

Using MTE Through the Key



Mortgage Trading Exchange (MTE) is a stand-alone application which allows online applications to be submitted to a number of selected lenders rather than submitting through the Lenders' websites directly. MTE can be used in conjunction with the Key to reduce the amount of re-keying as information contained in the Key Fact Find and Product area will be transferred into MTE where a suitable field mapping exists.

The level of pre-population into MTE will depend on the individual lenders applications.

NB: MTE must be installed and an individual registered in order for the integration to work. MTE is automatically installed when using Mortgage Brain however when using Trigold, MTE must be installed on a stand-alone basis. For further information on installing and registering for MTE refer to www.mortgagetradingexchange.co.uk

There are two ways that the Key and MTE integrate:

1) Creation of Key Client Record from MTE

This function provides the facility to create a Client record in the Key from information already input into MTE to obtain a Decision in Principle (DIP/AIP) from a lender. The sole purpose of this function is to avoid re-keying of data where an adviser is required to obtain a DIP at the early stage of the advice process. It cannot be viewed as a way of passing any existing compliance procedures.

When the Key Client record is created any data already entered into MTE will be pre-populated however the standard advice process will need to be followed in relation to completion of a full fact find, mortgage sourcing and recording of recommendations. The level of pre-population will depend on the individual lender.

2) Launch of MTE Lender application from Key Product area

This function provides the facility to launch MTE from the Product area of the Key and for any data entered into the Key Fact Find and Product area to be transferred into the relevant MTE lender application. The level of pre-population will depend on the individual lender.

The submitted application can be tracked through the Key and any relevant documentation will be transferred back into the Key Documents area.

The following section describe the above two processes in detail.

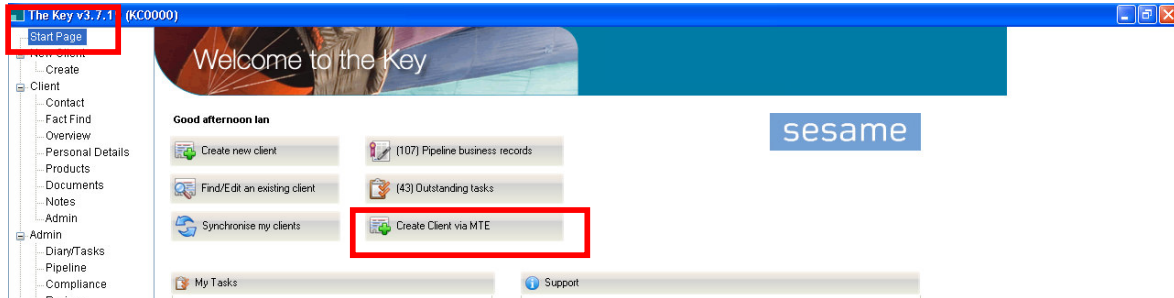
Creation of Key Client Record from MTE

The **Create Client via MTE Button** is found on the **Start Page** of the Key and is controlled through a permission in the **Setup > Users > Roles** area. In the event that the button is not displayed this can be enabled by a firm's principal user (System Administrator) by ticking the permission **User can create client from MTE AIP** within the advisers User record.

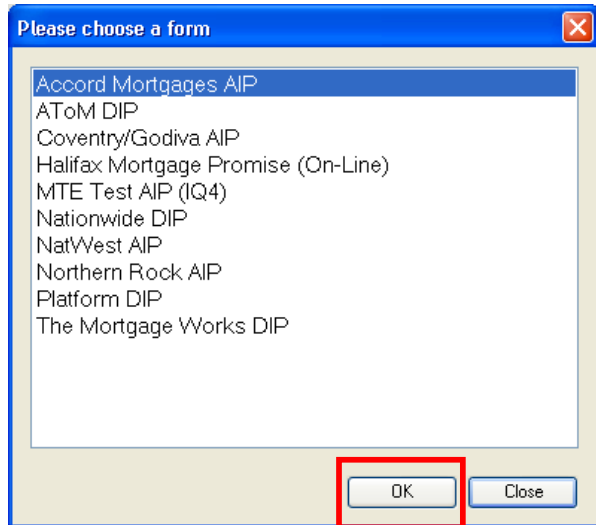
<input checked="" type="checkbox"/> User can delete/edit notes	<input checked="" type="checkbox"/> User can edit case accounts
<input checked="" type="checkbox"/> User can enter commission management	<input checked="" type="checkbox"/> User can attach documents when client data is readonly
<input checked="" type="checkbox"/> User can edit contacts after creation	<input checked="" type="checkbox"/> User can use ad-hoc reports
<input checked="" type="checkbox"/> User can reassign work	<input type="checkbox"/> User can use reports / queries
<input type="checkbox"/> Client Data is Readonly	<input checked="" type="checkbox"/> User can create client from MTE AIP

OK Cancel

To start MTE click on the **Create Client via MTE** button on the Start Page of the Key.

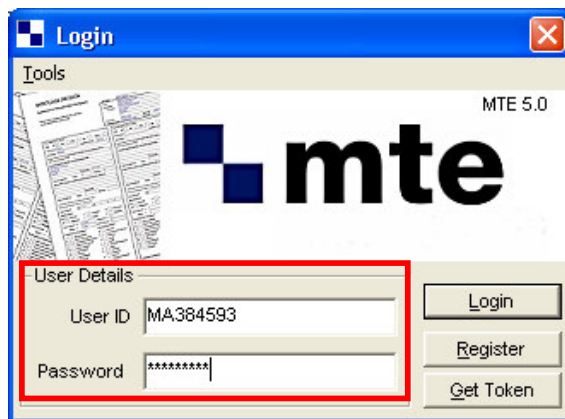


A list of lenders able to provide a DIP will be displayed:



Select the appropriate lender and click **OK**.

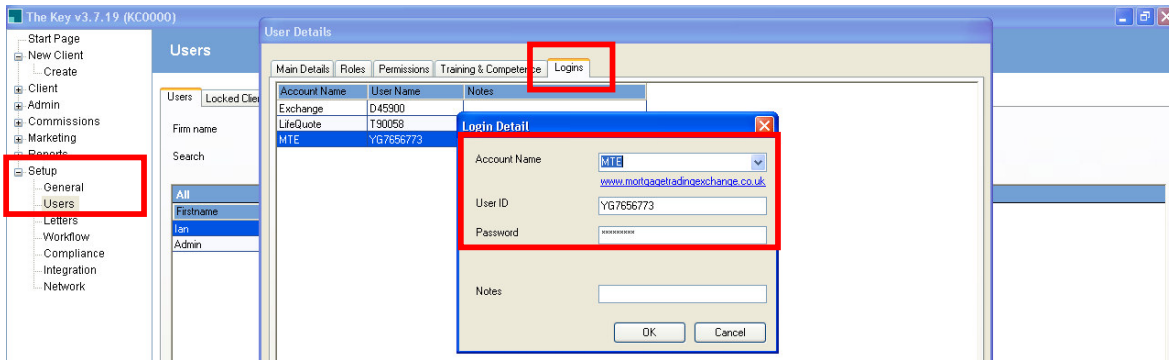
A log in box will be displayed where the Username and Password for MTE should be entered. Select **Login** when finished.



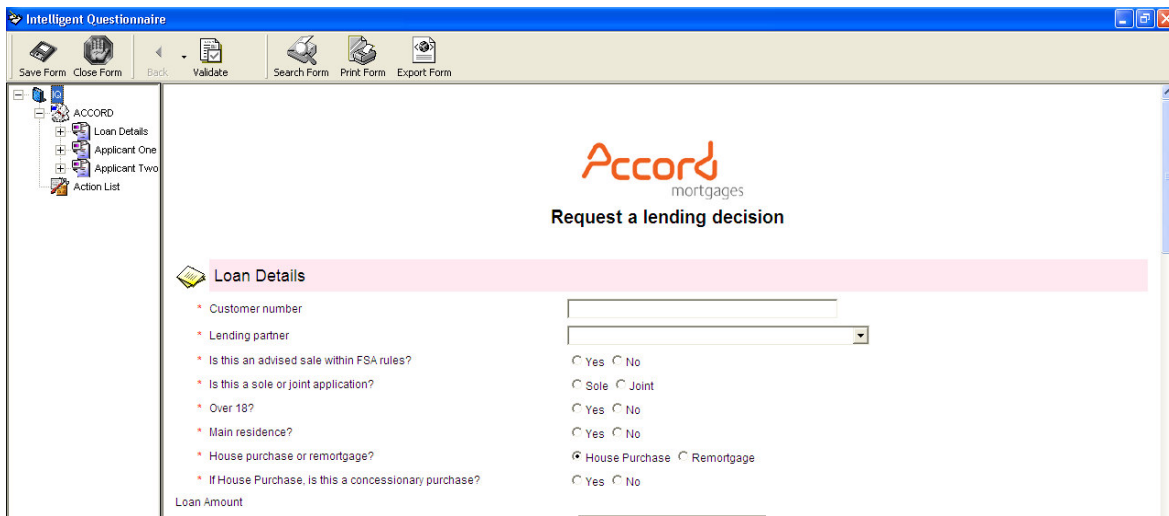
It is possible to enter these details as a silent log in the Key avoiding the need to enter the MTE Username and password on each occasion

To enter a Silent login for MTE

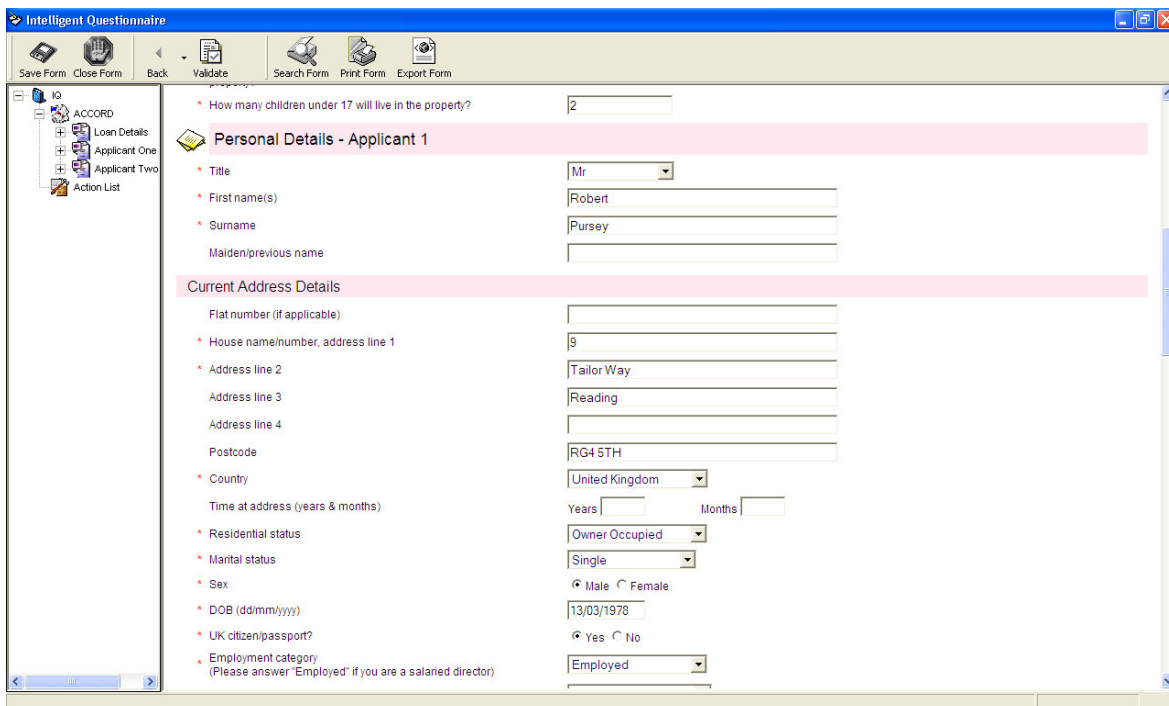
- Access the **Setup > Users** area, open the required adviser
 - Click on the **Logins** tab, then **New** and select **MTE** as the account
 - Enter the MTE Username and Password and **OK** to save the details
- The screen shot below shows an example entry.



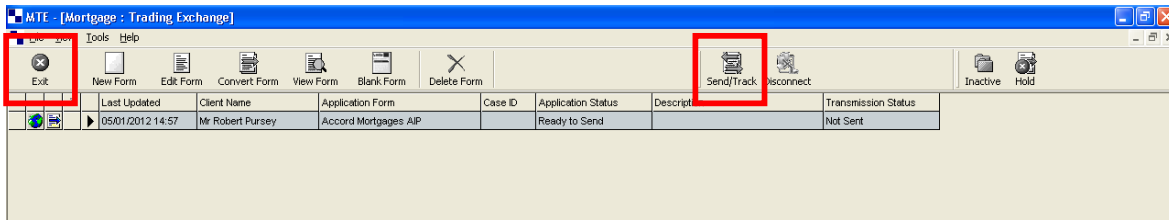
Once a successful login has been made to MTE (either as a silent login or by entering the Username and Password) the selected DIP/AIP form will be displayed:



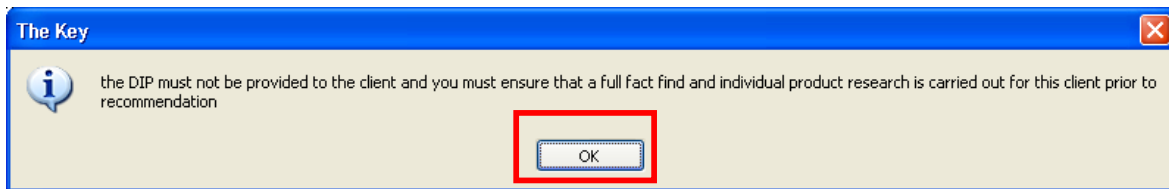
The form should then be completed as required.



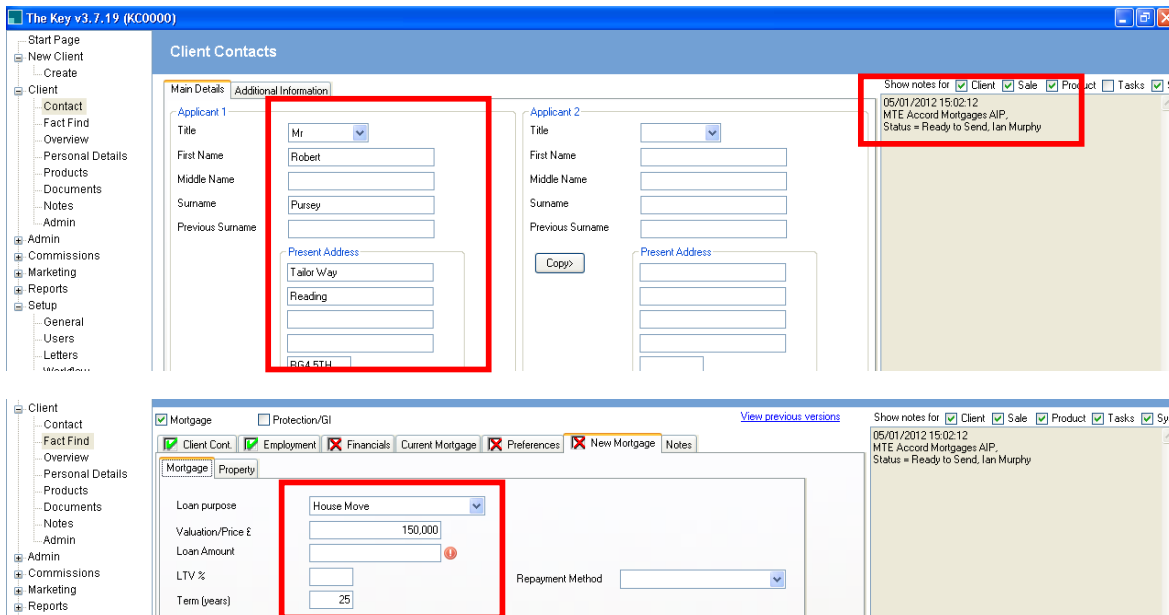
When all required information has been captured the form can be saved and validated. The form can then either be sent to the lender using the **Send/Track** option or saved for later submission. When all required actions have been completed close MTE using the **Exit** button (in the example below the case has not been submitted).



This will return the user to the Key and the following message will be displayed. Click **OK** to close the screen.



A client record will be created in the Key which will be pro-populated with data previously entered into MTE. A client note will also be recorded to show that the record has been created via MTE. Example screens are shown below.



IMPORTANT NOTES

- The level of client data population into the Key will depend on the individual lenders application form
- Relevant documents will be returned from MTE into the **Client > Documents** area of the Key
- Where a DIP/AIP is produced this **must not** be provided to the client
- The full compliance advice process **must** be followed prior to any recommendation being provided to the client including completion of a full fact find and sourcing
- A product record will not be created from MTE and will need to be created through integrated sourcing or by manually creating a Product following production of a KFI
- The MTE record created cannot be accessed through the Key but can be reviewed / updated by logging directly into MTE through Mortgage Brain or from the Desktop if installed on a stand-alone basis.
- Further access to the MTE record will not write back any additional information to the Key

Launch of MTE Lender application from Key Product area

Users can launch an MTE application through the Key from the Product area. This has the benefit of pre-populating client data into MTE from the Key Fact Find and Product screen. The level of pre-population will be dependent on the individual lender selected.

The MTE integration screen is located in **Product Details > Mortgage Details > MTE**. There is an MTE button on the **Product Details > Mortgage Details > Main** tab however this simply provides a link to the above screen.

Form Name	Created	Last Updated	Application Status	Transmission Status	Lender Status
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The display of buttons in the **Create New Form** area will vary depending on how the product was created:

- **KFI / AIP / Full Application** – these buttons will be enabled when sourcing through Mortgage Brain and the MTE option is highlighted against the product in the sourcing list
- **Start MTE** – this button will be enabled when no MTE option is available when sourcing through Mortgage Brain, when sourcing through Trigold or when the product has been manually created.

To open MTE click on one of the **Create New Form** buttons. In the above example we will select **Start MTE**

Where an MTE Username and Password has already been entered into the Key (see page 2 of this guide for details) MTE will open. Alternatively enter the Username and Password on the screen displayed.

A list of available forms will be displayed. If using the AIP or Full Application buttons MTE will open the specific lenders form.

Application Form	Destination
Accord Mortgages AIP	Accord Mortgages
Coventry/Godiva AIP	Coventry
Halifax Mortgage Promise (On-Line)	External Application
MTE Test AIP (004)	MTE
Nationwide DIP	Nationwide MSO
NatWest AIP	NatWest
Northern Rock AIP	Northern Rock
Platform DIP	Platform
The Mortgage Works DP	The Mortgage Works

Highlight the required form and click **OK** and then **OK** to select the client. The lender application will then open and be pre-populated with client data previously entered into the Key. The level of pre-population will vary depending on the lender form selected.

The screenshot shows the 'MTE - [Mortgage : Trading Exchange]' application window. The top toolbar contains buttons for Close, Save, Validate, Search, Print, Navigate, and Action List. The main form is divided into sections: 'Applicant 1 - Personal Details' and 'Applicant 1 - Current Address'. The 'Personal Details' section includes fields for Title (Mr), Forename (Dan), Middle Name (if any), Surname (Capon), Previous Forename(s) (if any), Previous Surname (if any) (updated offline), Date of Birth (02/03/1970), What is your nationality?, and Marital Status (Please select). The 'Current Address' section includes fields for Flat, House Name, House Number (15), Street (Band Lane), and District.

Once all information has been input the form can be Validated, Closed and Saved using the buttons at the top of the screen. A series of confirmation messages will be displayed based on an individual users settings and when finished the MTE application summary screen will be displayed with the relevant application listed.

The screenshot shows the MTE application summary screen. The top toolbar includes buttons for Exit, New Form, Edit Form, Convert Form, View Form, Blank Form, Delete Form, Send/Track, Disconnect, Inactive, and Hold. A table below shows the application summary:

Form Name	Created	Last Updated	Application Status	Transmission Status	Lender Status
MTE Test AIP (IQ4)	05/01/2012 17:05	05/01/12 17:05	Ready to Send	Not Sent	(null)

An 'Application Ready!' dialog box is displayed, asking: 'In order to send your completed application to the lender click on the 'send/track' icon. Would you like to do this now?' with 'Yes' and 'No' buttons. A checkbox for 'Don't show this message again' is also present.

At this point the Application can be submitted or MTE can be closed to return to the Key and the Application submitted later. In this example we will close MTE using the **Exit** button and submit the application later.

When returning to the Key a summary of the application will be retained in the MTE tab as shown below.

The screenshot shows the MTE application summary screen in the Key. The top toolbar includes buttons for Main, Application, Costs, Property, Contacts, and MTE. The 'MTE' tab is active. The 'Create New Form' section has buttons for KFI, AIP, Full Application, and Start MTE. The 'Saved Forms' section shows the application summary table:

Form Name	Created	Last Updated	Application Status	Transmission Status	Lender Status
MTE Test AIP (IQ4)	today	05/01/12 17:05	Ready to Send	Not Sent	(null)

At the bottom of the screen, there are 'Track All' and 'Edit' buttons.

The case can be Tracked, edited or sent by using the **Track All** or **Edit** buttons which will return you back to MTE.

When a case is submitted the MTE screen in the Key will be updated to reflect the new status.

Form Name	Created	Last Updated	Application Status	Transmission Status	Lender Status
MTE Test AIP (IQ4)	05/01/12	06/01/12 10:39	Application Complete	OK	Application Accepted

In addition any related Lender documentation e.g. Lender KFI, acceptance letters, copy application etc. will be returned to the **Product > Documents** area of the Key as shown below. The actual documentation returned will depend on the specific lender used. If required the documents can be renamed by right-clicking on the Description and selecting **Rename**.

Created Date	File Type	Description	Last Modified Date	Final Version
06/01/2012 10:41	PDF file	Lender returned document	06/01/2012 10:41	<input checked="" type="checkbox"/>
06/01/2012 10:41	PDF file	Lender returned document	06/01/2012 10:41	<input type="checkbox"/>
06/01/2012 10:41	PDF file	Lender returned document	06/01/2012 10:41	<input type="checkbox"/>
01/12/2011 09:22	PDF file	Product List The Mortgage Works (UK) Plc. A07246 2 Y...	01/12/2011 09:59	<input type="checkbox"/>

Further guidance on the use of MTE can be found at www.mortgagetradingexchange.co.uk or by calling 0871 384 0194