

# The complete mortgage and protection software platform.

**Xplan Mortgage**

[iress.com/xplan-mortgage](https://iress.com/xplan-mortgage)



# How will it help me

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**Research, recommend and apply for the right mortgage and protection on one software platform.**

**Xplan Mortgage provides all the data you need to offer the best advice while helping you work more efficiently.**

You will no longer need to switch between platforms or rekey information - saving an average of 20 minutes per case.

Being a cloud-based system, client data is not only secure, but you can access cases remotely on your computer, smart phone or tablet, so you can respond to customers anytime and anywhere. It even offers multi-user capability to instantly collaborate with colleagues and clients.

# Tell me what it actually does

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**With instant connectivity to lenders and other software portals, you can fact find, research criteria, check eligibility, source products, manage client relationships and complete applications from one easy-to-use digital platform.**

Our trusted sourcing software uses the same data as Trigold and The Exchange so you are guaranteed to find the most suitable products for your client.





Xplan Mortgage keeps on getting better and better.”

## Proactive Insurance & Mortgage Services

**Eligibility checking - Requested loan amount £125,000**

- Credit bureau: Successful bureau match
- Affordability: Some lenders have passed affordability
- Credit record: No adverse credit found

Lender	Rate	Product	Eligibility
Accord Mortgages	Very likely to be accepted	£125,000	Excellent
TSB Intermediaries	Very likely to be accepted	£125,000	Excellent
TSB Bank	Very likely to be accepted	£125,000	Excellent
Virgin Money plc	Very likely to be accepted	£125,000	Excellent
West Brom	Very likely to be accepted	£125,000	Excellent
Altemore Bank	Good chance of being accepted	£125,000	Good
Leeds Building Society	Good chance of being accepted	£125,000	Good

Eligibility checking allows you to quickly and easily discover if your clients are eligible for a mortgage and the likelihood of application acceptance.

**TSB4 Intermediaries - 3286885**  
31BQ 5 Year 2.44% Fixed From 60%-75% LTV £5k to £1m Purchase No MAF Shared Ownership

**Excellent**  
Very good chance of approval  
Intermediary product Lender Connect Apply

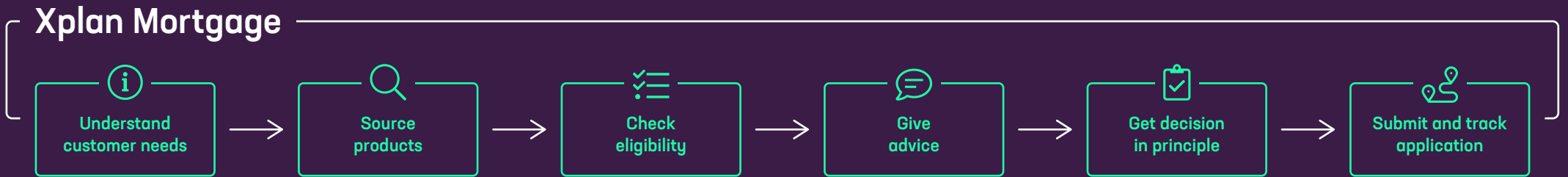
Lender	Lender Connect	Initial rate	Product type	Initial period	Initial payment	Reverting rate	Reverting payment	APR	Total fees	Max. LTV	ERC	Cashback	Eligibility	Total to pay over 5 years
TSB	+	2.29%	Fixed	31/03/2026	£779.60	5.29%	£957.42	4.0%	£35	75%	✓	£500	Excellent	£46,489
TSB	+	2.29%	Fixed	01/05/2026	£779.60	4.09%	£884.37	3.3%	£218	75%	✓	£500	Excellent	£46,494
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TSB	+	2.38%	Fixed	30/06/2026	£786.11	4.49%	£907.65	3.6%	£330	80%	✓	£500	Excellent	£47,197
TSB	+	2.39%	Fixed	31/03/2026	£786.84	5.19%	£953.17	4.0%	£1,015	80%	✓	£400	Not rated	£47,992
TSB	+	2.44%	Fixed	31/05/2026	£790.48	3.59%	£856.01	3.1%	£0	75%	✓	£500	Excellent	£46,929
TSB	+	2.44%	Fixed	31/05/2026	£790.48	3.59%	£856.01	3.1%	£0	75%	✓	£500	Excellent	£46,929
TSB	+	2.60%	Fixed	30/06/2026	£802.18	4.49%	£912.07	3.6%	£35	80%	✓	£500	Excellent	£47,666
TSB	+	2.72%	Fixed	31/03/2026	£811.03	5.19%	£959.76	4.1%	£20	80%	✓	£400	Not rated	£48,431
TSB	+	2.75%	Fixed	30/04/2026	£813.25	3.96%	£884.03	3.5%	£0	80%	✓	£500	Not rated	£48,295
TSB	+	2.79%	Fixed	30/04/2026	£816.22	3.99%	£886.57	3.5%	£30	75%	✓	£500	Not rated	£48,503
TSB	+	2.79%	Fixed	30/04/2026	£816.22	3.99%	£886.57	3.5%	£30	75%	✓	£500	Not rated	£48,503
TSB	+	2.79%	Fixed	30/04/2026	£816.22	3.99%	£886.57	3.5%	£30	75%	✓	£500	Not rated	£48,503
TSB	+	2.84%	Fixed	31/05/2026	£819.93	4.09%	£893.14	3.6%	£1,010	85%	✓	£250	Not rated	£49,956
TSB	+	2.84%	Fixed	31/05/2026	£819.93	4.09%	£893.14	3.6%	£1,010	85%	✓	£250	Not rated	£49,956
TSB	+	2.86%	Fixed	01/05/2026	£821.42	4.09%	£895.32	3.7%	£1,213	85%	✓	£300	Excellent	£50,198
TSB	+	2.90%	Fixed	30/06/2026	£824.41	3.59%	£864.30	3.4%	£1,025	85%	✓	£250	Good	£50,240
TSB	+	2.90%	Fixed	02/06/2026	£824.41	3.55%	£850.29	3.3%	£1,034	85%	✓	£250	Not rated	£50,249

**Total to pay (over 5 years) £46,929**

Respond to your clients anytime anywhere. Access Xplan Mortgage in the office, at home and on-the-go via your computer, smartphone or tablet.



# The end-to-end software platform



# Can you break it down for me?

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## Mortgage sourcing

- Full mortgage sourcing available including residential, second charge, enhanced buy-to-let and secured loans.
- Instant online access to the latest lender data, as available in Trigold, without waiting for system updates.
- Compare mortgages side-by-side against secured loans.
- Our eligibility service is powered by Experian's HD decisions this service speeds up the process by checking eligibility prior to application.
- Online calculators can be used to graphically demonstrate the impact of overpayments, term and rate changes to your clients.

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## Knowledge Bank

- Easily check the criteria of lenders across the market so you can give non-traditional customers the best advice.
- Holds over 100,000 pieces of lending criteria for over 200 lenders.
- Saves you time and frustration of searching for lending criteria across multiple providers.

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## Lender Connect

- API technology connects your business directly with the lender's portal (not third party) so your customer's details are pre-populated to give you a faster and better mortgage application process.

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## Protection sourcing

- Accurate, whole-of-market sourcing with access to the widest range of products and providers in the market.
- Protection is sourced as part of the mortgage journey with no re-keying of data or switching systems required.
- Client needs are identified early in the mortgage advice journey to assist in closing any protection gaps.
- Fully integrated protection sourcing with application data sent directly to providers.
- Quote and compare up to five benefits at once, from both single- and multi-benefit policies.

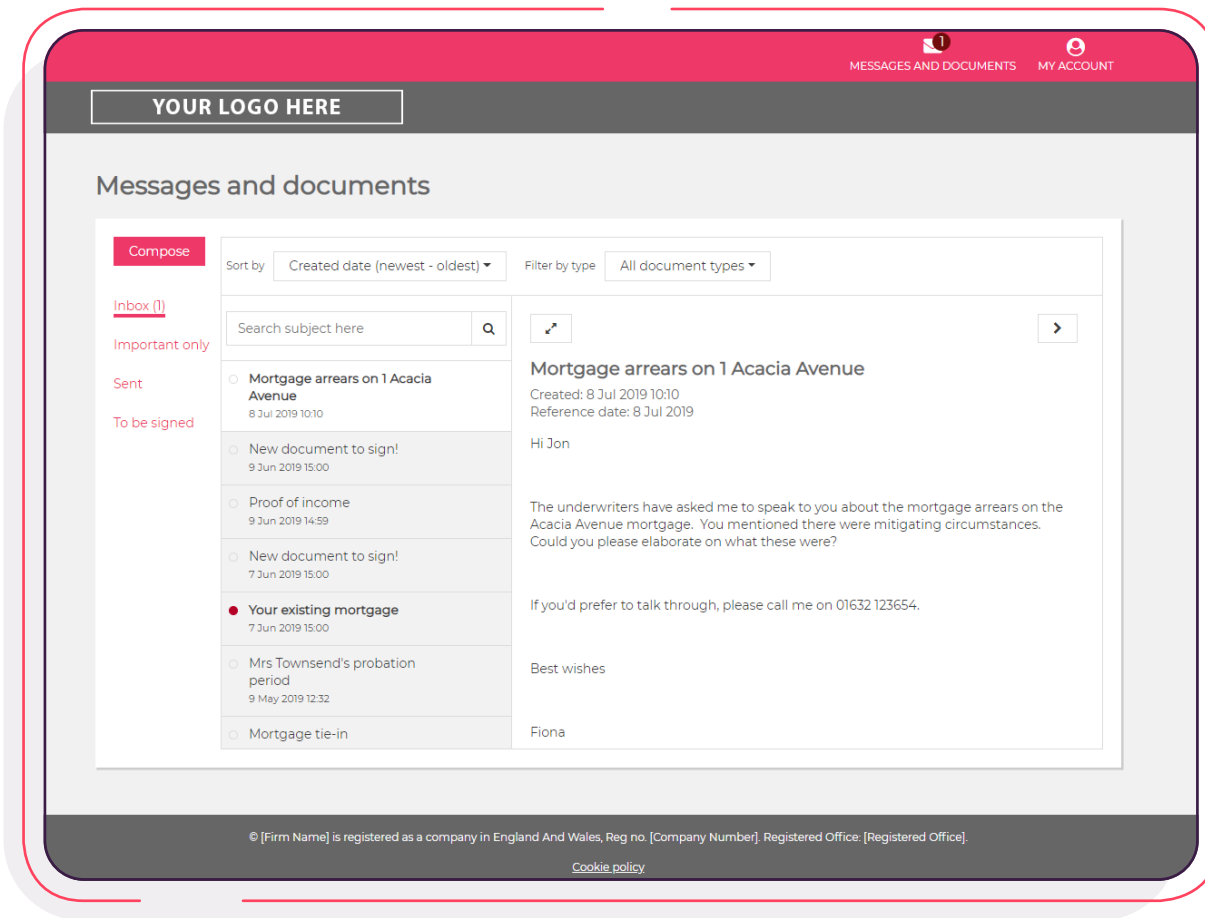
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## Advice

- Supports lender application connectivity by transferring full fact find data directly from Xplan Mortgage to lender portals.
- All client cases, tasks and appointments are accessible from a single intuitive dashboard.
- Leads automatically appear on the dashboard as a task to action.
- Automatically pulls through client details against diary appointments.
- Captures documentation and notes around product recommendations and pre-populates mortgage suitability and protection demands and needs letters.



# Improving client service



Engage with your clients at a time and place that suits them, with a secure branded portal.

## Client Relationship Management (CRM)

- A range of management reports and dashboards to monitor business performance.
- Configurable mortgage suitability and protection demands and needs letters.
- Track client information in client notes.
- Search capability to identify clients for potential cross-selling opportunities.
- Execute marketing campaigns and track their effectiveness.
- All changes made to client data and complaint tracking can be viewed via a dedicated register.
- Customisable tasks and workflows.

## Client Portal

- Your own branded portal including corporate colours.
- Two-way secure communication with your clients from any device at any time.
- Documents and messages can be shared and actioned in real time.
- Easy file sharing allows clients to upload documents to verify their identity and income.
- Clients can sign documents digitally.
- A central and secure portal hosted by Iress.
- Clients can complete fact finds at home, helping you to reduce meeting time.

# Give me five reasons why I should use it

1

## Real time accuracy

Whole of market data (same as Trigold), with automated daily updates.

2

## Anytime, anywhere

Cloud-based software you can use on computers and mobile devices with maximum customer security, unlimited storage and shared collaboration.

3

## Automated protection quotes

Generates quotes alongside mortgage applications to provide clients with timely protection products. Powered by the market-leading protection portal, The Exchange.

4

## Additional functionality

Knowledge Bank, Eligibility and Lender Connect gives you the best tools to give the most reliable advice to customers.

5

## The all-in-one solution

Don't waste time and money switching between software - Xplan Mortgage is all you need to research, recommend and apply for mortgages and protection products.

The screenshot shows the XPLAN Mortgage software interface. The main area is titled 'Results' and displays a table of protection products. The table has columns for 'Provider / product', 'Cover', 'Cover amount', 'Premium type', 'Standard premium (pm) #', and 'Expiry date'. There are three rows of products, each with multiple protection options like Term Assurance, Income Protection, and Mortgage Protection. A 'Product browser' sidebar on the right shows 'Selected products' and a 'Total multiple provider premium' of £34.49 pm. The interface also includes a 'Quote ref.' field with 'GDPR' and a 'Commencement date' of 26/09/2017.

Protection can be sourced as part of the mortgage journey without switching between systems—no need for re-keying.

## What about service and support?

We pride ourselves on our thorough and timely implementations, reliable and scalable hosting services, robust back-up and recovery procedures, and ISO/IEC certified information security management.

Our expert-led support team, training programs, webinars and online user community all help our users get the most out of our software.

## How does Iress stack up as a technology partner?

Iress are a global team of 2,000+ people building software that helps the financial services industry perform at its best.

From the world's most iconic financial services brands to independent advice forms, challenger banks, insurers, investment managers, traders and brokers, more than 9,000 businesses and 500,000 people use our software to help them perform better and deliver more.

## How do I switch to Xplan Mortgage?

Call +44 (0)3450 530 490

Email [sourcing@iress.com](mailto:sourcing@iress.com)

[iress.com/xplan-mortgage](https://iress.com/xplan-mortgage)



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