







# HBS TRIGOLD AND MBSL COMPARISON

Features				Comments
<b>Fully Featured Sourcing</b> e.g can source by things like: <ul style="list-style-type: none"> <li>• Income</li> <li>• Adverse History</li> <li>• Employment Status</li> <li>• Property type</li> <li>• Retention products</li> <li>• Residential and Investment</li> </ul>	✓	✓	✓	HBS has developed its sourcing function using Trigold and MB features as the minimum requirement. So, has the features that Brokers complain about other sourcing systems not having. Also our data partner Defaqto collects far more criteria information than the well known sourcing systems and are open to collecting any new requirements that may become necessary.  For instance HBS can additionally source on such things as: <ul style="list-style-type: none"> <li>• Deposits – Family</li> <li>• Second Home</li> <li>• Can exclude new products that require the customer to bank with the lender</li> </ul>
<b>Whole Market Data</b>	✓	✗	✗	Defaqto provide whole market data because they collect data for the FSA who insist on the Lenders providing it. Some Lenders will not give their data to mortgage sourcing systems and so Trigold and MB do not have all the products
<b>Ability To Browse Products</b>	✓	✓	✓	Ability to check product criteria by lender without the need to source
<b>Links to Ancillary Services</b> e.g Conveyancing	✓	✓	✓	HBS also uses conveyancing as one of its income strategies. Has firms that provide protection plans that pay back conveyancing and lender fees if the sale falls through
<b>Links to Insurance sourcing</b>	✓	✓	✓	HBS has a full Insurance sales process as well as linking to the major insurance and GI sourcing systems

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<b>Factfind</b>	✓	✓	✓	HBS has a dedicated Protection and GI Fact Find and sales process
<b>Sales Process</b>	✓	✗	✗	HBS has sales processes for mortgage and insurance with fully integrated compliance
<b>Sales Aids</b>	✓	✗	✗	HBS has in-built sales aids to ensure users are earning professional rates of pay regardless of whether recommending Intermediary or Direct products
<b>Marketing Aids</b>	✓	✗	✗	HBS provides tools to help users market themselves and their services
<b>Debit and Credit Card Taking</b>	✓	✗	✗	e-siP@y allows fees to be taken instantly by Debit or Credit card
<b>Lead Generation Aids</b>	✓	✗	✗	HBS has lead generation tools. Best Buys provides the ability to produce Best Buy tables for websites, e-mails and paper based communications. mi-Zone Introducer provides an online facility to send leads straight to HBS. MBSL are promising to have Best Buys in their next version
<b>Admin help for Direct Products</b>	✓	✗	✗	mi-Zone an online system that ensures all correspondence can be dealt with
<b>Screen to Screen Selling and Admin</b>	✓	✗	✗	A system that allows users to show their computer screen on a customer's computer screen providing "Wow factor" customer experience