

How To...

Edit 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.

Setup Area > Edit Reason Why Letter

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 Disclosure/RWL.

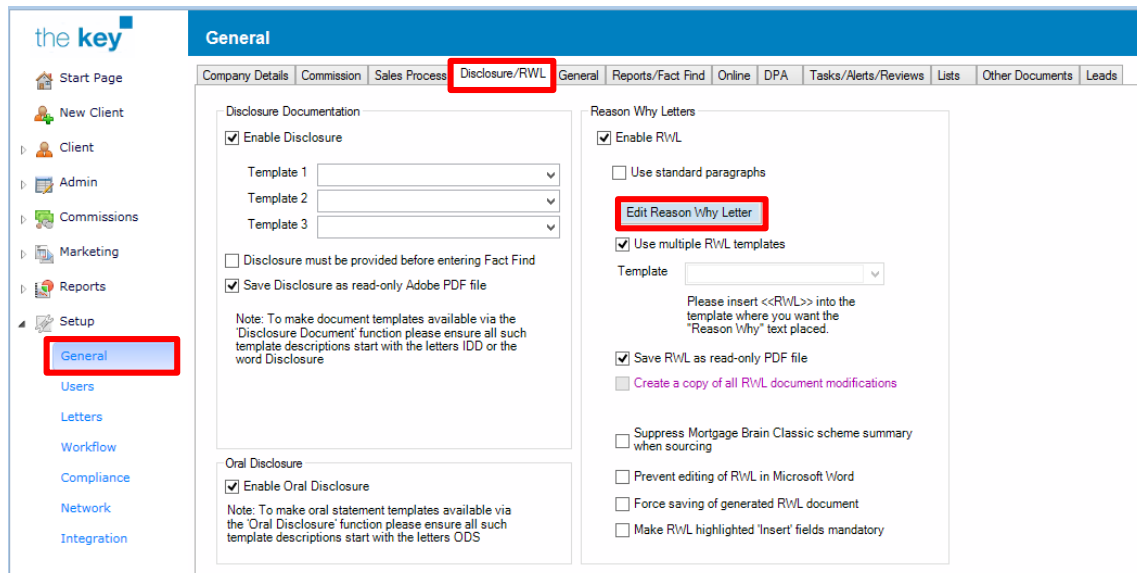


Figure 1: Accessing the 'Edit Reasons Why Letter' Functionality

Clicking on the 'Edit Reason why Letter' button will display the following screen.

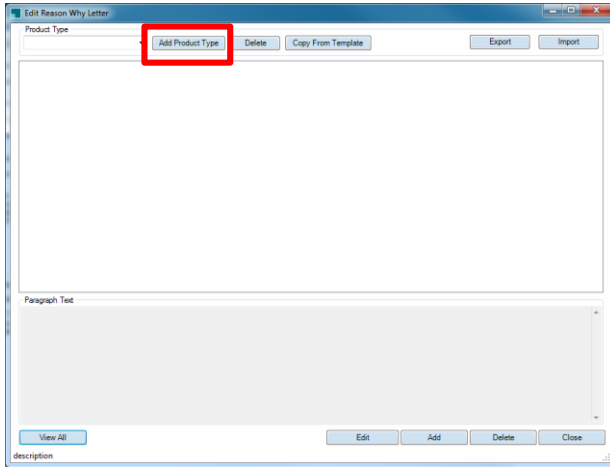


Figure 2: Edit Reason Why Letter Dialogue

Adding and Deleting a New Product Type

Adding a New RWL Product Type

The ability to add new product types into the system is possible by selecting the **'Add Product Type'** button displayed above.

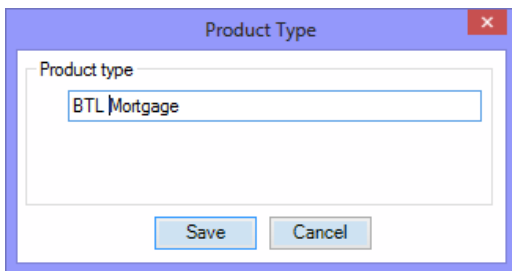


Figure 3: Product Type Dialogue

Once the new product type has been successfully created, it will then be added to the 'Product Type' drop down menu displayed below.

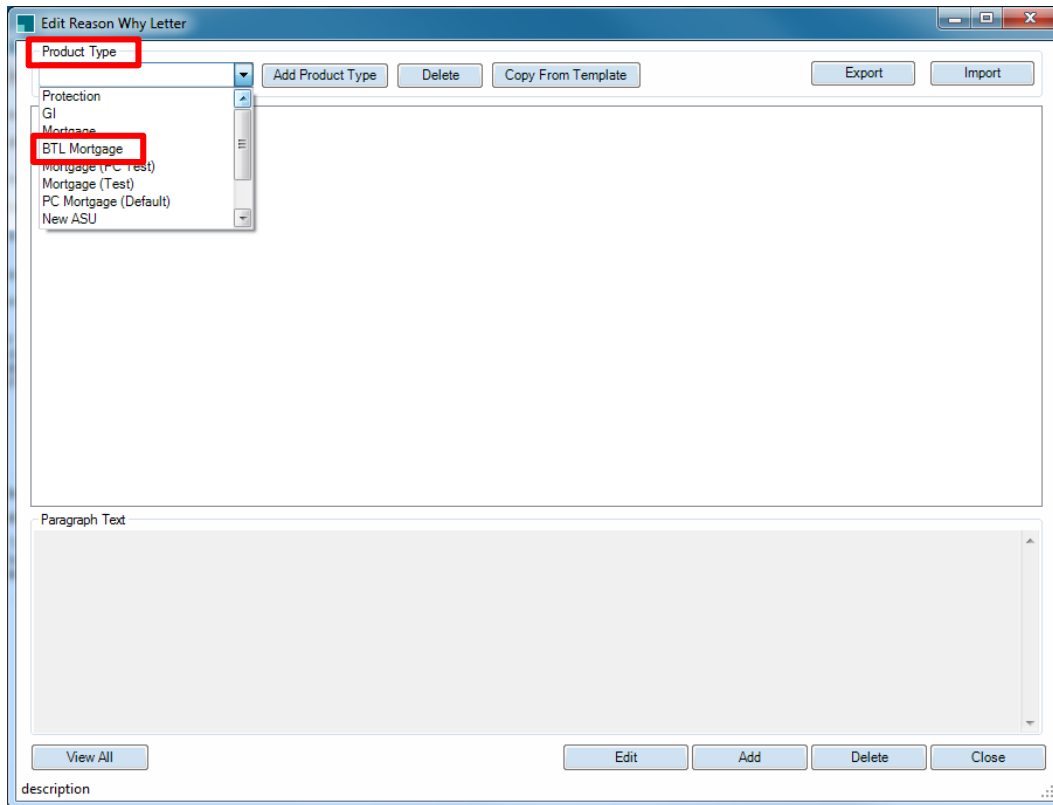


Figure 4: New Product Types Showing New Addition

Deleting a Product Type

An entire product type and its associated paragraphs can be deleted from the Product Type list by selecting the Delete button located on the right of the 'Add Product Type' button. A warning message will appear for confirmation.

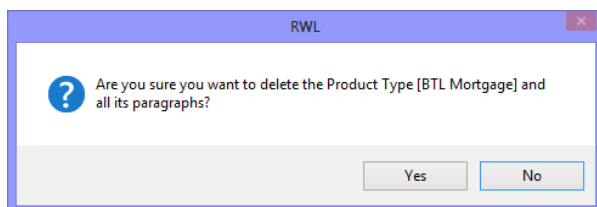


Figure 5: Delete Product Type Warning

Copy from Default Templates

The Key offers the option to copy a default template and create a new version that can be edited without affecting the original. The default templates are those that were originally included with the Key.

To copy an existing template, access the Edit Reason Why Letter screen and click on the 'Copy From Template' button. This will display the 'Copy RWL Paragraphs' screen.

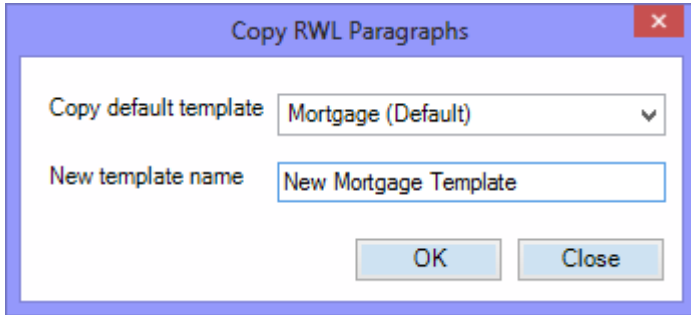


Figure 6: Copy RWL Paragraphs Dialogue

Select the existing default template from the 'Copy default template' dropdown list and then input a new template name. Clicking the OK button will copy the RWL and all the existing paragraphs, and add the template to the product Type dropdown list as shown below.

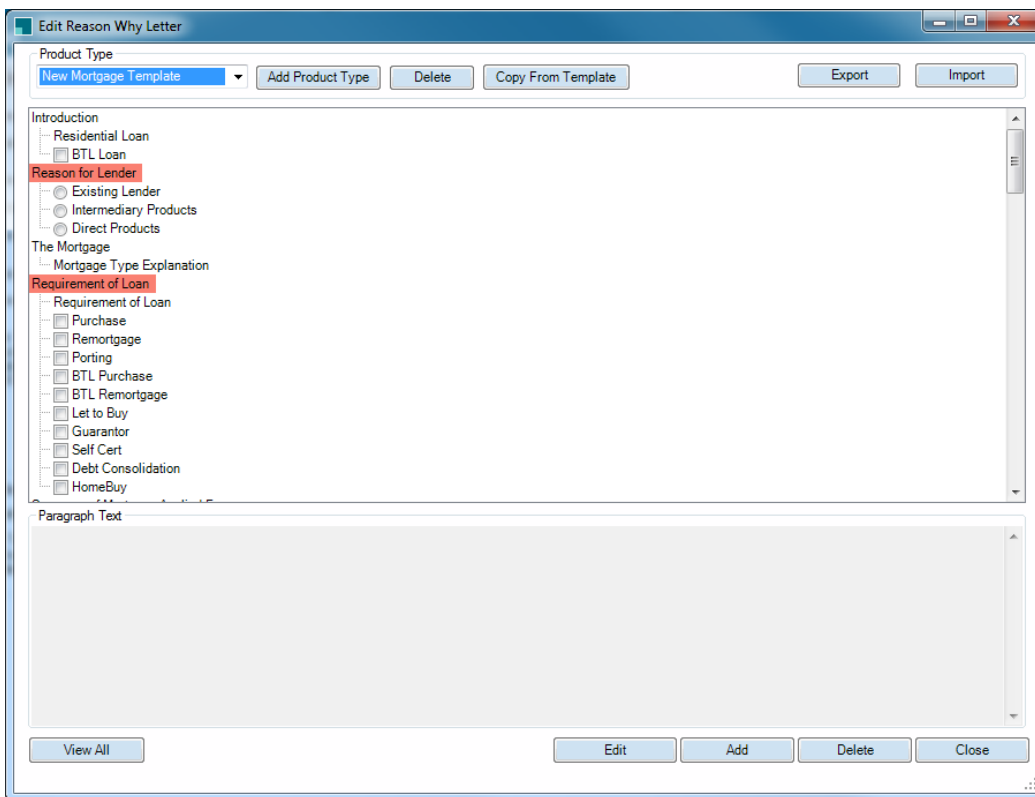


Figure 7: New Template Available For Selection

Paragraph Amendments

Adding a Paragraph

Clicking the **Add** button will allow new paragraphs to be included into a Product Type.

Figure 8: Add Paragraph Detail Dialogue

- **Sequence:** 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.
- **Group:** 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.
- **Selection Title:** 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.
- **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.
- **Text to be inserted into document:** The actual text that appears within the RWL.

- **Default Where:** This allows 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.

Automatically Selecting Paragraphs Based On Criteria

Clicking on the 'Edit' button for 'Default Where' will open the Conditional Rules Editor, where criteria for including the paragraph can be setup.

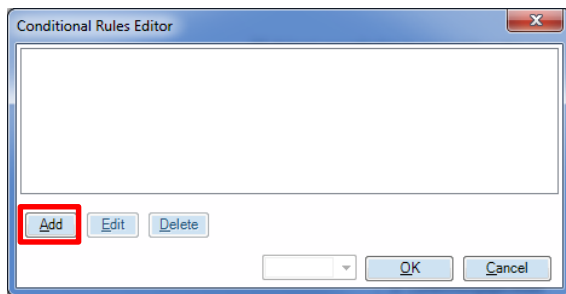


Figure 9: Conditional Rules Editor

Click 'Add' to open a new screen that allows for a rule to be created.

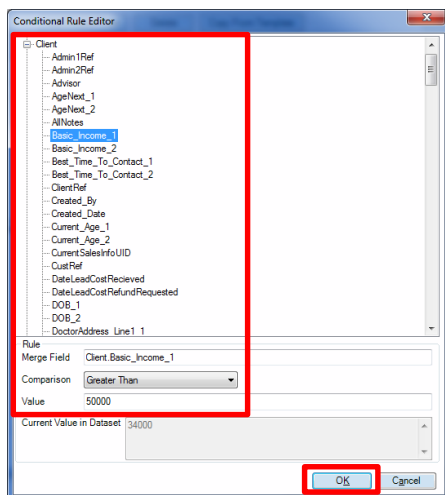


Figure 10: Conditional Rules Options

Select the field from the 'tree' list that is displayed in the main window. Once selected, use the 'Comparison' and 'Value' options to create the rule. For example, in the screenshot above the rule is using the income for applicant 1, and only looking for cases where that Basic Income is greater than £50,000. Click 'OK' to add the rule.

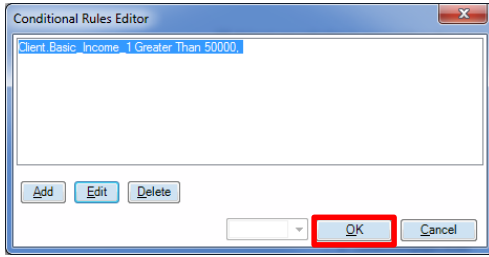


Figure 11: Conditional Rules Single Example

If only one condition is required, simply click on OK. If an additional condition is required, click on the 'Add' button to enter the additional condition. Once added the editor will look similar to the one below.

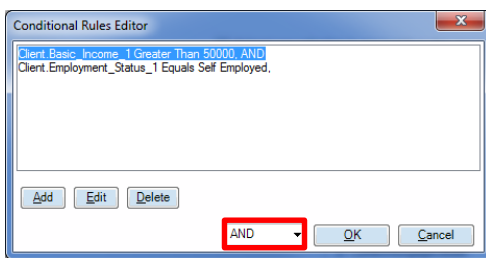


Figure 12: Multiple Conditions Rule

In the case above, the paragraph will only be selected for automatic inclusion if the client's basic income is greater than £50,000 and the client's employment status is self-employed. It is possible to change this to 'OR' by changing the dropdown highlighted. However, it is only possible to have conditions where all entries are 'AND' or 'OR'; it is not possible to mix and match these options. Once all conditions have been added, click on OK.

The 'Paragraph Detail' will now display the parameters as below.

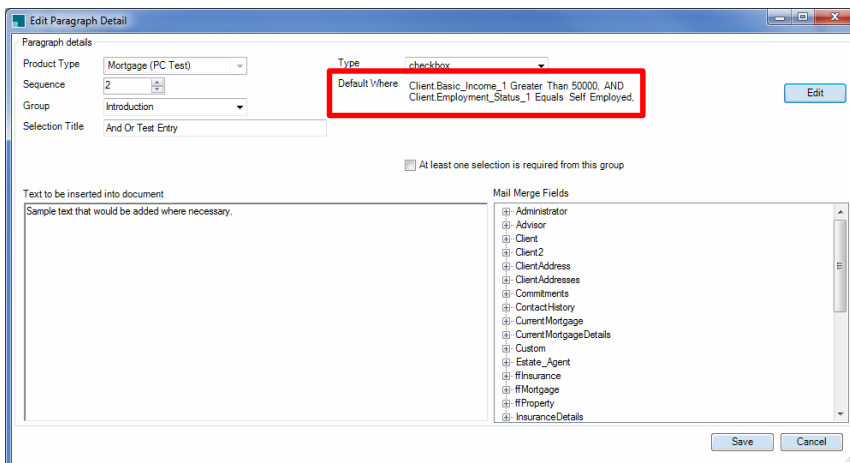


Figure 13: 'Edit Paragraph' Summary of Conditional Rules

Within the main 'Edit Reason Why Letter' window, the footer text will indicate whether any conditions have been set to control the paragraphs appearance. The text 'Default Where = False' will

appear if there are no conditions for the selected paragraph, with 'Default Where = True' appearing when this is the case.

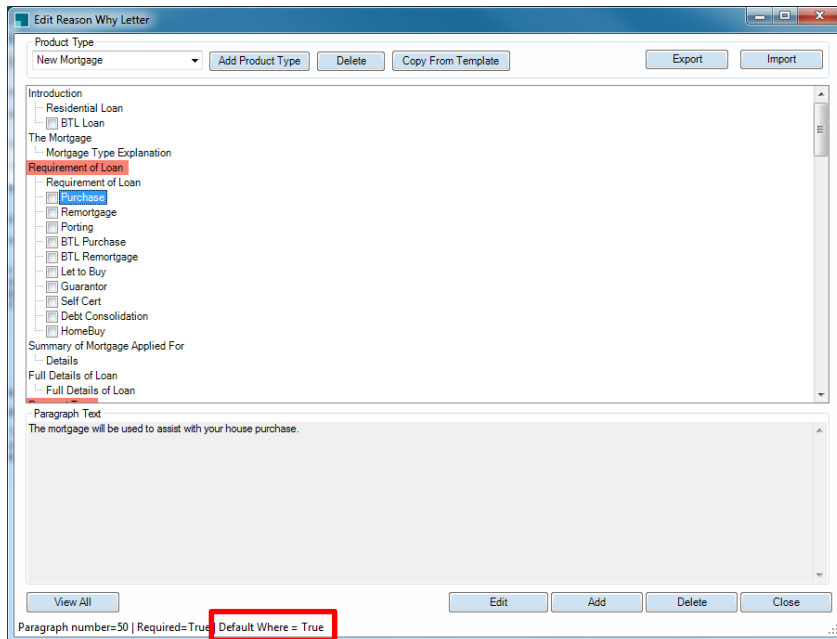


Figure 14: Clarification of Conditional Rule Presence

Adding Requirement for User Added Text

The RWL template can force a user (depending on system settings) to enter some free format text for items that need some personalisation, but where a set of pre-defined paragraphs are not suitable, e.g. justification for the selection of a provider.

This functionality is added by using the square brackets and the word INSERT, e.g. [INSERT provider justification]. An example is shown below.

Text to be inserted into document

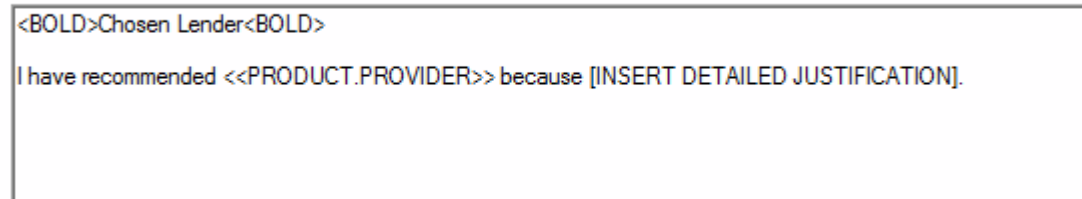


Figure 15: INSERT Functionality

Editing an Existing Paragraph

From the 'Edit Reason Why Letter' screen select the Product Type from the dropdown list and select the specific paragraph that needs to be edited. Click on the Edit Button as below.

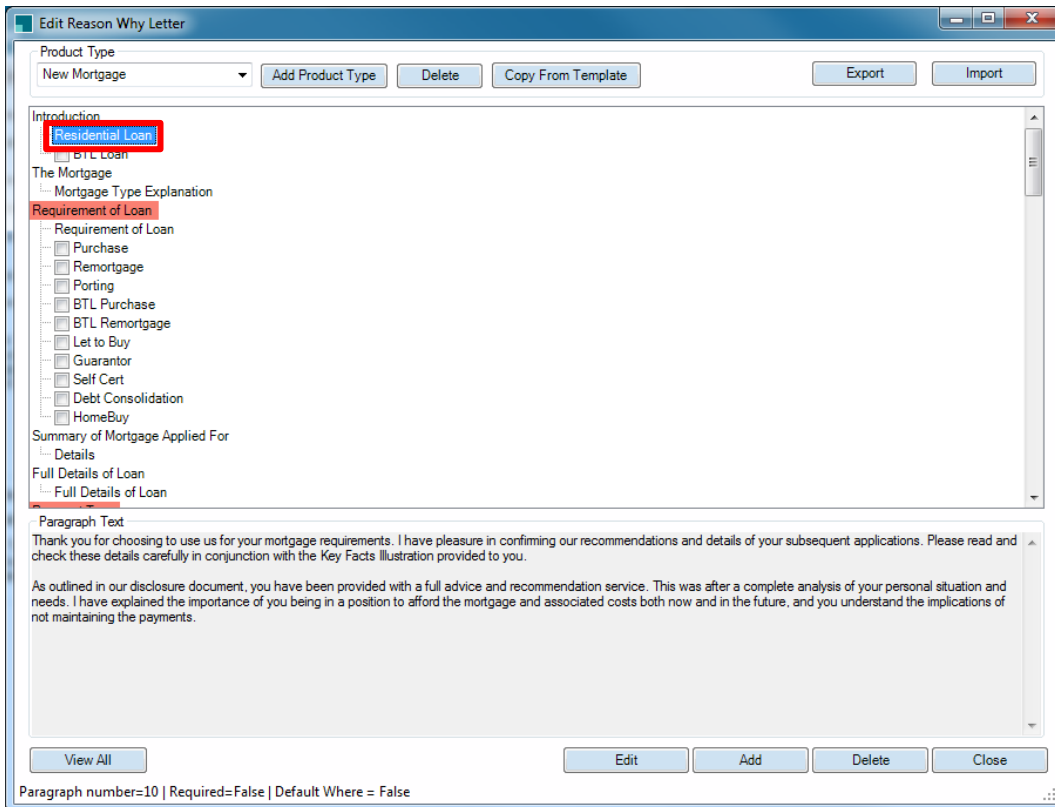


Figure 16: Edit Paragraph Text

The Edit Paragraph Detail screen will appear, which will allow the paragraph to be edited.

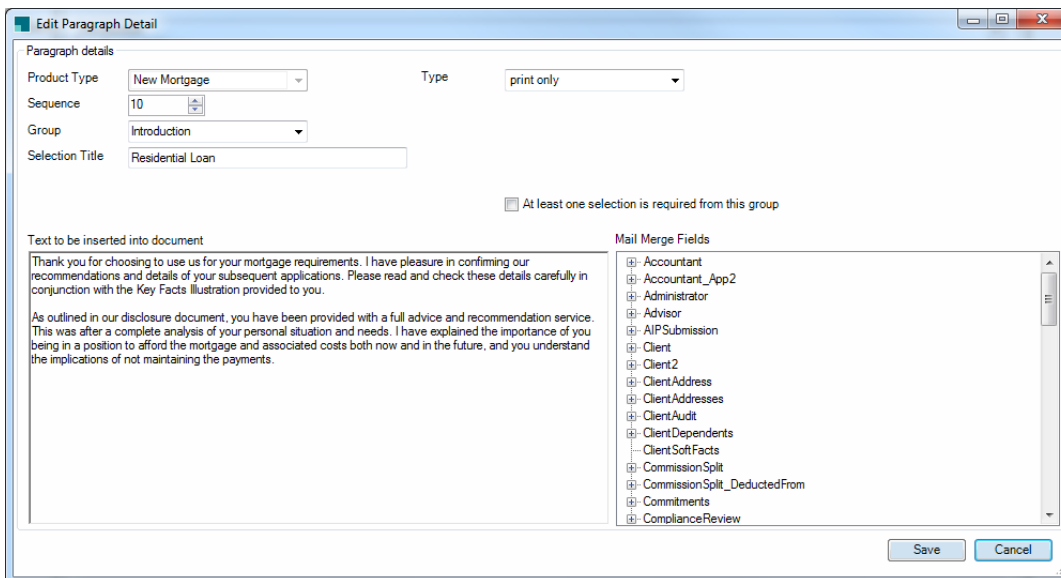


Figure 17: Edit Paragraph Detail Dialogue

Deleting a Paragraph

To delete a paragraph that is associated to a product type, highlight the paragraph and then select the delete button at the bottom of the screen beside the 'Add' button. The message below will then be displayed to confirm deletion of the paragraph number.

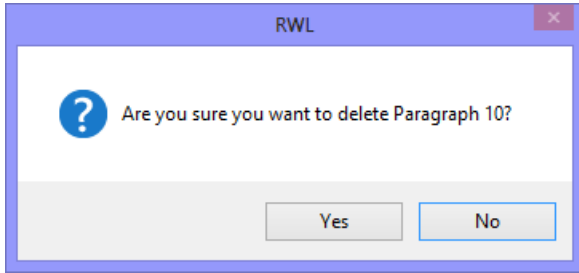


Figure 18: Delete Paragraph Confirmation

View All Paragraphs

In order to view all the paragraphs entered into the RWL, from the Edit Reason Why Letter screen select a paragraph.

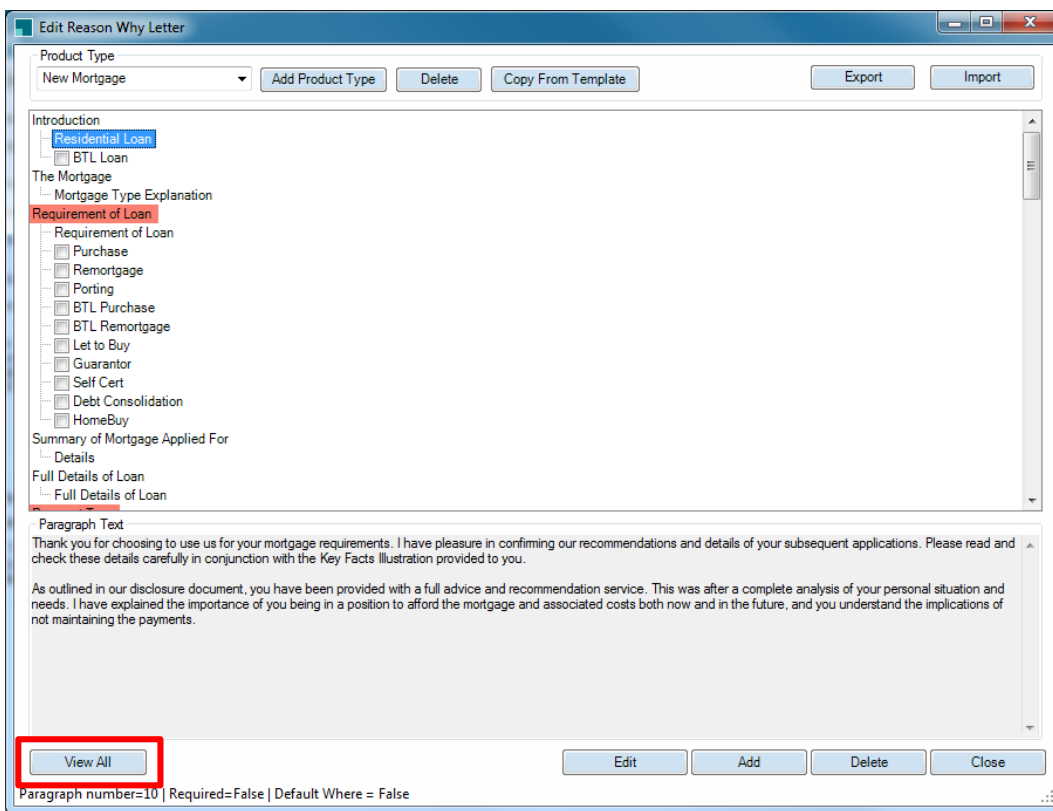


Figure 19: Paragraph Selected

With a paragraph selected, click on the 'View All' button and all the paragraphs will be displayed in a read only format as shown below.



Figure 20: RWL Paragraphs Preview

END