



The right move

Sage Independent Mortgage Advice finds room to grow by protecting sensitive customer data using Secure File Transfer from MBM.

Tim Jones, Director of Sage Independent Mortgage Advice, has helped his customers at key points in their lives – from their first foot on the property ladder to downsizing when the children have left home. As part of the process of finding, and securing, the right mortgage, Tim is required to collect copies of highly sensitive documents such as passports, bank statements and driving licences, all of which contain Personally Identifiable Information (PII). When the General Data Protection Regulation (GDPR) was announced, Tim knew that he needed to move beyond scanning and emailing documents and towards something more secure.

The right location

As someone who prides himself on serving the West Midlands area, Tim was pleased to find in MBM a local IT specialist with detailed knowledge on creating secure infrastructure.

“Having looked at off the shelf products I couldn't find anything that would do what I wanted. I live relatively close to where MBM is based so I got in touch. What Jason has provided my business with is very, very simple and completely secure. It's ideal.”

Tim Jones, Director, Sage Independent Mortgage Advice

No risky business

In response to Tim's requirements, Jason Timmins, Technical Director at MBM, developed Secure File Transfer (SFT) – a highly secure, low-risk solution, hosted within UK datacentres. SFT overcomes the issues that impact organisations who regularly deal with sensitive and confidential data by removing the risks associated with using email or public file-sharing services.

Focusing on the right things

One of the immediate benefits to Tim was far less time spent in the car as he no longer needed to return to customers houses to scan documentation. As Tim explains, *“One mortgage application could require as many as 20 documents and it's rare that a customer will have everything to hand. It's even rarer that they will have a scanner, so I'd often have to make a 50 mile round trip just to scan some bank statements. The time that I have saved in travel has allowed me to grow my business – to the extent that I now have another advisor onboard.”*

Increasing security and saving time

- Hours saved each week in travel = more time to focus on core business
- Reduces travel costs
- Meets GDPR requirements
- Contributes to FCA legislative requirements
- Reduces administrative burden

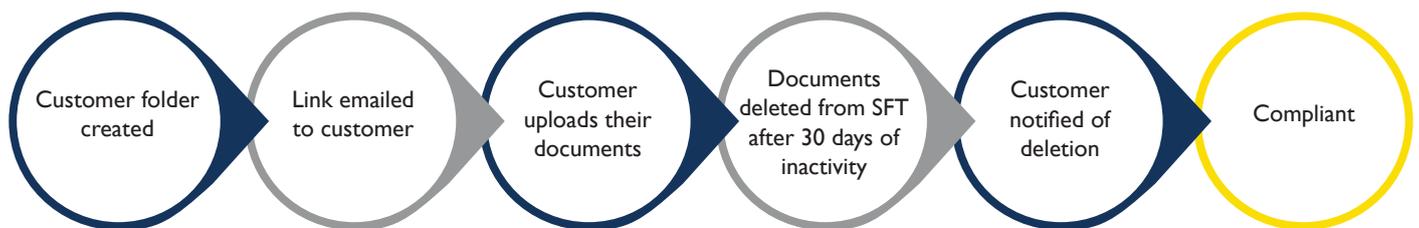


Everything in its right place

An additional benefit to Tim, and his customers, is that SFT provides a single, secure, place to store documentation. Whereas historically Tim could receive five or six emails from a customer containing multiple attachments, it's now a simple case of sending each person a dedicated link and allowing them to upload files as and when they find them.

It's reduced Tim's administrative burden too as he no longer needs to search multiple places when it comes to making the application for the customer – he simply refers to their relevant SFT folder:

SFT: Giving Sage Independent Mortgage Advice a Straightforward, Secure Process



A competitive advantage

From a GDPR perspective, SFT allows Sage Independent Mortgage Advice to handle customer data in line with legislation as well as meeting the needs of FCA external auditors who could inspect the business at any time. One unexpected result is that SFT has given Tim a competitive edge – since GDPR has become common knowledge, customers have told him how impressed they are that he's able to offer such a secure service. Tim says, *“The lenders I deal with all have a form of secure file upload, but what they don't have are mortgage advisors who can assess the entire market and make a personalised recommendation. Thanks to SFT my customers have the best of both worlds.”*

Less stress

As anyone who has applied for a mortgage will know, it can be a fraught process. Thanks to SFT, Sage Independent Mortgage Advice makes the application process simpler, smoother and far more secure. Tim explains what this means for his customers, *“There are some secure file transfer services that require a customer to download a program or register their details – the beauty of SFT is that you don't need to do this. When you're applying for a mortgage it's hard enough getting all the paperwork together – the simpler the process is for the client, the better.”*

Exceeding customer expectations

- Completely secure
- Hosted in UK datacentres
- Avoids sending sensitive data via email / public file-sharing service
- A single place for all documents
- Customer knows exactly where their data is, and when it's been deleted

About Sage Independent Mortgage Advice: www.sageindependent.com

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