

## Capita Mortgage Software Solutions

# ESIS Solution



To comply with the European MCD all lenders need to produce a compliant ESIS KFI replacement by March 2019.

To meet the market need for such a solution we have designed a European Standard Information Sheet (ESIS) document generation module which can be linked into lenders existing systems to produce fully compliant ESIS quotes and associated mortgage offer documents.

The Mortgage Credit Directive (MCD) of 2015 that introduced the requirement to issue an ESIS, was based on an established voluntary code already used by many European mortgage lenders. Although the MCD had an implementation date of 21 March 2016 it also contained a special dispensation for the UK to enable the new UK regulatory standards set by Mortgage Market Review (MMR) 2014 to be implemented. This dispensation allowed for full compliance to be delayed until 21 March 2019 for all UK lenders.

The ESIS module is a stand-alone solution with an industry standard Application Programming Interface (API) which can be easily integrated into a lenders existing IT estate.

### Key benefits

- Safe and securely protected client data
- Enables operational efficiencies to be achieved and increases productivity for the business
- Established supplier of compliant mortgages solutions, with a proven track record of working with clients to meet desired business outcomes
- Regulatory change costs shared between clients
- Agile delivery, enabling ESIS project timelines to be met
- Supported by experts throughout design and delivery of the solution
- Part of Capita Mortgage Software Solutions product roadmap, ensuring a feature rich, modular solution to be deployed on behalf of lenders
- If provided as a hosted service, reducing the cost of systems development and amount of scarce in-house IT resources needed to successfully implement the solution.

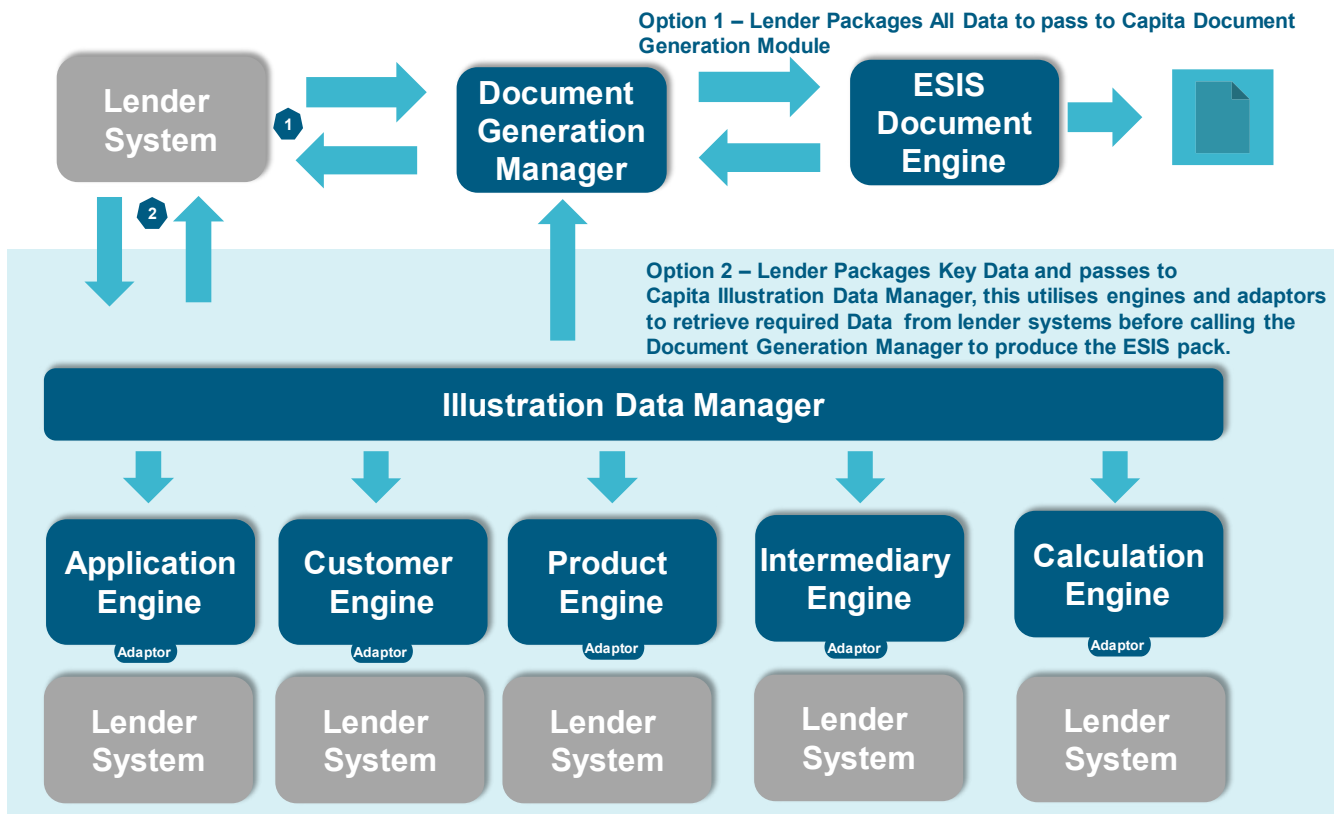
Interested in finding out more?

✉ Email us at [cmssenquiries@capita.co.uk](mailto:cmssenquiries@capita.co.uk)

# CAPITA

## The features

- Fully ESIS compliant solution
- Cloud based hosted solution
- Scalable solution
- A consistent, intuitive and easy to use single user interface
- Universal interface allowing clients to link to other appropriate in-house or 3rd party systems
- Modern supported infrastructure to optimise security and resilience
- A channel agnostic solution to meet customer needs
- Modular design allowing clients to design a solution, which meets their needs.



## About Capita Mortgage Software Solutions

Capita Mortgage Software Solutions is a leading provider to the financial services industry, covering the whole lifecycle of a loan. Our mortgage and loan origination and servicing software is designed to optimise business, providing smarter technology, greater efficiency and better customer outcomes.

If you would like to know more about our ESIS solution or would like to speak to someone to see how we might be able to help, please call Chris McGraw, Business Development Director, 07834523754 or email us at [cmssenquiries@capita.co.uk](mailto:cmssenquiries@capita.co.uk)