



XPLAN Mortgage FAQs

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1. XPLAN Mortgage General FAQs

1.1. Access

What is XPLAN Mortgage?

XPLAN Mortgage is a solution for intermediaries, providing an integrated workflow across Mortgage Sourcing, Protection Sourcing, Advice and Activity Management. Intermediaries have the flexibility to select from a range of modules which best fit their profile and individual requirements, or benefit from the efficiency gains of a single solution. The base core module which is always required is the Mortgage Sourcing module. Additional modules can be purchased to enhance the functionality as required.

What modules are available?

As of March 2017, the following XPLAN Mortgage modules are available:

- Mortgage Sourcing
- Advice
- Protection Sourcing

How do I get access to the XPLAN Mortgage Sourcing and Advice modules?

All existing Prospector users will be provided with free access to XPLAN Mortgage (Trigold) Sourcing, the base module available within XPLAN Mortgage. If you have expressed an interest in the Advice module then you will be contacted by an Account Manager.

If we haven't contacted you yet and would like access, please contact your IRESS Account Manager or the IRESS Sales Team on 03450 530 490 or email sourcing@iress.co.uk

Which browsers will I be able to use to access XPLAN Mortgage?

Desktop

Microsoft Internet Explorer 11

Microsoft Edge (Windows 10)

Google Chrome - Latest version (auto updated)

Mozilla - Firefox - Latest version (auto updated)

Apple Safari - Latest version minus one

Tablet

Apple Safari for iPad - Latest version minus one

Mobile

Google Chrome - Latest version (auto updated)

Android browser - Android IceCream Sandwich (4.0) + Apple Safari - iOS 7.0 +

Can I use my log-in on multiple devices / machines?

Yes, you can access XPLAN Mortgage on any device and as many devices as you like, however when the system detects you logging-in on a new device it will log you out of the previous one.

I've forgotten my password what should I do?

Click the link on the login page and this will take you through a process to reset your password. You will need the answers to the security questions that were on the email originally sent to you. If you don't have these please contact the Central Services Team on 03450 683 000 option 2, 2 or via email at xpm_licencing@iress.co.uk

I'm having problems logging in and/or have forgotten my password?

Please contact the Central Services Team on 03450 683 000 or via email xpm_licencing@iress.co.uk

I am having technical issues with XPLAN Mortgage and would like some help?

Please contact our Customer Support Team on 03450 683 000.

Can I run it on my tablet?

Yes, XPLAN Mortgage is designed to be available on any device. Full functionality is available on a tablet. If your tablet reverts to the mobile version of the site, you should be able to change settings on your device to ensure it loads the full XPM website (recommended for tablets).

Can I run it on my mobile?

Yes, XPLAN Mortgage is designed to be available on any device. When accessing from a mobile, basic functions are provided within specifically designed screens for mobile devices. This enables client creation, mortgage sourcing and best buy tables. There is also an option to run the full site if required.

I would like to purchase another module or cancel a licence?

Please get in touch with your Account Manager. If you are unsure who this is, please call 08450 530 490 or email sourcing@iress.co.uk who will be able to assist.

1.2. Technical**Where is my data stored?**

Your data is stored in the XPLAN database, within the IRESS data centre.

How secure is my data using XPLAN Mortgage?

You have peace of mind that your data is extremely secure with IRESS. Data is duplicated across two data centres therefore, in cases of emergency, if one goes down the other will instantly take over. The XPLAN database is also independently penetration tested.

Is there a time limit on how long documents remain stored against client files?

No, there is no time limit.

How is XPLAN Mortgage updated?

XPLAN Mortgage is an online system which means you do not have to update the software. The software will be updated automatically and you will be notified, with release notes provided from the help section.

Is there a timeout function on XPLAN Mortgage?

Yes, if you are inactive for 30 minutes then you will be timed-out and returned to the login screen where you will need to re-enter your username and password

1.3. Training and support

What training is available to use XPLAN Mortgage?

XPLAN Mortgage is a very intuitive solution which requires minimal training to use.

User guides are available via the support site. Click the help link within the left hand slide menu and select XPLAN Mortgage. User guides are available for all live modules.

What if I have more questions / What if the user guides do not answer my question?

Please get in touch on 03450 683 000 or at sourcing@iress.co.uk

2. XPLAN Mortgage – Mortgage Sourcing module

I can 'Browse Products' in Trigold Prospector. How do I see all mortgage products in XPLAN Mortgage?

If you just want to browse products in the marketplace, click on 'Browse Products' from your dashboard. You will need to enter a client name so if there is no client in context we suggest entering a 'Mr Browse Product' client and you can reuse this client record each time you just want to browse products.

Why am I unable to get a KFI back on some products when I add a fee?

You may see a red message in the right hand corner saying the KFI failed to retrieve. This is caused by adding a fee to a product which takes the product over the max LTV that's available, therefore the product is not available.

Is it possible to Print/Save/Export the Mortgage Calculators?

Initial pilot feedback, showed no demand for this capability so this isn't currently available, but is something that we can add to a future release if this would help you. Any suggestions you have to improve the Mortgage Sourcing module of XPLAN Mortgage please contact Geoff Webb, Product Owner geoff.webb@iress.co.uk

I belong to a network, which panel of products will I see?

The Lender panel you have in Trigold Prospector is replicated within the Mortgage Sourcing module for XPLAN Mortgage.

What is going to happen to Trigold Prospector?

Trigold Prospector will continue to be maintained and supported for the foreseeable future. There are no plans to change this unless we see that there is no longer a demand for the product.

Can I continue to use Trigold Prospector when using XPLAN Mortgage?

Yes, you can use both products if you wish. As XPLAN Mortgage is purely an online solution you can continue to use Trigold Prospector if you have no internet access. Users can choose whether to use the XPLAN Mortgage Sourcing module, Trigold Prospector, or both, at no additional cost.

Can I transfer my clients from Trigold Prospector?

Yes, we offer an export tool which will put your client contact information from Trigold Prospector into XPLAN Mortgage. You can use this initially, as well as going forward, should you start a client in Trigold Prospector.

This feature is built into version 11.1 of Trigold Prospector, please contact your Account Manager if you do not have this version or the IRESS Sales Team on 03450 530490 or sourcing@iress.co.uk.

I use Trigold Mobile, can I continue to use that?

Yes you can continue to use this. The added benefit with XPLAN Mortgage is that you could do a quick source on your mobile device and then continue this on your laptop or desktop.

Can I source Second Charge products within XPLAN Mortgage?

Yes, it is possible to source Second Charge products for clients requiring additional funds, within XPLAN Mortgage. Second Charge sourcing is a capability that needs to be enabled per user. You can request for this feature to be enabled by contacting the IRESS Sales Team on 03450 530490 or sourcing@iress.co.uk. Second charge sourcing can be achieved either when doing a quick search or with full Client information in context.

How do I source Second Charge products?

Within the Loan Details screen of a mortgage requirement, users have two options to source Second Charge mortgage products:

1. Automatic second charge source when looking at borrowing additional funds
Now when sourcing for a re-mortgage and looking to borrow additional funds XPLAN Mortgage will automatically source Second Charge mortgage products for the additional amount required as well as sourcing re-mortgage products for the full amount. This allows you to easily compare which option is the best for your clients.
2. A standalone second charge source when you or the customer knows this is the route to go

Can I compare the cost of re-mortgaging with additional borrowing and taking a Second Charge mortgage?

Yes. Source using option 1 above, so that a second charge source is automatically included. Select a product from both the Mortgage Products and the Additional Borrowing tab and then go to the Cost Comparison tab. Both option will be compared and will include the cost of the existing mortgage within the Second Charge results.

3. XPLAN Mortgage - Advice module

What is the XPLAN Mortgage Advice module?

Together with the Mortgage Sourcing module, the Advice module provides further functionality to enable increased data capture of your clients and a full recommendation process with suitability letter generation.

What additional functionality do I get with the Advice module?

The following additional functionality is provided with the Advice module:

- Task management
- Case management
- Checklist of documents required for preparing advice and an application
- Stepped sales process
- Fact Find data capture via 'About your client'
- Fact Find print
- Recommendation process with affordability check
- Mortgage suitability letter
- Document upload

If I do an initial browse can I link this into a case process?

Yes, you can browse a product initially and then link this into a case. From the client summary screen you can select to create a case. Within the case it is possible to 'Link' the original 'Prospect requirement' from the 'Add mortgage' drop down in the case summary screen. It can also be done on the illustrations screen from the drop down arrow on the source button.

Is it possible to separate a client and partner?

No, this is not currently possible. A new client would need to be added and case created. This function is planned on the roadmap and will become available in a future version.

What's the checklist within the case summary screen?

The checklist is an area where you can attach evidence and other documents about your client. Selecting the item allows you to add notes and then attach the relevant document. These will all be available within the notes and documents section within the case summary.

Can I print out a copy of the fact find?

Yes, you can print out a blank fact find at the start of the process or part way through a fact find which will be pre-populated with the entered information. A fully completed Fact Find Print can also be generated and attached to the case for future compliance reviews.

Will mortgage preferences pre-populate the sourcing filters?

Yes, mortgage preferences will pre-populate any new requirement added within a case. If filters are changed within sourcing then these will not update the preferences selected. Any new filters will need to be recorded within the suitability letter.

Can I edit the suitability letter during a case?

Yes, you can edit the suitability letter directly in the provided editor or export to word and edit there.

Can I edit the suitability letter template so it's always customised for me?

It is not possible to edit the template with the Advice Process module. Taking a fuller enterprise version of XPLAN will enable editing of the letter. Please speak to your Account Manager with regard to taking a full enterprise version.

What happens when I select 'Apply'?

The apply button will automatically update the client's fact find and add a new Current Mortgage record, this will then be available within the fact find for consideration in future reviews.

What type of documents can I upload?

Any document types can be uploaded to XPLAN Mortgage.

Can I delete or remove documents?

Yes, documents can be deleted using the drop down arrow against the attach documents section.

Is there a limit on the number of documents I can upload?

No, there is no limit to documents which can be uploaded

Can I email documents from XPLAN Mortgage?

No, documents cannot be emailed directly from XPLAN Mortgage. The document will need to be saved to your desktop and can then be emailed from there.

How do I print a document?

A print icon is available within the document editor. Ensure the mouse is over the document and you will be presented with a number of options including print, which is the last icon on the menu. The document can also be sent to PDF or Word where it can also be printed using their standard print functions.

4. XPLAN Mortgage - Protection Sourcing module

What is the XPLAN Mortgage Protection Sourcing module?

The Protection Sourcing module provides users with seamless integration to IRESS's award winning 'The Exchange' product for Protection sourcing. Integrated into mortgage sourcing, protection quotes can be generated, recommended and demands and needs statements generated.

What additional functionality do I get with the Protection Sourcing module?

The Protection Sourcing module delivers the following functionality:

- Protection sourcing powered by the 'The Exchange' without leaving XPLAN Mortgage
- Single Fact find data capture, multiple product sourcing
- Infographic case summary presenting your client's position
- Total cost summary of a fully protected mortgaged
- Automated documentation storage of KFD and provider documents
- Automated demands and needs statement generated by the module

What products can I source with the Protection module?

The Protection module allows you to source products that protect your clients' lifestyles as well as their mortgage:

- Mortgage Protection
- Term Assurance
- Critical Illness Cover
- Family Income Benefit
- Renewable Term
- Convertible Term
- Decreasing Term
- Gift Inter Vivos
- Whole of Life
- Income Protection

How do I start using the Protection module?

To begin using the Protection module, you will first need an Exchange account and will need to enter your Exchange credentials into XPLAN Mortgage. Go to the burger menu (top left) and select User Credentials from the drop down options. If you would like to begin using the Protection module, please contact the IRESS Sales Team on 03450 530490 or sourcing@iress.co.uk

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