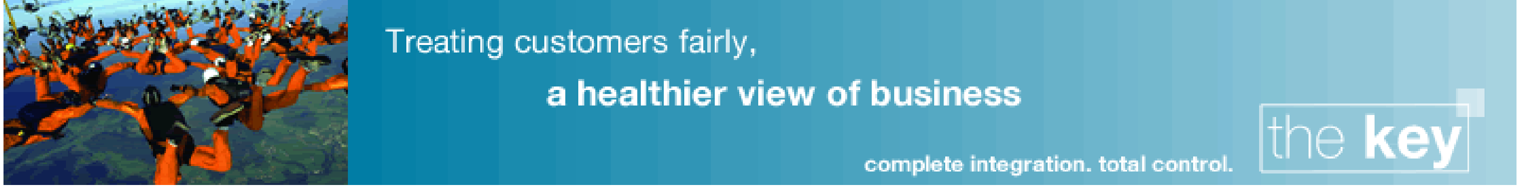


Release Notes

Welcome to the Key Version 3.2

The latest version of **the Key** has several new enhancements designed to improve the software and make it easier and more efficient for the end-user to control the mortgage application process.

After listening to current users of **the Key**, we have focused on usability and functionality to improve user experience and efficiency. Feedback will continue to play a significant part in future versions, so we can ensure our development remains closely aligned to the needs of our users.

What's new in the Key Version 3.2?

The Key Version 3.2 includes a new product sub type for "Combined Term / CIC", a new web service interface to allow new clients to be created in **the Key** via a 3rd party system as well as many other general enhancements to the software. Of course, **the Key Version 3.2** also includes all the features and enhancements from **Version 3.1** (see below).

The Key Version 3.1 Features and Enhancements

- **Commissions** - allowing network splits & amendments to net amount
- **Generic client data import** - client, contact or user data import
- **Customisable column display** - enjoy more personalised efficiency!
- **Workflow task configuration redesign** - improved ease of use
- **Insurance links integrated** - increase your revenue stream
- **Improved sales concept** - multiple sales for one client
- **Monitor important FactFind changes** - helping you to stay compliant!
- **Online FactFind for clients to part complete** - speeding up the sale!

To view details on the following sections click on the links below:

The Key Version 3.2 – What's new?

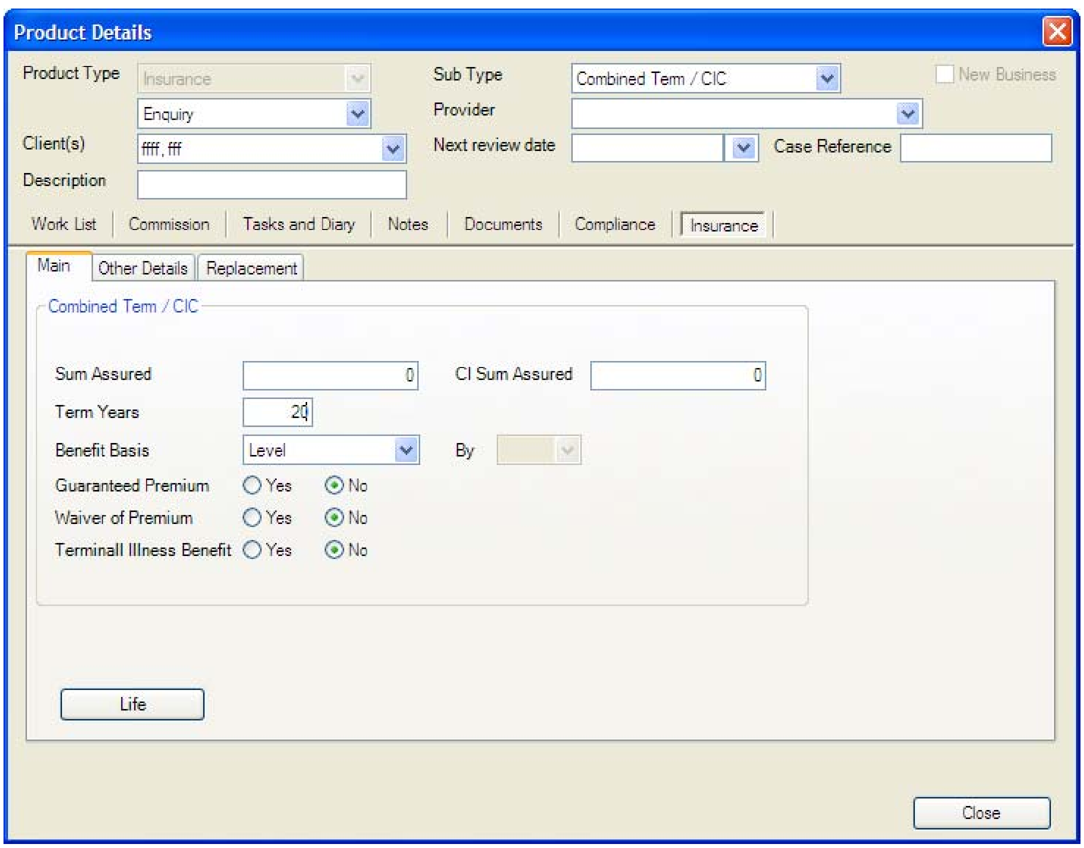
NOTE: Once this release is made live, all users will automatically be prompted to update to this new version.

Product Details > Sub Type

A new product sub type is now available for "Combined Term / CIC", this will allow the identification of combined Term and Critical illness products (as shown below).

The following other types "Level Term Assurance" and "Decreasing Term Assurance" are now named "Term Assurance" as the benefit basis drop down box will indicate the cover type.

A new fact find question has also been added to specify if combined cover is required, this has been added to the Life Protection/Term tab.



Web API for 3rd Party integrations

A new web service interface has been developed to allow new clients to be created in the Key via a 3rd party system. This can be used, for example, where you might capture client details on your website. These client details can then be passed electronically into the Key as a new client record. A software development guide is available upon request which will provide full details and examples. Please contact Mortgage Brain help desk at the following address: http://secure.mbl.co.uk/SmarterTicket/Customer/SubmitTicket.aspx

Other General Enhancements

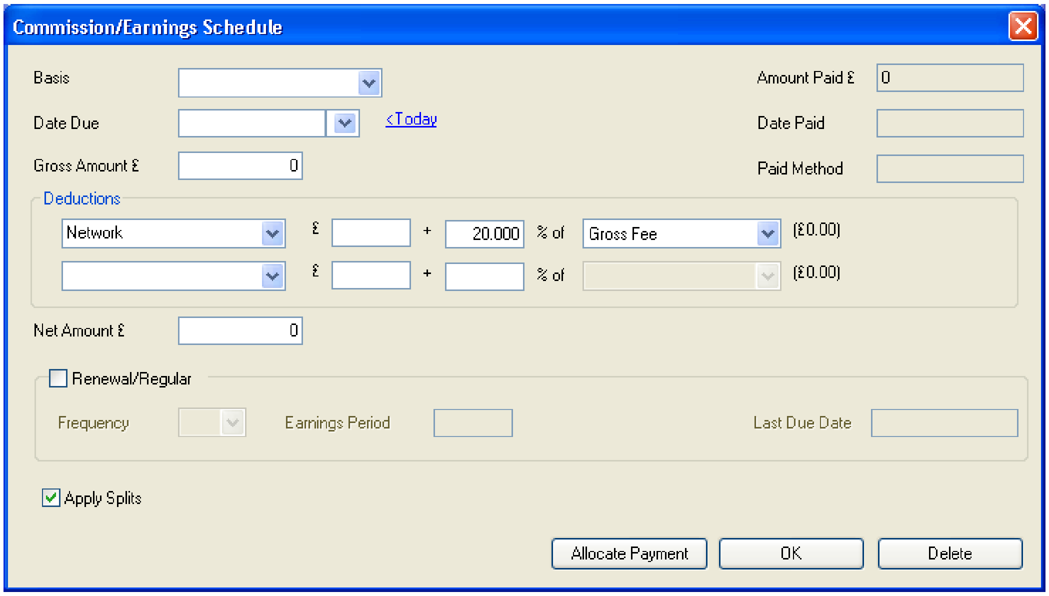
1. Setup > Documents – A new column has been added called "last updated by" to indicate the last user to change a letter template.
2. Main Menu screen section last accessed clients has now been changed to use title, first name and surname and not salutation.
3. Admin > Tasks – New filter options have been added to the “Date” filter for “Next 7 Days”, “14 days” and “1 month”.
4. The ability to delete complaints is now available. This function is restricted to only users with compliance and delete permissions.
5. Compliance training and competence records - internal advisers can now access this area via Setup > Users screen. Previously only users with the permission to edit user details could access this information.
6. Generic Data Import – the field mapping screen now includes a search function to assist in locating the required target field for the data import.
7. The Reports areas can now be restricted by two new user roles. These are “User can use Ad-Hoc Reports” and “User can use Reports”. By default users will be able to access the reporting areas as with previous releases. By editing the user record you can deny access to any given user.
8. Support has been added to the integration to Mortgage Brain for the new filter “number of bedrooms” added to version 7 of Mortgage Brain.
9. The login screen cursor will now default to the password question.
10. A new function has been added on the Sales summary screen which allows advisers to delete a mistakenly created sale. Only sales which do not have products can be deleted. The user must have the delete data permission.
11. Ad-hoc now includes the ability to re-order the output fields, previously the user has to delete and then re-add fields. There are now up/down arrows in the output filed list area which allows you to re-order items.
12. The reassign work screen now uses the client title, first name and surname and not the salutation.
13. The user details role 'Advisers cannot view closed client record' is now hidden when this feature is disabled within Setup > General.
14. A new configuration setting is now available in Setup > General which will prevent all users from deleting fact find snapshots.

Bug Fixes

1. The problem where duplicate tasks were being created when a status action was set up on the change of a product status has now been fixed.
2. Client Search DOB filter now works correctly
3. Integration login details are now available when working offline.
4. Issue with an error appearing when deleting a receipt is now fixed.
5. Product details > case accounts now correctly highlights the selected row.

1. Commissions

The new Commissions/Earnings Schedule, which has new fields and controls to allow for network splits and the facility to allow for corrections to the net amount. This is shown in the screen below.

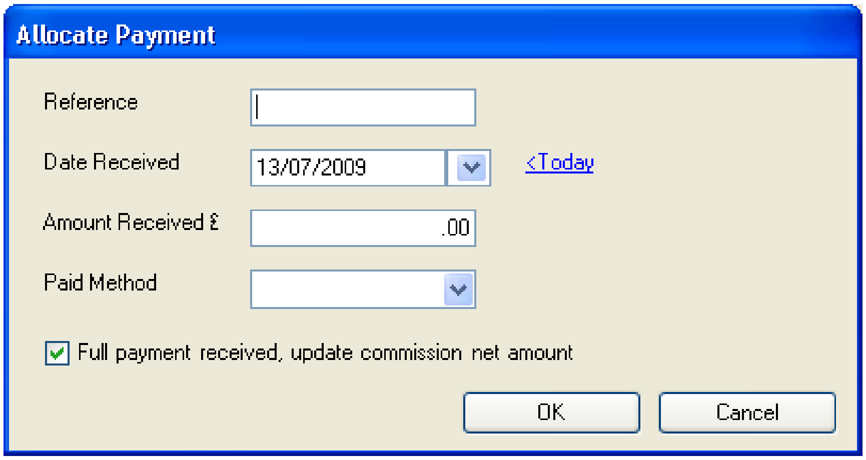


The following changes have been made to the screen shown above:

- Inclusion of a new field titled ‘Gross Amount £’. This is used to calculate the ‘Net Amount £’ based on either ‘Network £’ or ‘%’. If this field is changed after payment is allocated, then it displays and calculates the ‘Original Net Amount’ and ‘Correction’ based on the previous value held.
- Tied in with the last two items above is an additional drop down box that allows the specification of the ‘loan amount’ or ‘gross fee’
- Field entitled ‘Amount Due £’ has been renamed to ‘Net Amount £’. This field is editable and is calculated by taking the ‘Gross Amount £’ and applying the deductions of either the ‘Network £’ amount or the ‘%’. (see screen shot above).
- Inclusion of a new field ‘Original Net Amount’. This field is non-editable and is pre-populated from the ‘Gross Amount £’ amount held at the time of payment allocation.
- The ‘Correction’ field is also non-editable and is calculated from the ‘Original Net Amount’ – current ‘Net Amount £’

Commissions & Earnings Schedule → Allocation Detail Screen

There are many different scenarios that may apply when an advisor is ready to allocate a payment. The screen shot below shows the changes made to this section.



Scenario 1:

If the option – 'full payment received, update commission net amount' is unticked, then the amount the broker allocates will be recorded in the 'Amount Paid' of the Commission / Earning Schedule window only. This will have no effect on the 'Net Amount' in commission / earning schedule, regardless of how many times the allocate payments with this option is unticked.

Scenario 2:

If the option - 'full payment received, update commission net amount' is ticked and if the amount being allocated is less than or greater than the initial Net Amount then the net amount correction will now appear on the Commission / Earning Schedule window. The amount allocated will also be recorded in the Amount Paid.

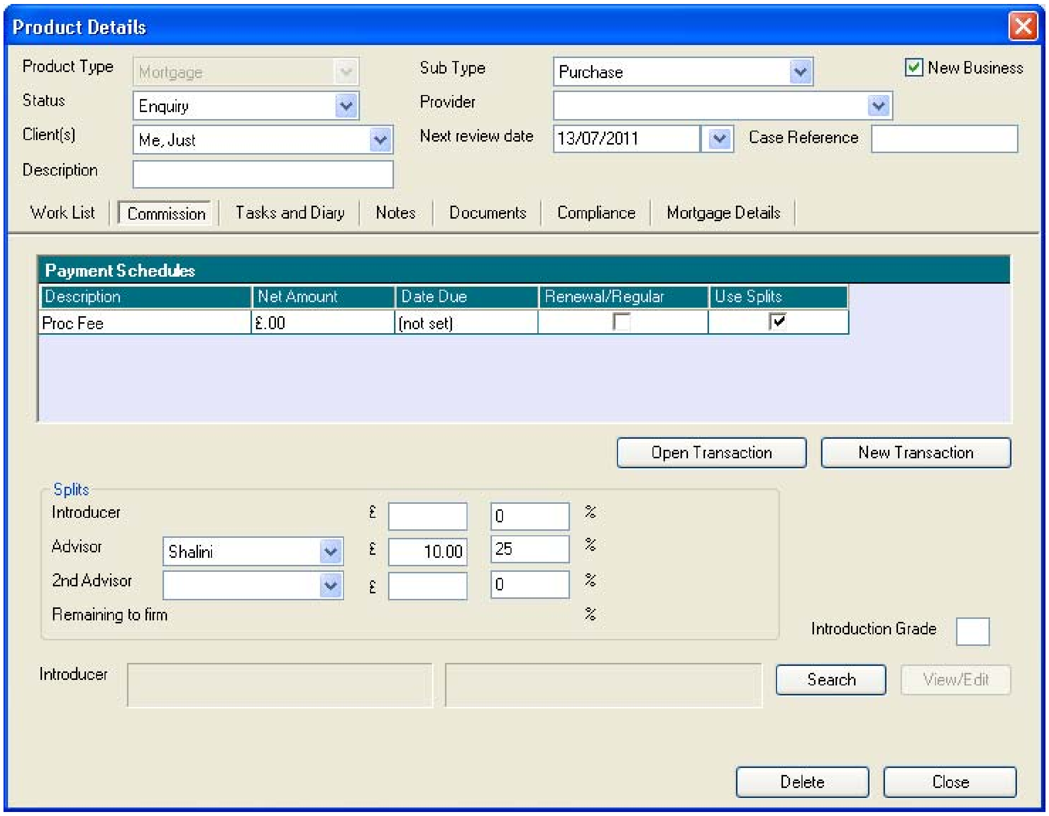
Scenario 3:

If the full payment received matches the original net amount, then the 'Net Amount' and 'Amount Paid' will balance and no Net Amount correction will be appear.

Note: *Even though the payment may now balance, the advisor can still allocate further payments to this commission transaction. However if they choose to again use the 'full payment received, update commission amount' then the amount they have now allocated will be added to the existing Amount Paid figure and the Net Amount will re-adjust, thus displaying the net amount correction.*

Commission earnings – product

The enhancement made to this area means the commission will be handled at the individual fee level. The screen below shows the enhancements made to this area.

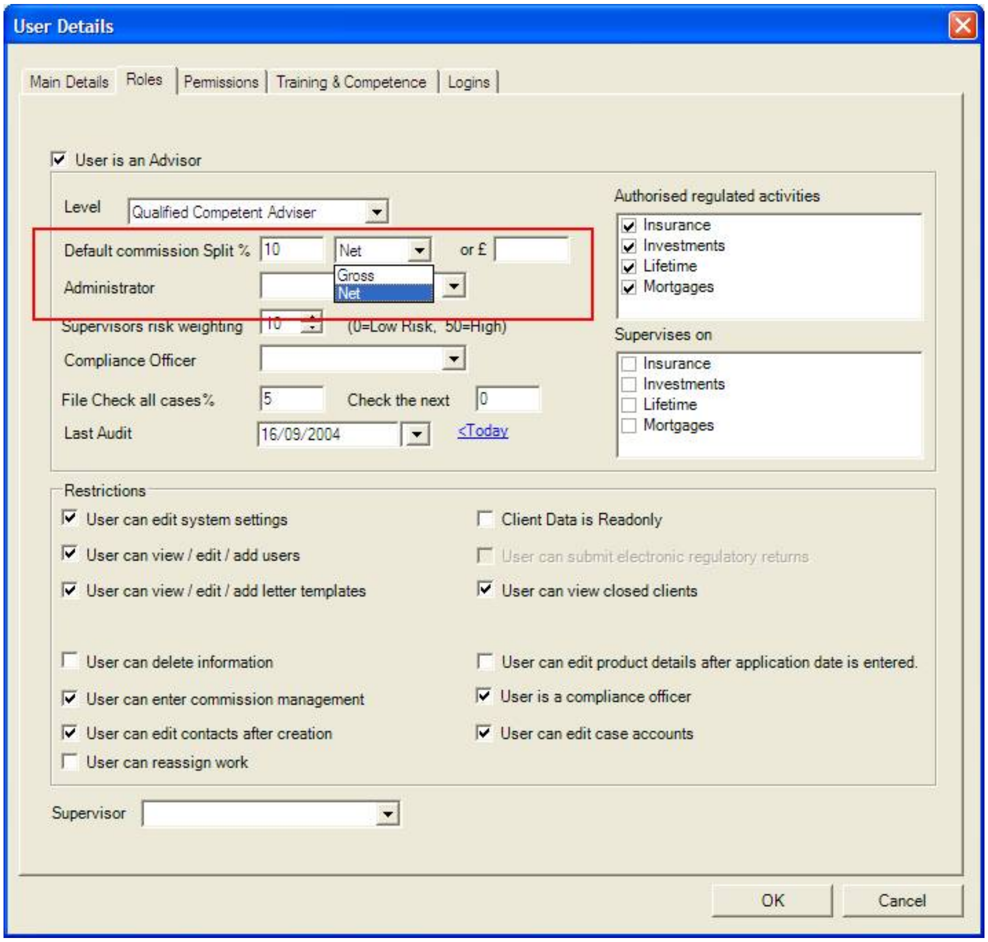


Commission earnings – allocated

The changes to this area following the same principle as that for the Commissions earning schedule. There is now the facility to reconcile actual received amounts for each allocation detail against the total expected for the case.

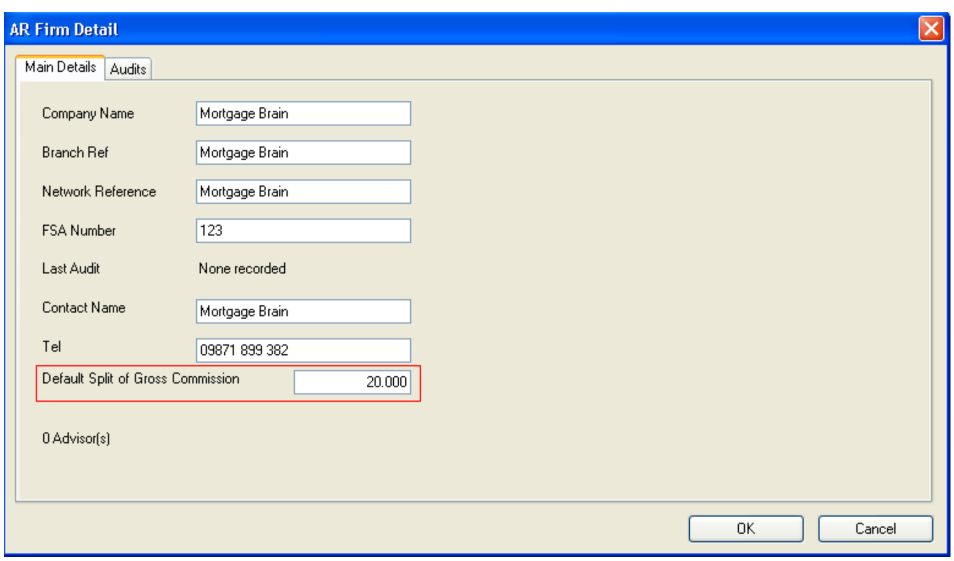
Commission earnings – Setup

The setup area now includes the ability to set default network splits so they are configurable at branch level. The screen on the nest page shows the enhancements made to this area.



AR Firms

In **Setup** > **Users** > **AR Firms** > if commission default splits are entered and the advisor is part of this firm then the network split will automatically appear in the **Commission / Earnings** schedule screen.



2. Generic client data import

This new feature allows data to be imported from other systems for either Clients, Contacts or Users.

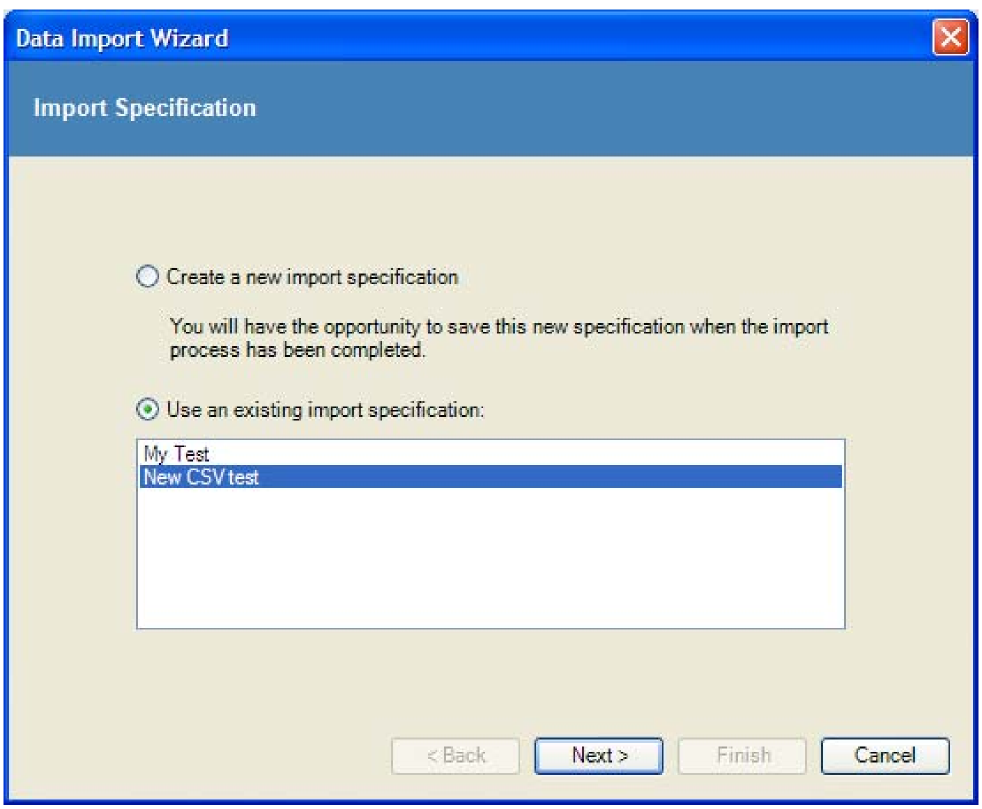
The following data formats are currently supported

- Delimited text files TXT or CSV (Note: must contain a header row)
- Microsoft Excel (Note: must contain a header row)
- Microsoft Access
- Microsoft SQL Server
- XML (this option is limited to import one client at a time)

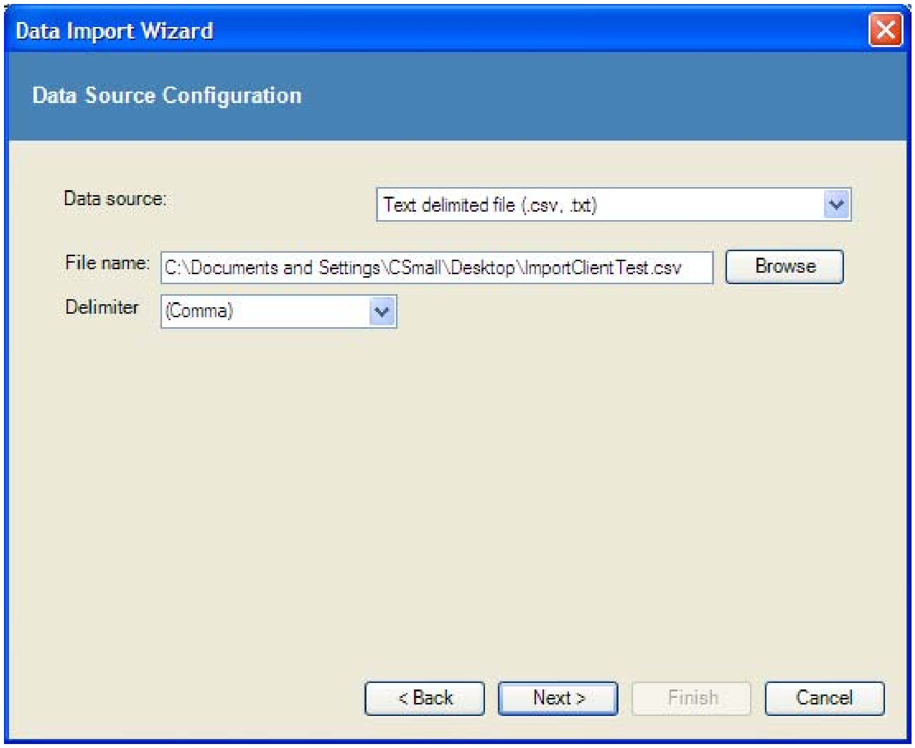
An import specification can be saved which contains the data mapping carried out between the data and the key data fields. Please note not all client information can be imported some data items such as previous addresses which are stored as lists cannot be imported.

This feature can be accessed from **Client Search Screen > Import**

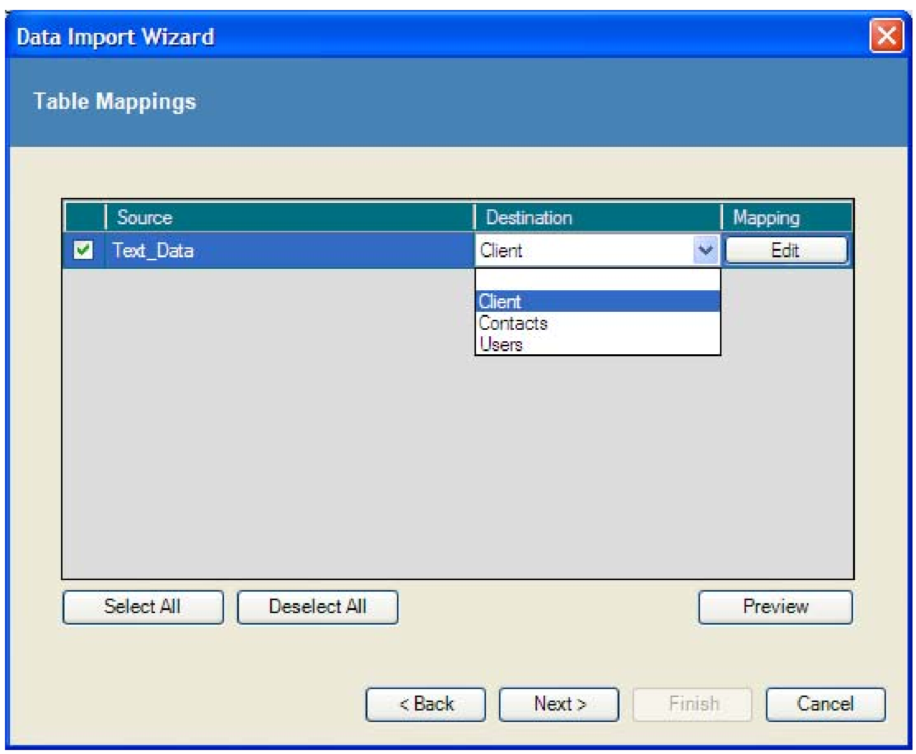
If data has been previously imported and the import specification has been saved, then all previously saved import specs will be displayed in the dropdown box shown below.



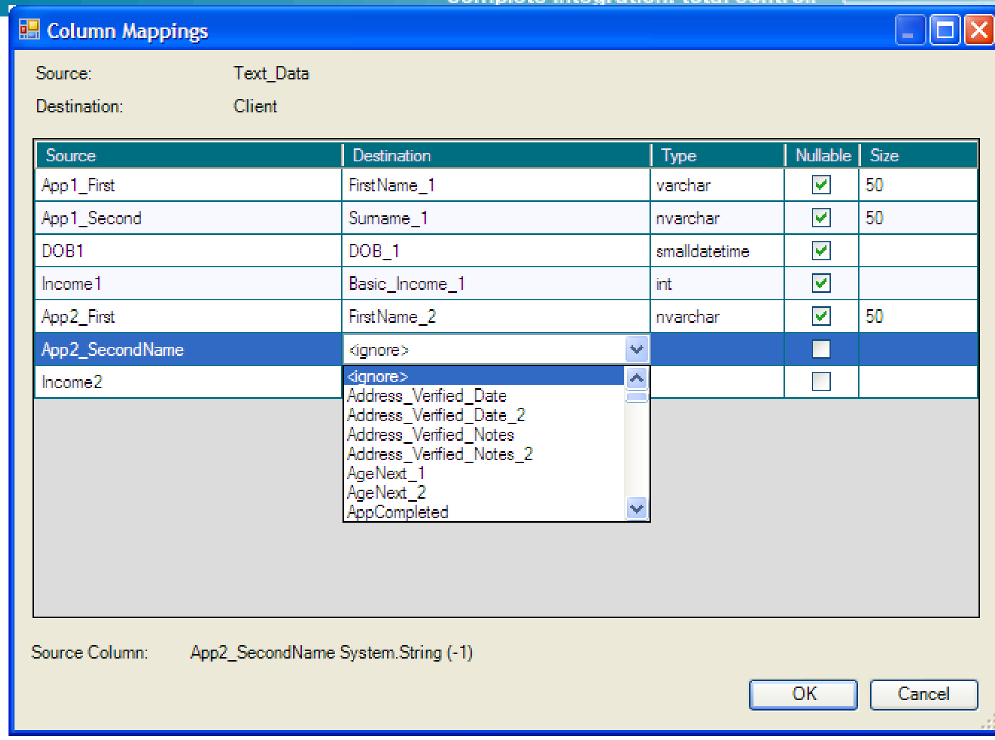
The data being imported needs to have previously been saved somewhere accessible. The second step, shown below, allows the user to specify the data source (e.g. SQL, Access, Excel, CSV or XML) and select the file name and destination of the data to be imported.



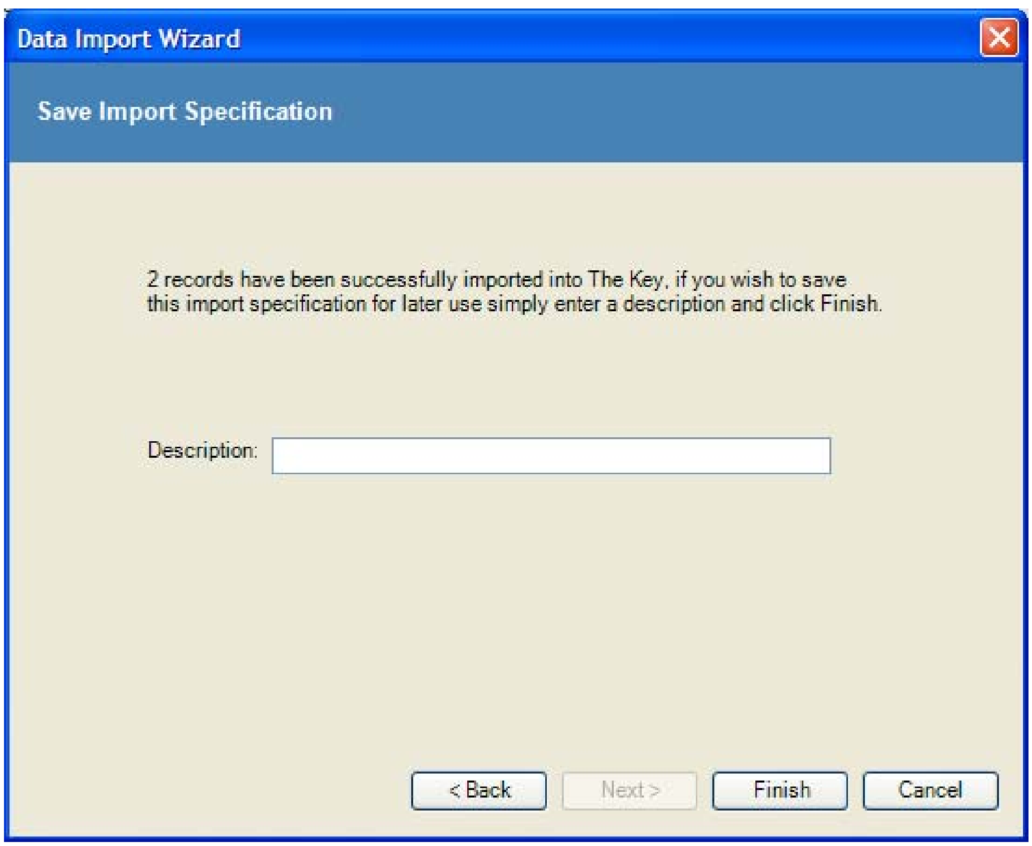
Select the target destination, and click **edit** to setup the column mapping.



The following screen allows the mapping of the fields from the imported client data to the field destination within **the Key**.



Once the data mapping has been completed, the import specification can be saved if required as shown below.

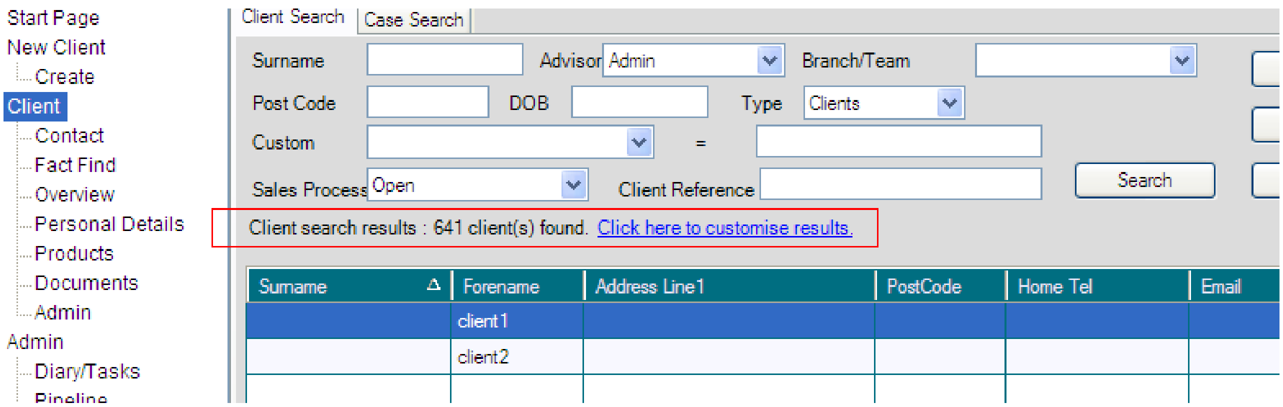


Useful Tips:

- Users imported into the key will be visible to advisors once they log out and then log back into the key and then navigate to **setup** > **users**
- It is the advisors responsibility to ensure that the same import record is not duplicated into the system.
- The data file the advisor wishes to import needs to be closed before carrying out the import in **the key.**
- Client Data Import: When you Select **Finish** on the **Data Import Wizard**, click on the **Search** button on the **client** > **search screen** for the records to appear.
- Multiple table mapping for the same destinations is not possible.

3. Customisable Columns

A number of screens now allow the user to customise the columns displayed, where available a link is displayed at the top of the grid which will open the grid configuration screen with the options to add/delete/move columns within a list.



(Client search screen customise link highlighted in red)

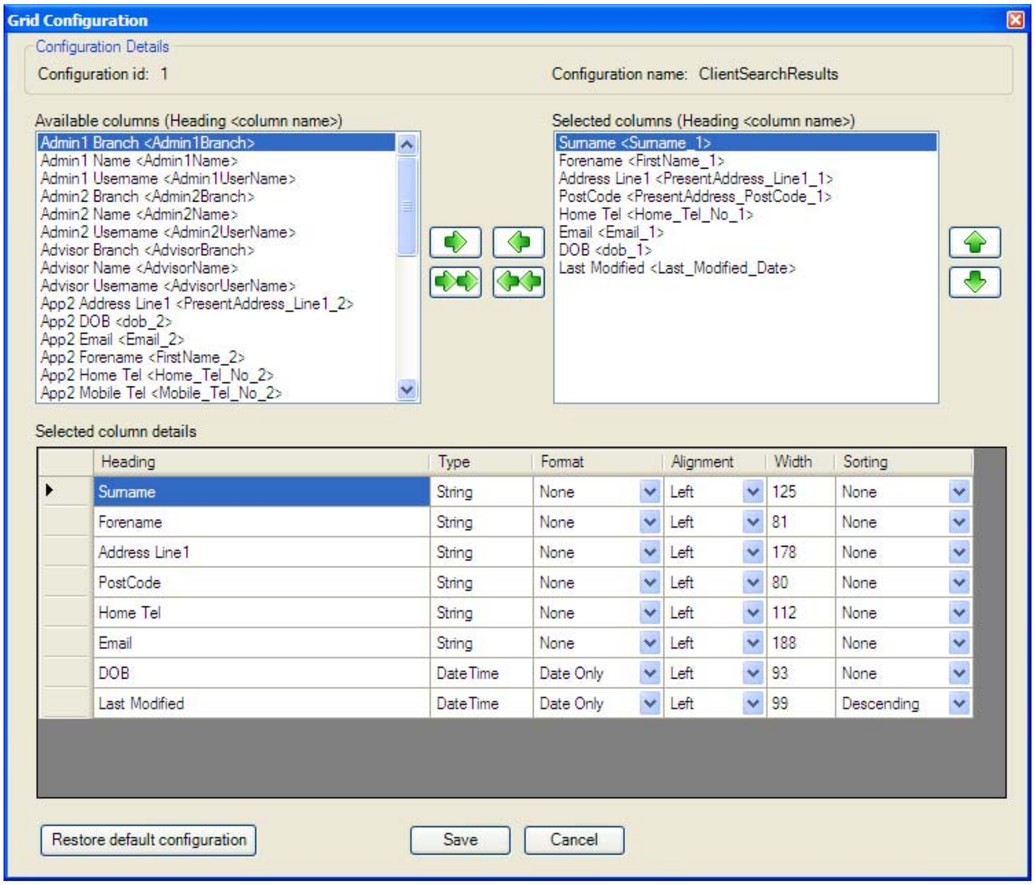
The following screens now include the column customisation feature:

- Client > Client Search
- Client > Case Search
- Client Products
- Admin Pipeline > Products
- Admin Pipeline > Sales
- Admin Diary > Tasks
- Admin Contacts
- Commissions > Amounts Due

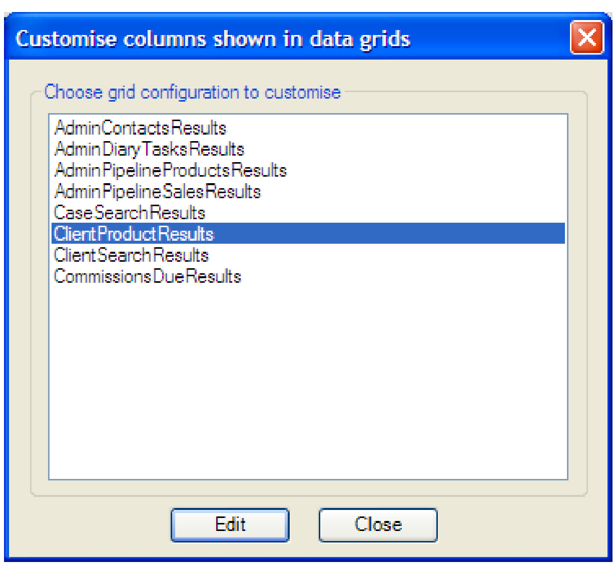
Please note: *Column changes will not be saved when working offline.*

The Grid Configuration screen shown below allows the individual screens to be adjusted. By using the arrow buttons, columns can be selected and reordered.

At any time, the default columns can be restored by selecting the button at the bottom of the screen on the next page:



Within the **Setup** > **General** tab there is an option to specify the default columns for all users, this will overwrite any existing user customisation changes. Where customisable columns are specified at the user level these would override the default configuration.



Original Column settings for the key where customising columns is possible

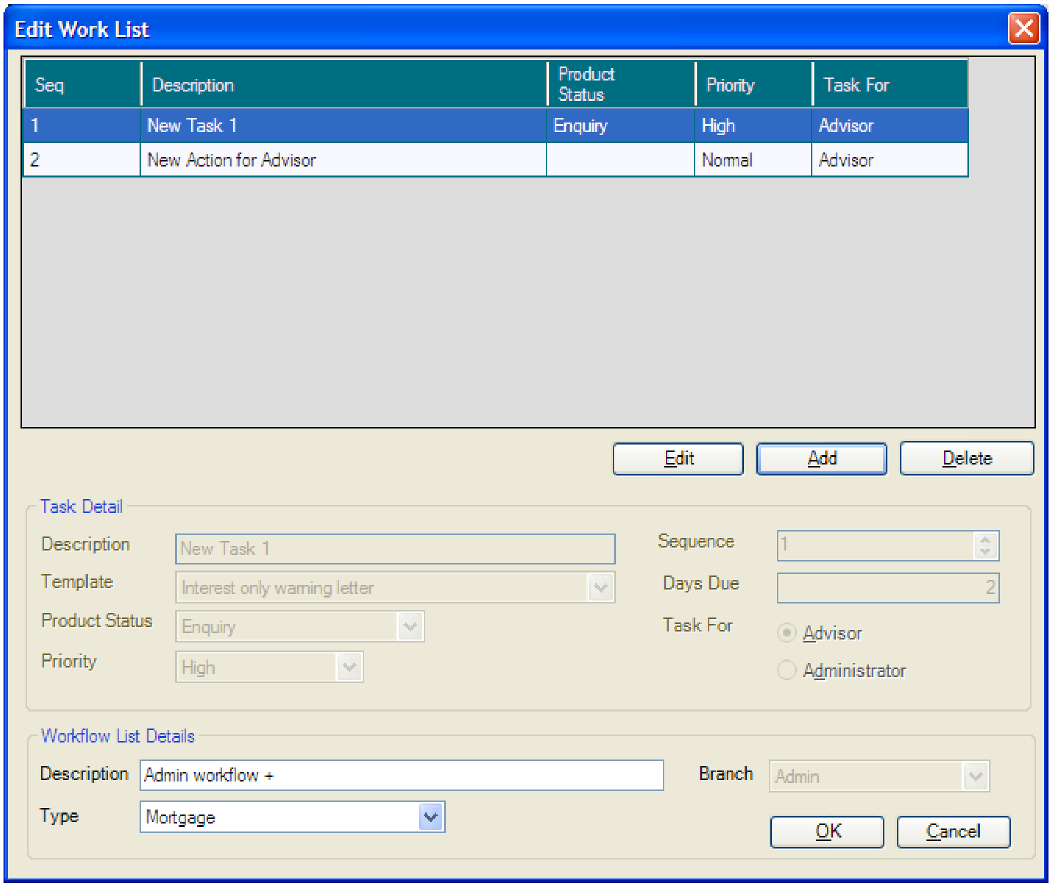
For reference, the original column settings are as follows:

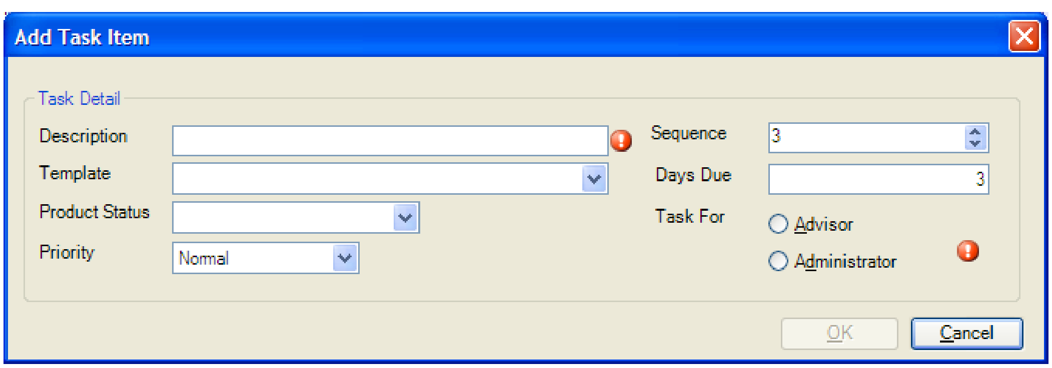
Client> Client Search	Client > Case Search	Client Products	Admin Diary/Tasks	Admin Pipeline > Products	Admin Pipeline > Sales	Admin > Contacts	Commissions
Surname	Salutation	Type	Date Due	Holder	Client(s)	Company Name	Provider
Forename	Address Line_1	Provider	Priority	Provider	Advisor	Branch	Holder
Address Line_1	PostCode	Basis	Description	Type	Description	Contact	Basis
PostCode	Provider	Status	Assigned To	Advisor	IDD Produced	Tel No.	Amount Due
Home Tel	Type	Start Date	Client	Date Created	Fact Find Completed	Mobile	Start Date
Email	Basis	Address	Provider	Application Date	App Completed		Type
DOB	Status	Review Dare	Cust Ref	Last Updated	RWL Completed		Advisor
Last Modified	Last modified	Short Description	Type				
		New Bus					
		Created					

Please note: If you are amending the columns in the setup area – this will change your default settings.

4. Workflow task configuration redesign

Some user interface improvements have been made to the Setup >Workflow area to improve the ease of use. New tasks can now be inserted into an existing sequence and the following tasks will automatically re-order themselves.





5. Other Enhancements

1. **Client** > **Personal Details** > **Health** tab - new question added for doctor contact telephone number.
2. Applicant 2 email added to contact information bar (top of screen) shown on most client screens.
3. **Client Search** screen now includes a search option for Introducers.
4. **Commissions** > **Receipts –** now displays commission transactions when amounts due are negative value.