



In this edition: SENRO—Your Secure Independent System What's new for SENRO? Introducer referrals eKeeper Group in the press Q & A Technology Tips

Your SENRO System - an Independent System secures your future.



In this industry we spend a great deal of time talking to clients about the value of investing money in their future.

With SENRO you have the potential to increase your new business volume, as well as improving efficiency and time management.

If the lead management tools or user friendly marketing sections of SENRO help you generate 1 new application per user, this would likely cover your costs for the system for the entire year!

Using SENRO generates more revenue, increases your profit margin, improves efficiency and client care. It substantially increase the value of your company; you have made an excellent investment choice .

And don't forget, by having a completely Independent system from a network or network supplier, you have the reassurance that the data contained within the system is owned by you!

Over the past 10 years, SENRO has grown into an established, and extremely effective system used by Mortgage and Financial Advisors throughout the United Kingdom.

Through client recommendation the system is what it is today and for this we have to thank you, our users.

Your SENRO System - an Independent System secures your future

A vital system to hold all your client information and add value to your business

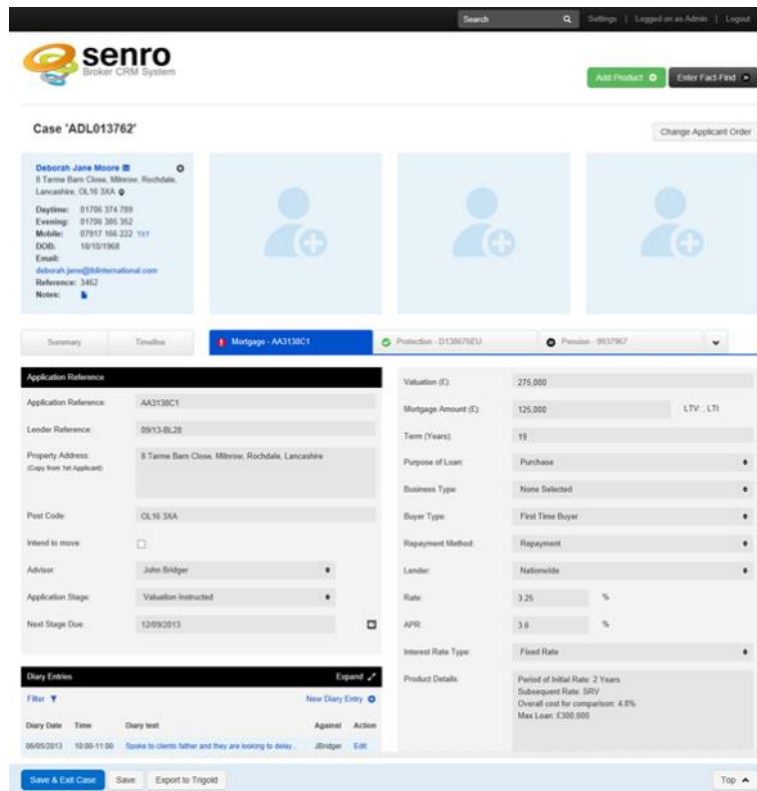
SENRO News

We explain how your SENRO system provides you and your business with a safe, independent system for those who are not willing to 'put all their eggs in one basket' on page 1.

Referrals... We explain how SENRO allows your introducer users to log directly onto your system, and key tools available to create a seamless referral process on page 2.

So what's new for SENRO? The cat's out of the bag! We are eager to provide you with a tantalizing glimpse into some of the new features of SENRO 5! Pages 1 & 4

What's new for SENRO?



The image you are seeing to your left is a screen shot of what we have been so busy working on!

Although SENRO 5 is still in development, we wanted to provide you with a preview of the look and feel of your new SENRO system.

After speaking and listening to our clients, we understood that you wanted a simplified, easier to use system with less clicks to achieve the processes you require, but still provide the great features that enable you to make the most of your system and your business.

SENRO has been redesigned not only to make your working day much easier, but to also make the transition to the new system as easy and fluid as possible.

See page 4 for more details

SENRO is a division of the eKeeper Group Ltd, and as such you may be interested to know a little more about our parent company and the services that they offer.

Along with SENRO, the eKeeper Group Ltd have 5 other divisions including Mortgage Keeper, Mortgage Keeper (Network edition), Commercial Keeper, Assurance Keeper, and eBanking Solutions which you heard a little about in the first edition of SENRO News.

Below and continued on page 3 are some of our more recent press releases.

The press were very interested in our new **Customer Portal** that opens up a whole new way of helping and retaining clients.

Mortgage Strategy
26th February 2013



<http://www.mortgagestrategy.co.uk/latest-news/mortgagekeeper-launches-online-customer-portal/1066748.article>

Financial Reporter
26th February 2013



<http://www.financialreporter.co.uk/>



Do you currently, or have you ever considered offering commission splits to incentivise local companies to give you referrals?

Using SENRO you can give controlled access to external introducers, such as estate agents, accountants or solicitors.

They can log onto SENRO, create opportunities, and track their pipeline without seeing any client or business confidential data.

In this article I try to make sense of the rules surrounding Introducer referrals, and also explain how SENRO can assist you in managing and attracting potential introducer referrals going forward.

Since the introduction of regulation by the Financial Services Authority, now replaced by the Financial Conduct Authority, many professional firms it seems have opted to outsource regulated financial services and instead remain authorised by their professional body to provide only incidental investment services, which are complementary to the professional services being offered to their clients.

Remaining within these guidelines should not be

Introducer Referrals

Managing your introducer referrals and how SENRO can help.....

difficult, even though there is now the introduction of the Insurance Mediation Directive regulating general insurance services and referrals for after the event insurances. It is however still important to take the time to understand the rules surrounding professional firms and introductions.

It appears from the new guidance that a distinction must be made between the actions of the Introducer simply making an introduction and an Introducer making arrangements following the introduction. In the latter case it is clear that the FCA believes the Introducer would have crossed the line into regulated territory and must be authorised or otherwise exempt. Unfortunately, the “new” guidance does not go into great detail as to where the distinction between making introductions or introducing (which are not regulated activities) and “arranging” should be drawn. Although the situation is still slightly unclear, it is not being an Introducer that is relevant to the activity of arranging, but what actions are carried out during and after the introduction.

To put it simply, as long as the introductory party does not come across in a way in which could be misinterpreted as offering ‘advice’ to their client, and the referral is made in a non biased way, based on the needs

and requirements of the client, all parties are covered.

I suppose there could potentially be aspects of this that could disenchant potential introducers, but as long as you assist your introducers and manage the referral process correctly, you will have more success when attracting business in this way.

I have seen practises handle introducer schemes in different ways:

- An annual report which provides all the information introducers require to demonstrate that they have completed due diligence on your practice and that you are suitably qualified, experienced and regulated to provide clients with the specialist financial advice they require.
- A structured introducer agreement which clearly details your referral relationship and how you will work with the introducer and their clients.
- Checklists which help the introducer to identify those clients who will benefit from the specialist advice services which your practice can provide.

- Referral forms to enable the introducer to compliantly transfer their clients to you and help you to provide a seamless advice service to their clients.
- Assistance and pro formas to gain the introducers clients' consent for you to compliantly and ethically retain a share of the income which we generate from the advice that we give to your clients.
- Provide guidance and updates to ensure that introducers are fully briefed on key financial services regulatory issues, including the Designated Professional Body (DPB) regulatory regime, income sharing and data sharing.

As well as managing, recording and contacting introducers and interested parties, you also have the ability to set up and manage financial accounts against your introducers.

If you enter into a financial agreement with them, which of course your probably will, you have the ability to set up commission rules against specific income types.

SENRO will then calculate how much is due to your introducers when business completes. From here, you will be able to run the appropriate financial reports, and even produce a statement which can be given to your introducer as required.

You can record a great deal of information against your introducers such as multiple branches, with staff profiles linked to those appropriate.

Advisor relationships within your own practise can be directly linked to an introducer user for referrals, or referrals that have been entered onto your SENRO system can be simply allocated to an adviser.

Allowing your introducers to log directly onto SENRO creates a more seamless process on both sides.

Nothing could 'slip through the net' and can be managed accordingly.

Your introducers can also log into SENRO and check the progress of all referrals and applications referred, reducing the amount of calls your practise may need to take but still maintain a high level of communication through using the appropriate tools and keeping progress notes updated.

For more information of introducer licenses, or for a demonstration on how it all works, please contact senro@ekeepergroup.com

eKeeper Group Ltd in the Press

BestAdvice News & Analysis

First for Intermediaries (and for advisers since 1992)

MORTGAGES BRIDGING BUY-TO-LET COMMERCIAL EQUITY RELEASE INSURANCE LOANS

Customer portal launched for MortgageKeeper users

News Item: 1:50 pm, February 26, 2013

Advisers using MortgageKeeper, the CRM and workflow system for mortgage and financial advisers, can now communicate with their clients through an online customer portal.

The new fully customisable customer portal will allow customers to log in remotely to see updates on their case, add documents or complete their Fact Find.

The portal also gives adviser businesses the potential to develop an online business operation.

The cloud-based MortgageKeeper portal only lets the customer access the pages or information that the adviser wants the customer to see. It alerts the adviser immediately when the client has provided answers or sent documents, updating the 'tick list' feature of MortgageKeeper automatically.

Advisers can also customise the portal to reflect their own branding.

John Rossetti of parent company eKeeper said: "Increasingly we are all used to having access to information wherever we are, and at any time. We have developed the customer portal for the advisers who use MortgageKeeper so that both advisers and clients can have online access to their mortgage and protection cases whenever they want it, to see how a case is progressing and what is still outstanding."

"MortgageKeeper users and their clients will both benefit from the addition of the portal which is easy to use, quick and adaptable and, most importantly, secure."

Best Advice
26th February 2013

<http://www.bestadvice.net/customer-portal-launched-for-mortgagekeeper-users/>

Introductor Today

Investec Professional Mortgage
From one professional to another

For intermediary use only

We have 111 guests online

Home News Search IT Job board New Releases

www.conveylawintroducer.com CONVEY LAW 50

New portal launched for mortgage advisers

Wednesday 27th February 2013

Advisers using MortgageKeeper, a system for mortgage and financial advisers, can now communicate with their clients through an online customer portal.

Launched by eKeeper Group, parent company of MortgageKeeper, the portal is designed to change the way that mortgage and protection advisers interact, gather and share information with their clients.

The new portal will allow customers to log in remotely to see updates on their case and add documents or complete their Fact Find.

The portal enables advisers to remain in control, by only allowing the customer to access the pages or information that they want the customer to see. It informs the adviser immediately when the client has provided answers or sent documents.

Because MortgageKeeper is 'cloud' based, very little IT implementation is needed for it to work, while making it completely secure to send and receive documents. Advisers can customise the portal to reflect their own branding.

John Rossetti of eKeeper said: "Increasingly we are all used to having access to information wherever we are, and at any time."

Introductor Today
27th February 2013

http://www.introductortoday.co.uk/news_features/new-portal-launched-for-mortgage-advisers

These are just a small taster of the eKeeper Groups portfolio of press releases.

Through our association with the eKeeper Group Ltd, we look forward to delivering you the SENRO system you desire.

For more information on this subject, please contact s.king@ekeepergroup.com

INTRODUCER COMPANIES

Introducer Registered Name	Trading Name	Business Type	Introducer Reference	Date Commenced	Date Terminated	No of Branches	No of Staff
Sweet Move Ltd	Sweet Move	Estate Agent		24/07/2013		1	1
Ashtons Estate Agents	Ashtons Estate Agents	Estate Agent		27/11/2012		3	4

ACTIVE: 2/2

Include History Add

Results 1-2 of 2, Display Results: 10 20 50

There are many ways in which you can use your SENRO system to your advantage, making the whole referral process undemanding.

You can of course create documentation templates for all of the above. These can be sent via email, SMS or as a printed letter to your introducers and contacts. A wide variety of markers grab and pre-populate any relevant information you may hold in your system to be used within the content.

With the release of SENRO 5, you will also be able to ensure that specific templates (communications) are made available at key stages. For example, you already have a configurable task system within your SENRO system, but soon, these stages can be configured to be an automated, prompting process with documentation being flagged for use at certain key stages.

You will also be able to set up 'tick list' stages against documentation, so you will be able to instantly see and update the documents progression e.g. Signed and returned by introducer.

What's new for SENRO?

Proceeding from the image on page 1 of SENRO news, I know we have been quiet on the new features for SENRO recently, but with good reason.

After listening to our clients, we have been developing a much improved, and really quite impressive SENRO 5 system.

We are now eager to provide you with a small, but tantalising glimpse into what will be awaiting you!

We will be contacting practises in the near future offering demonstrations of SENRO 5, but we anticipate that you will be pleased with some of the features we are able to offer below:

- Own secure customer/client access portals that hold all your client documents policies, letters and important dates.
- New introducer portals linked to your system to pass new leads and update them on progress.
- Automated tasks set against your desired customer journey and milestones.
- Documentation access that allows you to design or upload any documents.
- Adviser friendly, simplified layout with all client information on one page. (see page 1).
- Reduced 'clicks' and a less rigid system format. (see page 1).
- Customisation options for case and client profile layout and fields.
- Advanced reporting features.
- Ability to set tasks set against teams.
- Using the latest technology, we have developed a 'ripple effect' fact find. Questions are customisable, which enables the fact find to become a bespoke tool for your business.
- The fact find questions are intuitive, meaning only appropriate questions will be brought forward based on previous answers.
- From this, you will have the ability to use a pre-populated suitability letter based on your fact find answers.

For more information, please contact senro@ekeepergroup.com or call 01275 400660.

This Month's Q&A Technology Tips

Q: I have entered a new transaction onto an investment policy, but when I go to the 'fees page' to add income, the system will not allow me to do so, why is this?

A: It is likely that you will have entered the transaction type as an 'annuity purchase'.

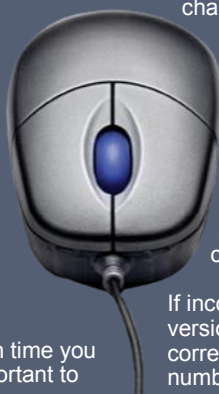
SENRO classes 'annuity purchases' as a withdrawal. As a withdrawal, the system puts in place certain restrictions as it presumes that no income can be earned which is why recording income at this time is not possible.

If you wishes to place a fee expectation against an annuity purchase, you need to change the transaction type to either a 'Client Single Contribution' or a 'Regular Contribution' (whichever is relevant).

A 'version number' (VN) is generated each time you make a change to an investment. It is important to

understand that withdrawals do not generate version numbers.

If you need to make a change to a 'Regular Contribution' value £, you need to stop the first contribution and create a new one with the new amount. If you do not do this, all the previous contributions will change if the amount is simply overridden.



Only 'In-progress' versions (transactions) will appear within the business pipeline. There may be completed versions against a case that will not show.

The progress page will only show one version number at the top. You need to scroll down the page and select the appropriate version number to change its progress.

If incorrect fee expectations are showing against a version number, check that they have assigned the correct commission value against the correct version number.



THE FINANCIAL SERVICES ENGINE



eKeeper

Experts in Financial Services, Client Management & Processing Systems



Downton and Ali Associates

On August 4th, Brian Downton of Downton and Ali Associates took part in the PRUDENTIAL ride LONDON challenge which was 100 miles starting at Stratford and out to Surrey and then finishing in the Mall. This was all on closed roads earlier in the day after which the professionals raced on the same route.

If this was not enough, in November he will be attempting the Openwork overseas challenge which is 6 days of cycling in total 480km's in Cambodia and Vietnam.

Please sponsor Brian and help this great cause - any amount however large or small is greatly appreciated.

Through Virgin Money Giving, you can sponsor him and donations will be quickly processed and passed to charities. Virgin Money Giving is a not for profit organisation and will claim gift aid on a charity's behalf where the donor is eligible for this. Thank you all for your support and thank you for any donations.

www.virginmoneygiving.com/briandownton



ZURICH
Community Trust

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