

How To...

Setup User Profiles within the Key

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Setting up user profiles within the Key

Users of the Key are setup with a permissions profile that determines what areas of the system they can access (e.g. compliance functionality) as well as what client data they are entitled to review. All permissions are established within the user’s profile, and can be amended at any time should the need arise.

The user profile will include generic details such as login information, details of their role, data access permission, training and competence information, login information for third party applications and documents. This last element enables a user to launch directly into a supported application without the need to enter their login id or password, thereby presenting a seamless user experience.

User profiles can be set at an individual level, or a collection of permissions can be stored as a ‘user role’ for ease of management. This guide details the creation and management of user permissions at the individual level. For information about user roles, their creation and management, please see the guide ‘How To Manage User Roles’.

Setting the password rules for users

Each user gains access to the Key via a user name and password. The Key incorporates functionality that can determine ‘rules’ for a user’s password to ensure that it is as secure as required by the company.

To set these rules:

- Click on Setup> General in the left navigation menu.
- Select the Company Details tab. The following screen is displayed:

The screenshot shows the 'General' settings page for 'Chambers Financial Services'. The 'Password Rules' section is highlighted with a red box and contains the following options:

- Password must not contain Username
- Password must contain both numbers and letters
- Passwords must use mixed casing
- Passwords must not contain more than 2 sequential characters
- Passwords must not contain more than 2 repeated characters
- Password expires every: 1 days
- Maximum bypasses: 0
- Force users to change their password the first time they login
- Password Minimum Length: 1
- Password Maximum Length: 10
- The number of login attempts allowed before the user's account is locked. Set to 0 to disable this feature: 0
- Passwords cannot be reused within 12 months
- Allow users to change own password

Figure 1: Password Rules

- Within the Password Rules section:
 - Use the checkboxes to confirm whether the user name and password must be different and whether the password must contain alpha and numeric characters.
 - Either type in or use the up/down arrows to confirm the minimum and maximum password expiry and maximum bypass attempts.
 - Either type in or use the up/down arrows to confirm the minimum and maximum password length.
 - Either type in or use the up/down arrows to confirm the number of incorrect attempts allowed before a user’s account is locked. In these cases a user with appropriate permissions would need to reset the password by editing the user profile as detailed below in ‘Entering or amending user main details’. If the locking functionality is not required, set this figure to 0.

- For those users who do not have access to manage their user profiles, enabling the option 'Allow users to change own password' will display a new tab where users can change their password via the Setup>Users>Login Password screen.
- You can also force users to change their password the first time they login.

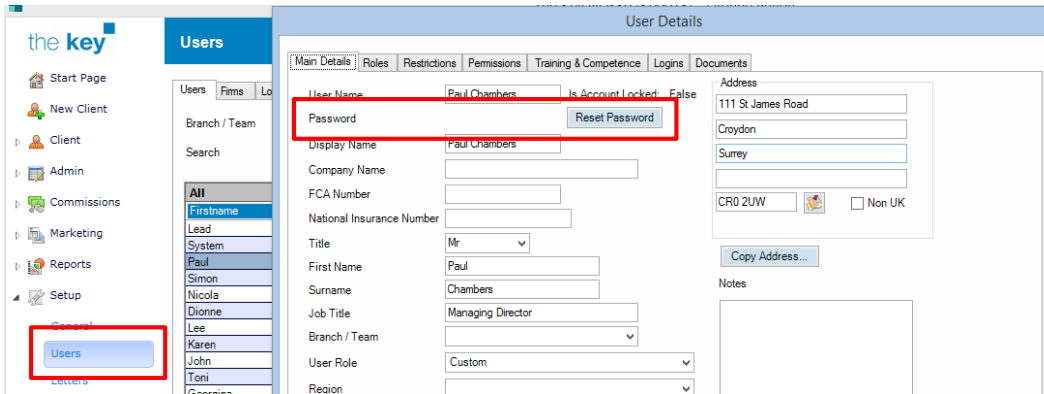


Figure 2: Login Password Screen

Accessing the User Panel

All user related settings are accessed from the Users section within the Setup area. It should be noted that this is one of the areas where access is only provided to those with the appropriate permission.

To access the user panel:

- Select Setup>Users from the main menu. The following screen is displayed:

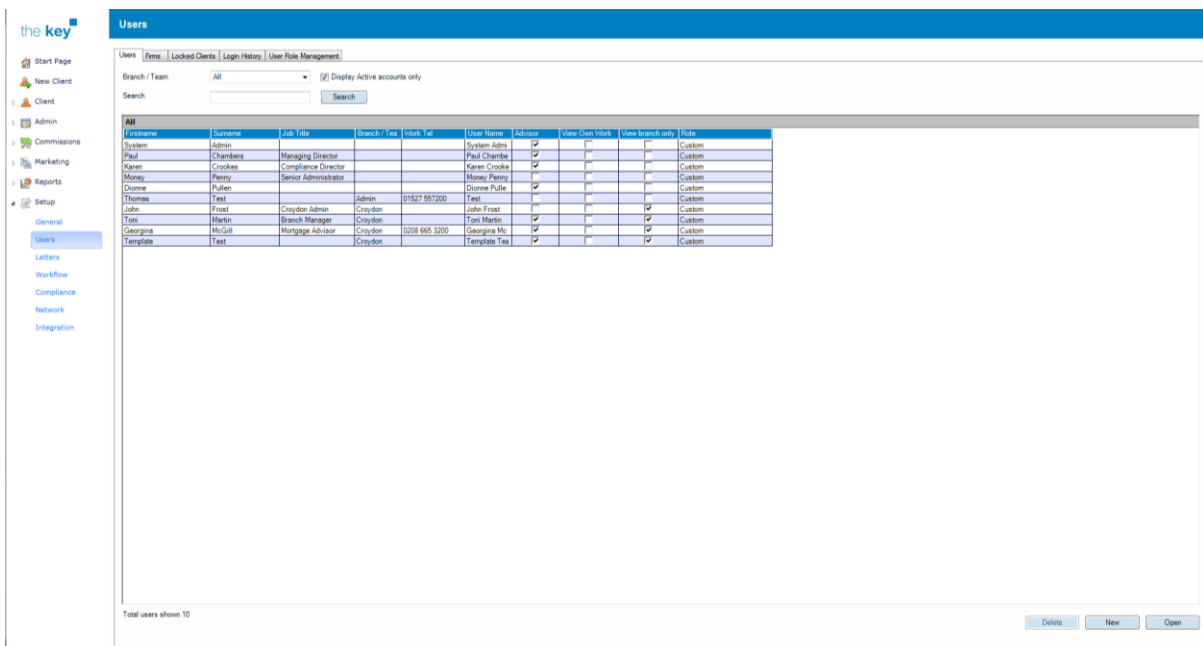


Figure 3: Setup>Users Screen

- By default, this screen will display the list of current active users, including their name, branch, Adviser/administrator status, primary access rights (own work only, branch only) and any user role.
- To add a new user click on the 'New' button.
- To edit an existing user, click on the Open button with the appropriate user selected in the list. The process for amending a user is the same as when adding a new user.
- To delete a user click on the Delete button. Note that deleting a user is a permanent action, and no restore option is available. In cases where a user is associated with a client use the 'disable login' box (see below for details). Furthermore, a user cannot be deleted at all if clients are still allocated to them. In this case the clients would need to be reassigned prior to deleting the user.

Entering or amending user main details

From the Setup>Users panel click New or Open a user file as appropriate. The Main Details tab of the User Details window is shown as below:

The screenshot shows the 'User Details' window with the 'Main Details' tab selected. The form contains the following fields and controls:

- User Name:** Paul Chambers
- Password:** (with a 'Reset Password' button)
- Display Name:** Paul Chambers
- Is Account Locked:** False
- Company Name:** Chambers Financial Services
- FCA Number:** (empty)
- National Insurance Number:** (empty)
- Title:** Mr
- First Name:** Paul
- Surname:** Chambers
- Job Title:** Managing Director
- Branch / Team:** (dropdown menu)
- User Role:** Custom
- Region:** (dropdown menu)
- Email:** paul.chambers@mortgage-brain.co.uk
- Work Tel:** (empty)
- Mobile:** (empty)
- Fax:** (empty)
- Date of employment:** (dropdown menu)
- Leaving Date:** (dropdown menu)
- Address:** 111 St James Road, Croydon, Surrey
- CR0 2UW** (checkbox)
- Non UK** (checkbox)
- Notes:** (text area)
- Signature:** Paul.jpg
- Buttons:** OK, Cancel, Copy Address...

Figure 4: User Details>Main Details Screen

- Complete the user name. This is the name the user will enter to access the system.
- Enter the password. This will need to conform to the password rules within the Setup>General>Company Details
 - If the user is already recorded on the system this will change to a Reset Password box. Click this to enter a new password for the user (to be used in cases where a user forgets their password)
- Complete the company name. This will appear on documentation produced by this user.

- Complete the FCA Number and National Insurance Number
- Determine or create the branch/team the user is to be associated with (see below).
 - To select an existing branch click on the drop down arrow and select from the list
 - To create a new branch, simply type the new branch name in the dropdown box. This will then be available for any subsequent users.
- Select the region for the user, if required.
- Complete the e-mail and telephone numbers, and start date of employment.
- Enter the address of the user. Note that once an address has been entered for one, the Copy Address button can be used to copy it to any new user's address data.
- Enter any additional notes to be recorded alongside the user's profile.
- Tick to include user in Staffing reports, this will calculate and display the summary data required for the regulatory return without the need to run multiple separate reports
- Add an image file for the user's signature. This will be used in any documents where the merge field <<SIG>> is present.

Staffing Report Functionality

Only users with a tick next to 'Include user in staffing reports' within the 'Main Details' tab of the User Profile will be included in the 'Staff Report – Summary' report. Existing users **are not** automatically set to be included. This is to prevent dummy / test accounts, as well as historic user accounts, from accidentally being included in the return.

Branch / Team Functionality

The concept of the branch or team is to enable different elements of a firm to be recorded, and for subsequent client access (and reporting) to be restricted accordingly.

For example, a firm may have Advisers split in two locations such as Bromsgrove and Croydon. By creating two branches with these names, associating users to a branch, and setting the appropriate access permission, each user can be restricted to accessing to only their branch's data. This impacts both accessing clients as well as reporting functionality. Users with no branch association are able to see all business, no matter which branch.

The functionality is not restricted to geographical locations. This may be teams within a single office, different firms within a parent company, or even member firms of an AR network.

Removing a User's Access

There are additional data areas here associated with when a user leaves the company for whatever reason.

- Enter the leaving date
- Place a tick next to the Disable log on. This will maintain the user's details, but prevent them from logging on to the system to access data.

Setting or Amending the User's Role

The Roles tab determines whether the user is an Adviser or administrator.

To setup, or amend, a user's role:

- From the Setup>Users panel click New or Open as appropriate. Within the User Details window select the Roles tab.

The screenshot shows the 'User Details' window with the 'Roles' tab selected. The 'Roles' tab is highlighted with a red box. A large red box encloses the main configuration area, which includes the following fields and options:

- User is an Advisor
- Level: Qualified Competent Adviser
- Default mortgage Split %: 20.00, Net, or £ 0.00
- Where introducer assigned %: 33.00, Gross, or £
- Default insurance Split %: 20.00, Net, or £
- Where introducer assigned %: 25.00, Net, or £
- Administrator: Money Penny
- Supervisors risk weighting: 0 (0=Low Risk, 50=High)
- Compliance Officer: Paul Chambers
- File Check Mortgage %: 10
- File Check Insurance %: 10, Check the next 0 Mortgage or Insurance cases
- Last Audit: 21/04/2008 <Today
- Authorized regulated activities:
 - Investments
 - Lifetime
 - Mortgages
 - Non-Investment Insurance
 - Second charge
- Supervises on:
 - Investments
 - Lifetime
 - Mortgages
 - Non-Investment Insurance
 - Second charge
 - Auto-create client Birthday reminders

At the bottom left, the 'Supervisor' dropdown menu is highlighted with a red box, showing 'Toni Martin' as the selected option. The 'OK' and 'Cancel' buttons are visible at the bottom right.

Figure 5: User Roles Tab

- Select whether the user is an Adviser by placing a tick in the appropriate box. If an administrator leave the box empty and continue to the section “Setting or amending the user’s restrictions”.
- Confirm the competency level of the user by selecting from the dropdown. Although a number of options are present (some for legacy systems) the two main options to select from are ‘Qualified Competent Adviser’ and ‘Trainee’.
- Confirm the default commission split for the user. The default can be from the gross or net amount, or a flat fee, and a different amount can be set if an Introducer is associated with the product. However, commission details can be amended on a case-by-case basis.
- Confirm the associated administrator from the dropdown list
- Enter a figure between 0 and 50 for the supervisor’s risk weighting. This reflects the level of risk associated with the user, with a higher number indicating more risk. More detail on risk weightings is available in compliance documentation.
- Confirm the file check % for both mortgages and insurance, how many subsequent cases are to be checked (for insurance, mortgage or both) and the last audit date. Again, more detail on this section is within compliance documentation.
- Use the checkboxes to confirm the areas that the user is authorised to carry out business, or (if appropriate) to supervise business. This area does not control system access, but is used for reporting purposes.
- Select whether the Auto-create client Birthday reminders are required, this will create a task for the Adviser where the client’s birthday falls within the next seven days.
- Select a supervisor from the dropdown list, if required.

Setting or Amending the User's Restrictions

These settings control a user's access to various elements of the Key. The standard list of restrictions are shown below.

- From the Setup>Users panel click New or Open as appropriate. Within the User Details window select the Restrictions tab.

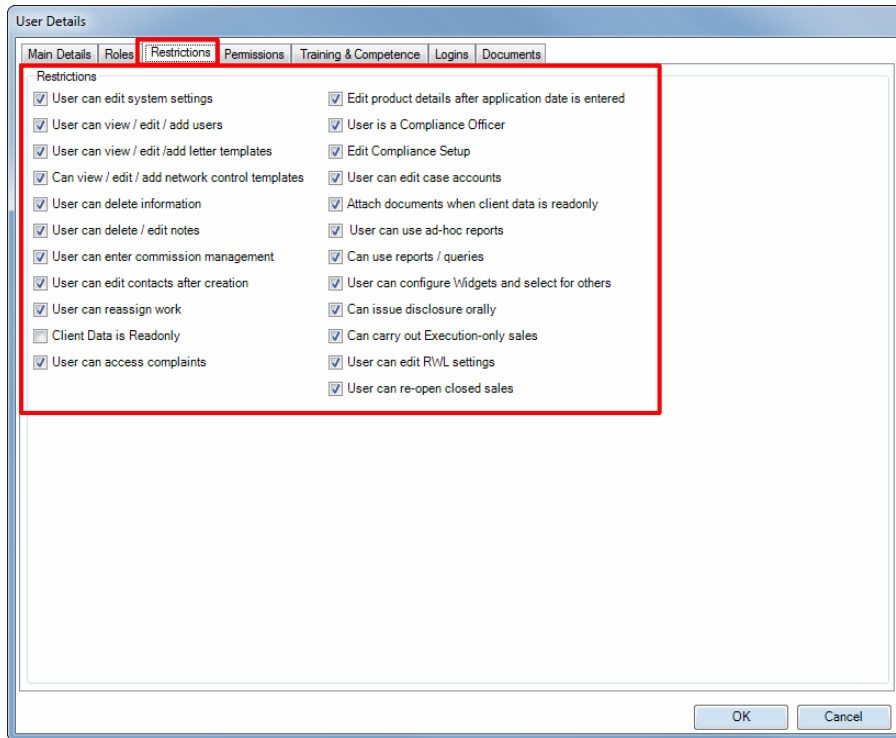


Figure 6: User>Restrictions Tab

- Use the checkboxes to confirm the areas of the Key, or client data, that the user has permission to access and/or amend. Those options not applicable (e.g. that relate to a network if the user is directly authorised) are greyed out. The majority of these are self-explanatory, with additional information below where required:
 - User can edit system settings
 - This will enable the user to gain access to all of the setup menu options.
 - User can view / edit / add users
 - This will enable a user to access the User section. If the system settings option is not ticked, this will be the only area of the setup functionality accessible to them.
 - Client Data is Read only
 - This will present all client information in a read only format to the user. The user will still have access to the data, but will not be able to make any changes.
 - User is a compliance officer
 - This will allow the user access to the Admin>Compliance menu.
 - Edit Compliance Setup
 - This will allow the user access to the Setup>Compliance menu.
 - User Can configure Widgets and select for others

- This will allow the user access to the Configure Items and Customise Layout screen on the Home Screen.
- Can issue disclosure orally
 - This will allow the user to issue disclosures orally. It is a configurable option for the user to determine whether it should be offered. The option will be turned off by default. See below section 'Oral Disclosure' for full explanation.
- Can carry out Execution-Only sales:
 - This will allow the user access to configure the advice status of a sale. See below section 'Advised and Execution only Sale'.
 - As not all users will wish to enable execution-only sales, the option to select this can be turned off either at a user level, or for the entire user base. Removing the tick will remove the execution-only option on the 'Sale Selection' screen.

Setting or Amending Access to Clients

By default, the Key will enable each user to access another user's client files. However, if this is not required it is possible to restrict the access of a user to either:

- Only 'their' clients
- Only clients associated with the same branch/team as the Adviser

Furthermore, it is possible to grant access to a user's clients to a specific individual, e.g. for supervisory or quality management reasons.

To set or amend the access:

- From the Setup>Users panel click New or Open as appropriate. Within the User Details window select the Permissions tab.

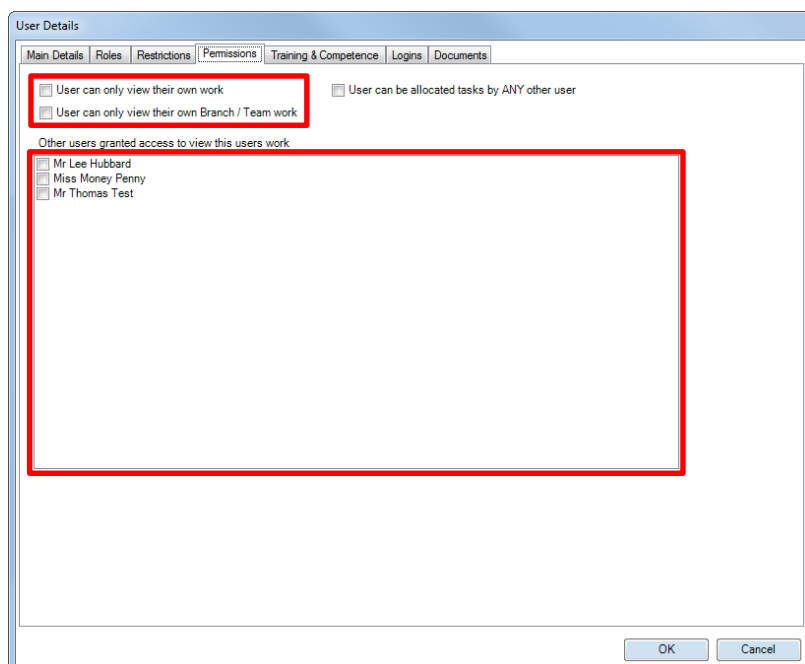


Figure 7: User>Permissions Screen

- To restrict the user to seeing only their own clients tick the top checkbox.
- To restrict the user to seeing only the clients associated with their own branch/team place a tick in the second checkbox.
- Indicate, using the checkbox associated with individual user details, other users who have permission to view this user’s clients.

Task Allocation

An additional option in this screen is the ‘User can be allocated tasks by ANY other user’. This is only available if the other user restrictions outlined above (own work and own Branch/Team) have **NOT** been set.

This option means this user can be assigned tasks by any other user, and as such is mainly useful for ‘head office’ users who need to be assigned tasks for workflow purposes.

Recording User Training and Competence Information

Each user profile can be used to record training and competence information to provide a full record of ongoing training as well as formal courses attended and CPD hours.

To record T&C information:

- From the Setup>Users panel click ‘New’ or ‘Open’ as appropriate. Within the User Details window select the ‘Training and Competence’ tab.

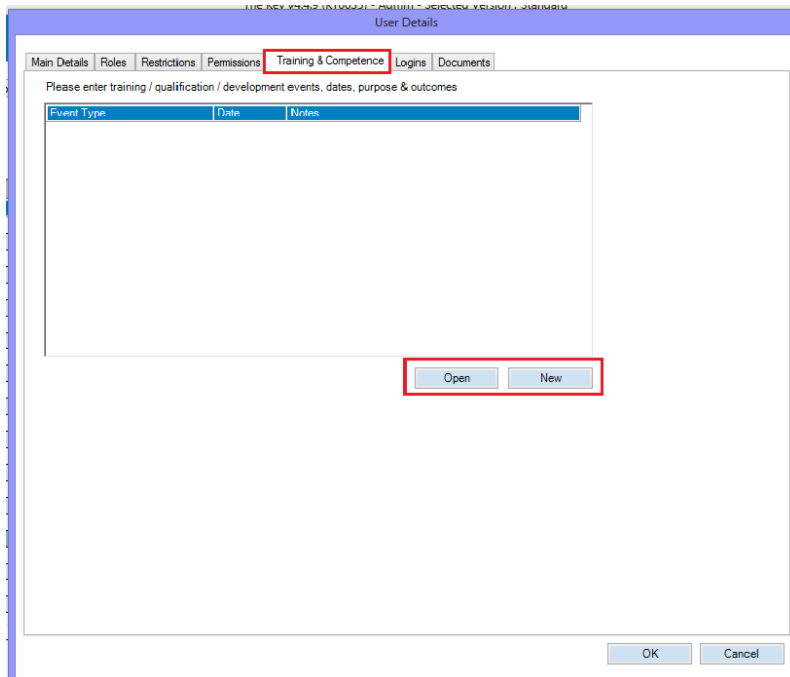


Figure 8: User Details>Training & Competence

- To add an item click on the ‘New’ button.

Figure 9: Training & Competence Details

- Select the event type using the dropdown options or, if the specific event required is not listed, type in a new event which will then be added to the list for future cases.
- Record the event date, any associated notes and, if relevant, the CPD hours acquired.
- Click Save to close the T&C Record screen and return to the main list.
- The new item will now be listed. To review, or edit, any recorded item, highlight it and click on the Open button.

Recording User Login Information for Third Party Applications

The Key links to a number of third party applications. In order to prevent the user from having to enter a user name or password each time they launch these applications it is possible to store the information along with their user profile. This will then be used to automatically log the user into the application.

To record user login information:

- From the Setup>Users panel click New or Open as appropriate. Within the User Details window select the Logins tab.

Figure 10: User Details>Login Detail

- To record new login criteria click the 'New' button.

Figure 11: Adding Login Detail

- Use the Account Name dropdown to select the appropriate application from the list.
- Enter the user name and password **for that application**.
- The notes field can be used to record any additional information required.
- Click OK to save the information, and return to the logins summary.
- To review, or edit, any login information highlight the relevant entry and click on the Open button.

Recording Documentation at User Level

The Key enables documentation relating to a user to be stored alongside their current user profile. This will include a copy of their signature file, but can also be used for review/appraisal documentation etc. This data is managed in the User Details>Documentation tab.

This tab can be accessed by any user with permission to view/edit/add users. Individual users can also see and manage their own documentation by accessing the Setup>Users area; the documentation tab will be presented alongside the 'Training & Competence' and 'Logins' tabs currently displayed.

To record documents at user level:

- From the Setup>Users panel click New or Open as appropriate. Within the User Details window select the Documents tab.

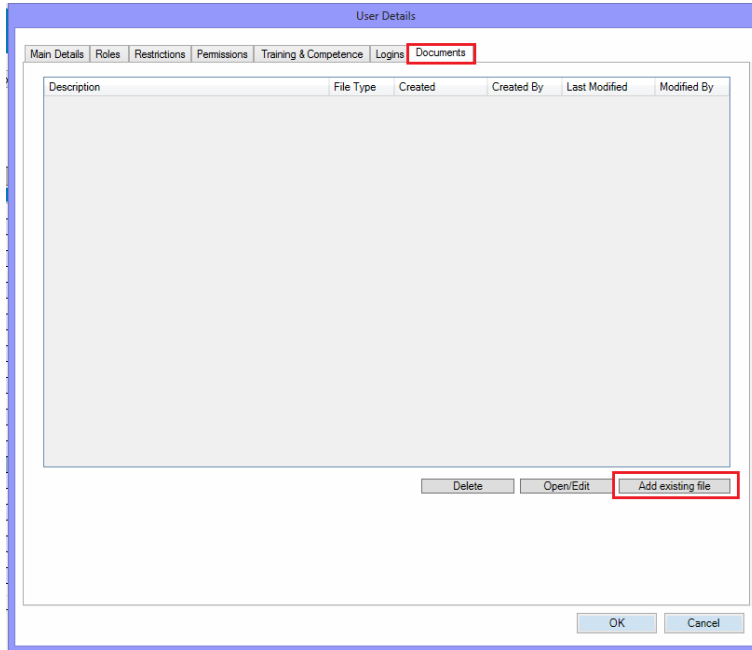


Figure 12: User Details>Documents Tab

- To record a new document click the Add existing file button and select the relevant document and the following screen will be displayed.
- On the Add Document screen you can accept or amend the document description.

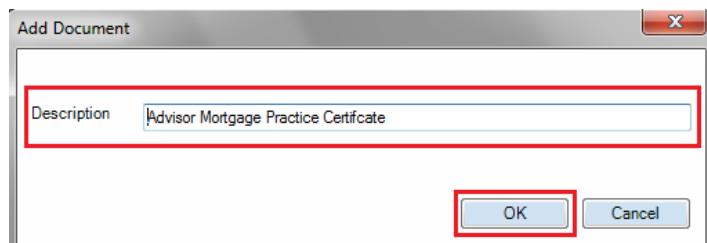


Figure 13: Document Description

- Click on the OK button

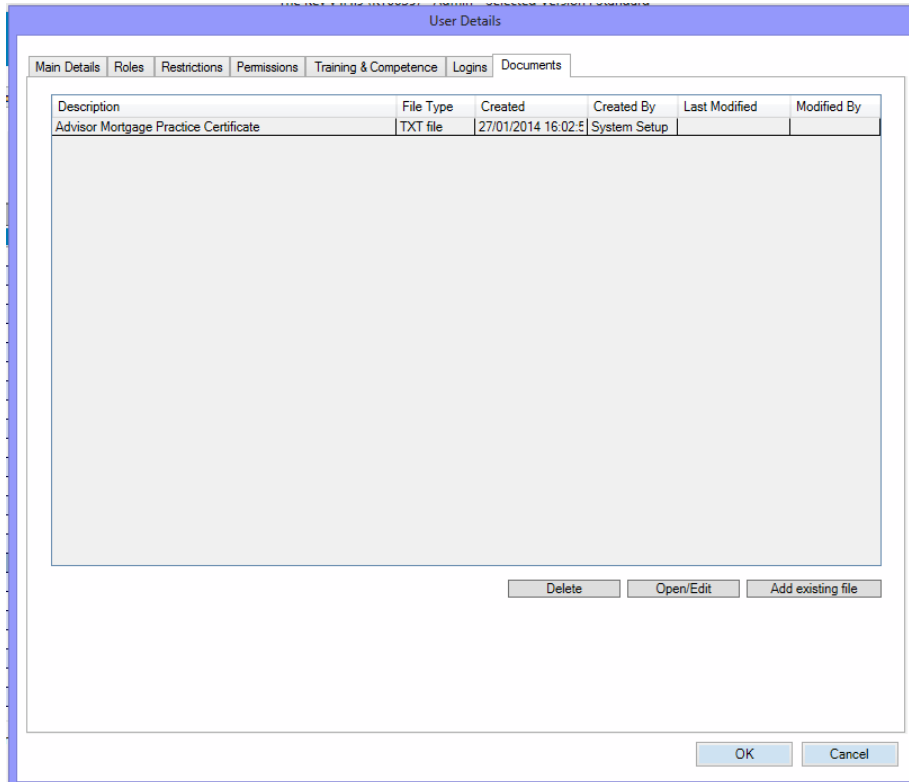


Figure 14: Added Document Detail

- The new document will now be listed. To delete, or edit, any document, highlight it and click on the Delete or Open/Edit button.

Recording Global User Permissions

The detail above has covered individual user settings and permissions. However, the Key also includes a number of global permission settings that will apply to all users.

Configuring Application and Post application Settings

By default, all users (with appropriate permissions) can set application dates and / or amend details of a product after the application data has been entered. However, if a restriction on this is required it is possible to restrict the ability to enter application dates to administrators only, and to prevent any amendment of product details after an application date has been entered. To set this:

- Click on Setup>General in the left navigation menu.
- Select the 'Sales Process' tab. The following screen is displayed:

General

Company Details | Commission | Sales Process | Disclosure/RWL | General | Reports/Fact Find | Online | DPA | Tasks/Alerts/Reviews | Lists | Other Documents | Leads

Mortgage Options

Allow access to mortgage sourcing from fact find Always

Take a snapshot of the fact find when entering mortgage sourcing tools Take a snapshot of the fact find every time its changed

Take a snapshot of the fact find when mortgage app date entered

Take a snapshot of the fact find each time the Lock/Unlock Fact Find button is clicked (client portal access)

Show mandatory indicators

Default Work List to create on application Mortgage

Auto complete target dates with number of days from application date

Offered	14	Days	Number of Months to add to review date when no Initial rate expiry date is present
Exchange	21	Days	24
Completed	28	Days	

Term Life/CIC Default Work List to create on application Term Life/CIC

Home Insurance Default Work List to create on application Home Insurance

ASU/MPPI Default Work List to create on application ASU/MPPI

Work List must be complete to close product

Client Status Description Client Status

Only users with permission 'Can view closed clients' can view closed clients Filter on 'Application Date' when viewing Commissions / Amounts Due

Make product details locked after application date is entered Default Off Panel to No within Product Mortgage Details

Only run insurance integrations if Fact Find is completed Should a reason be mandatory when a need for an insurance cover item is marked as Yes?

Advisors can't create case accounts paid out records

Only administrators can set application date Restrict provider list to existing values (Product Details)

Enable Execution-only sales Business source is mandatory for new clients

Verification documentation must be attached to a client Make Case Reference Read Only

Enable Sales Level Advisor (allows Sales to be re-assigned to a different Advisor)

Credit Search Script must be agreed by client

Figure 15: Sales Process Restrictions

- Place a tick next to the appropriate restriction(s) required.
- Note that the ability to edit product details after the application date is entered is overridden by the individual user setting.

Setting Global Access for Users to All Work, Templates and Integrations

Rather than setting access on a user by user basis, all users can be given the rights to be assigned work, to edit letter/document templates and to edit their integration logins. To set this:

- Click on Setup>General in the left navigation menu.
- Select the 'General' tab. The following screen is displayed:

General

Company Details | Commission | Sales Process | Disclosure/RWL | General | Reports/Fact Find | Online | DPA | Tasks/Alerts/Reviews | Lists | Other Documents | Leads

All users can be assigned to work (recommended) for loan/mortgage processing

Create a notes entry each time a product is opened

All users can edit templates

Allow all users to manage training & competence and integration logins

Allow fact find snapshots to be deleted

Close all other products of same type when entering application date

Allow users to enter free text task descriptions

When auditing client changes include initial values set

Automatically unload client when navigating to Start page

Store Lender Preference Illustration Type Document Only

Store Mortgage Brain Source Results Document

Store Mortgage Brain Affordability Document

Include New Client's first name when checking for duplicates

News View System Audit Data Customise columns shown in data grids

User grouping label Branch / Team

Figure 16: General User Restrictions

- Place a tick next to the setting required in the areas highlighted above.

END