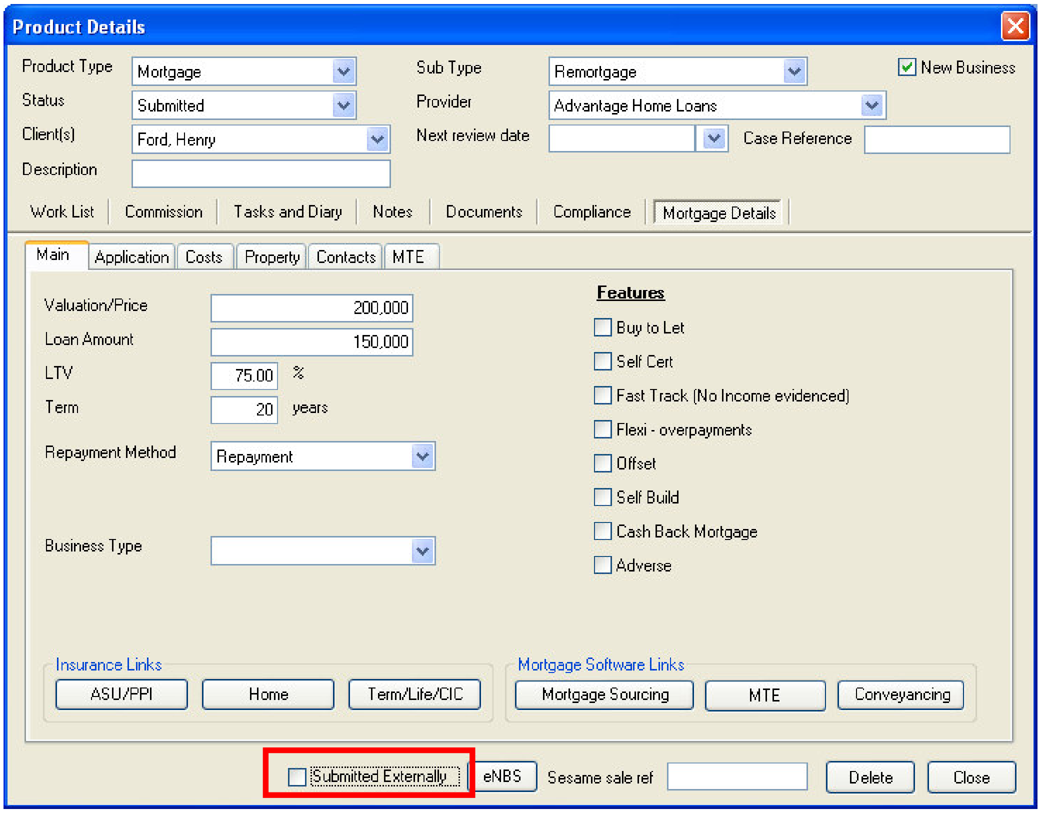
Product amendments after eNBS submission

It is not possible to **re-submit** an eNBS via the Key therefore in the event that there are any changes to the product following submission, these changes should be advised to the Sesame Contact Centre. This is the same procedure that is followed for web based submissions.

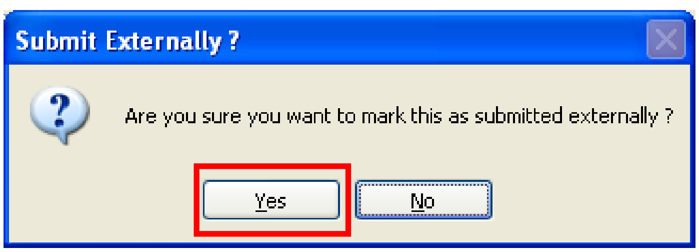
External Submission of the eNBS

It is still possible to enter eNBS manually directly onto the Sesame website however this will require data to be re-input which has already been entered on the Key and is therefore not recommended. Where a case is manually entered on the Sesame website the **Product Details** area of the Key should be updated to confirm that an external eNBS submission has been made.

Tick the box labelled **Submitted Externally**.



Once ticked a message will be displayed as shown below. Click **Yes** to confirm that the eNBS has been submitted via the Sesame website.



This will disable the eNBS button ensuring that the submission is not duplicated and will also activate the **Sesame Sale ref** box allowing the Sesame reference number from the Sesame website to be manually input as shown below.