MIS

Response Manager

User Guide

THE EYES AND EARS OF WALL STREET

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<u>**Chapter 1**</u>

Introduction
MIS Case Manager (MIS CM) provides the user with the ability to review negative information from MIS and reports from Experian CIP.

Users will have the ability to:

- ▢ Review MISCheck, OFAC or COS & NOS Alerts
- ▢ Review CIP records from Experian
- ▢ Maintain each record or group of records
- ▢ Generate reports

1.2 Logging into MIS Case Manager
When logging in for the first time into https://miscm.callmis.com/, you will have a generic password which you will be prompted to change.

1.3 Changing Your Password
If you have forgotten your password, click the I have forgotten my password link. You will be prompted to enter your username. If you've also forgotten your username, please email miscm@callmis.com. An email containing a link and instructions on creating a new password will be sent to the address on file.

Passwords are required to be changed every 90 days. The system will prompt you to change your password at the required time.

1.4 Add and Remove User Accounts
Only active users and authorized individuals (as per your firm's instructions) can request new users.

For both addition and removals, please email miscm@callmis.com, be sure to include the individual's contact information.

<u>**Chapter 2**</u>

Alerts (Negative Hits)
All alerts are available to every authorized user in your firm.
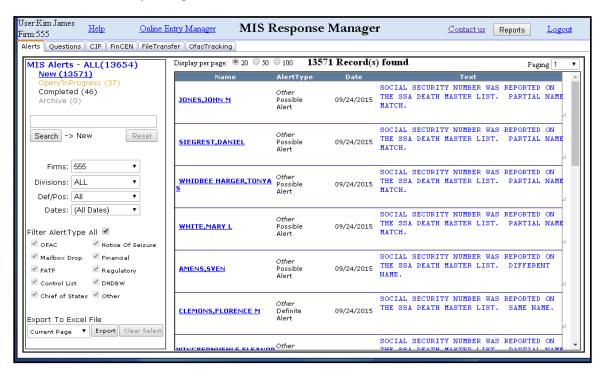
What is an Alert? - When negative information is found, MIS will notify you.

You will receive an email from miscm@callmis.com notifying you to log into MIS Response Manager. From there you can open, close, export, email other team members and MIS directly from within the platform.

Upon login, you are automatically taken to the <u>Alerts</u> tab.

In the Alerts tab, you can view every alert received from MIS, they are all organized into four folders:

- <u>New</u> – New alerts from MIS
- <u>Open/In Progress</u> - Alerts you've already viewed or wrote a comment for but yet to take a closing action.
- <u>Completed</u> - Alerts that you've viewed, written a comment and taken a closing action.
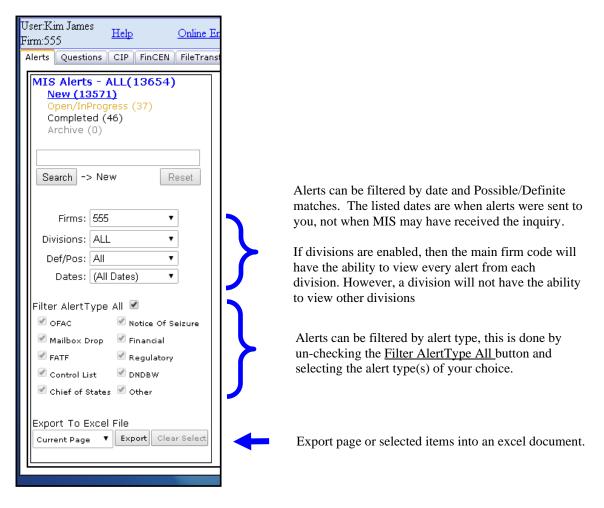- <u>Archived</u> – At your request.

2.2 Searching
When performing text/numerical searches, the system searches all fields for every record. This includes Name, AlertType, and Text categories.

To search within a specific folder (i.e. In Progress Alerts), click on the desired folder then search for the text.
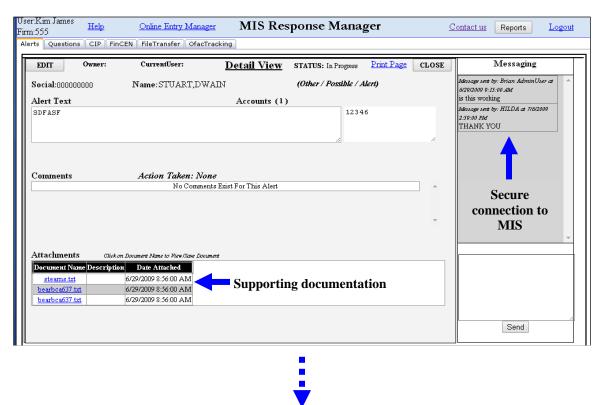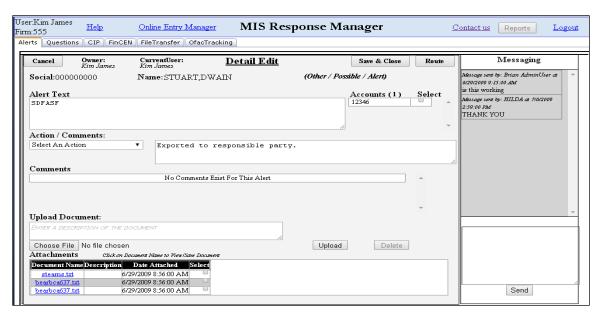
2.3 Filtering Records and Exporting

Alerts can be filtered by date and Possible/Definite matches. The listed dates are when alerts were sent to you, not when MIS may have received the inquiry.

If divisions are enabled, then the main firm code will have the ability to view every alert from each division. However, a division will not have the ability to view other divisions

Alerts can be filtered by alert type, this is done by un-checking the Filter AlertType All button and selecting the alert type(s) of your choice.

Export page or selected items into an excel document.

Note: *For more help with Searching & Filtering records, please click the Help to view our tutorial videos.

2.4 Detail View and Edit

Generally, the alert owner and current user are the same user, however, there are instances where the attention of a specific colleague is required; this is when routing is needed.

Supporting documentation

Messaging

The messaging feature within the Alert Detail view is for the firm to send questions directly to MIS. While the messaging features within the *Question* tab is for MIS to send question to the user or firm.

Routing
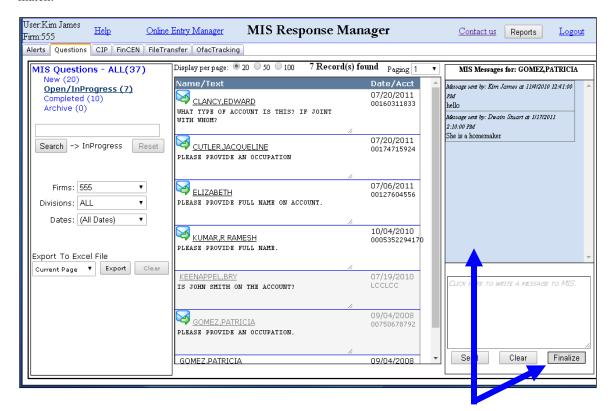Once you click on EDIT and type or select text, the Route button becomes enabled.

When you select the *Route* button a list of case manager users is displayed. After selecting a user, an email notification is sent to that user. From that point on, that user becomes the owner and only they can comment or edit the alert.
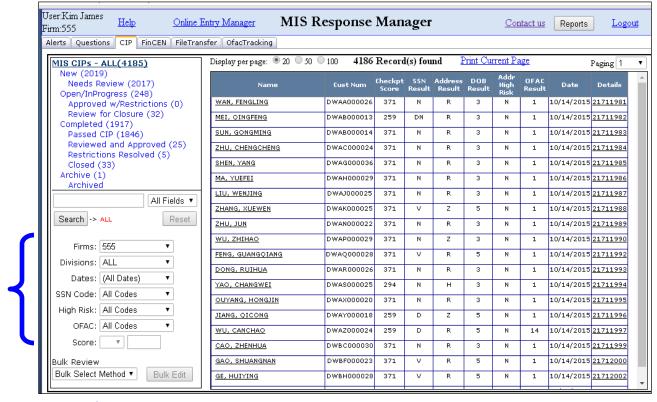
Chapter 3

Questions
The messaging system within the Questions tab will enable MIS to communicate directly with you. This function will not affect the alerting process.

An alert is sent even if our question goes un-answered; the alert listed as a possible instead of definite match.

Comments will be displayed here. In order for the question to move from Open/InProgress to Completed a final action must be taken.

Chapter 4

Experian CIP

Filtering options

Comments can be added to multiple reports at once.

Note: *For the definitions and explanations of the CIP codes please click the Help link and select CIP Codes.

4.2 CIP Workflow

Decision Matrix
MIS is applying an Experian decision matrix to all CIP entries to assist in identifying issues that require further scrutiny. The basic decision matrix that Experian provides is targeted to perform at around 70% approval for individuals being screened using AS1. This percentage was based upon their test groups and in various industries. The approval rate declines and creates a larger "Review Group" when the data being entered has not been cleansed or has been incorrectly associated with a given individual.

The matrix checks numerous fields, including: AddressVerification, PhoneVerificaton, ConsumerID Verification(Social) and also ensures that the SSN is valid, was not issued prior to the persons DOB and is not marked as deceased.

The results of performing this process are that all CIP entries are placed in one of two categories: (1) Needs Review or (2) Passed CIP. These categories have limited actions that can take place within each area. The main actions are New, Open/In progress and Completed. New – records that have not been worked on. Open/In progress – are records that have been edited but have not reached a final conclusion. Completed – records that no longer require further action. Each folder includes all records found in the sub folders from their respective areas and when used, allow for any action to be chosen. The subfolders allow only limited actions based upon the assigned workflow.

New - Needs Review
Items in this section have either been flagged by the decision matrix as having an issue or are an institution and do not qualify for processing in the decision matrix. Actions (Reviewed and Approved, Approved w/ Restrictions, Closed). This is a sub folder that is designed to help your firm isolate those new reports that may need to be reviewed by your firm. The criteria for a report falling into this sub folder is based on a Decision Matrix formulated by Experian which measures the strength of the report (aka: the likelihood that the client provided accurate information) and is calculated using a combination of checkpoint scores and various codes related to the report. Essentially, if a report falls into this sub folder, Experian has a low-level of confidence that the information the client provided is accurate.

Open/Inprogress - Approved w/ Restrictions
Items in this area have received temporary or limited approval usually pending further research. If an item is placed in this category the firm has the choice to be notified of records that have been in this status for an extended period of time (currently 90 days) and have them automatically moved into "Review for Closure". Actions (Restrictions Resolved, Review for Closure, Closed)

Open/Inprogress - Review for Closure
Items in this area have either been automatically aged out of "Approved w/ Restrictions" or placed here manually. In either case, the record is now up for review to determine if it should in fact be closed. Actions (Restrictions Resolved, Closed). This sub folder represents reports that have been sitting in the "Approved w/Restrictions" sub folder for more than 60 days. The purpose of this sub folder is to remind your firm that you have a report marked "Approved w/Restrictions" and that hasn't been resolved yet (perhaps the client has not sent you the additional documentation you requested).

Completed – Passed CIP
Items in this area have been flagged by the decision matrix as having a high degree of likely hood that their identity information is correct.

Completed - Reviewed and Approved
Items in this area were approved manually at the first review.

Completed - Restrictions Resolved
Items in this area were approved manually but required some additional review and verification.
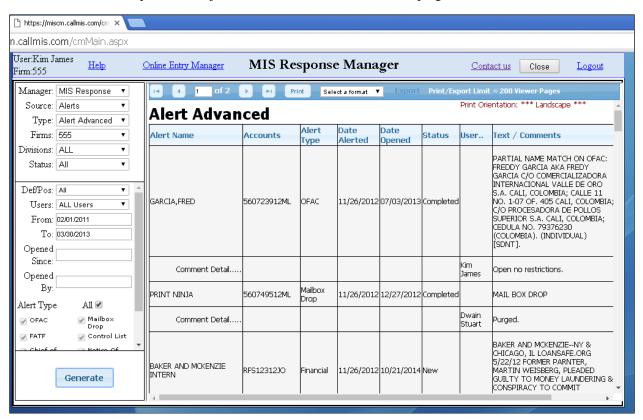
Completed - Closed
Items in this area manually marked as closed for either never satisfying their CIP requirements or the owner of the account decided to close the account rather than fulfill additional requests for information.

Chapter 5

Reports

The user will be able to generate reports based on the specifications chosen by you. You have the option of printing or exporting the report into a pdf or csv file.

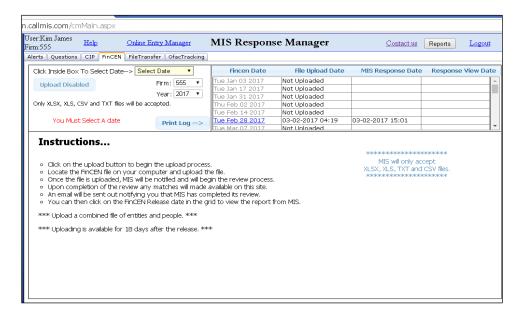Instructions for generating a report:

1. Locate and click the **Reports** button on the top right corner.
2. From the **Manager** dropdown list on the top left of the screen. The user can select either "MIS Response" or "Online Entry" to run a report from the selected *Manager System*. The selection will default to the corresponding system it is being run from and can be ignored unless you wish to run a report from the other system.
3. Next you can select from the **Source** dropdown list, the following options are available: No Source, Alerts or CIP.
4. Following you may choose the Type.
5. If you are authorized, you may choose from the desired Firm in which you need to generate a report for. You may select from the **Status** drop down if you choose to do so.
6. Once you have selected the source for your report you may fill in the parameters for the report. You can choose from but not limited to: Def/Pos, Users and From:/To: (date range). You may choose from the AlertTypes, either check off ALL or specific types.
7. Once you have selected the desired parameters and source, click on the **Generate** button at the bottom left corner.
8. When the reports have been generated, confirm print orientation and the format (CSV file or PDF). Note, the print orientation is displayed in red above the report on the top right side of the screen.
9. Finally, when everything is confirmed and correct, click on the **Print** button.
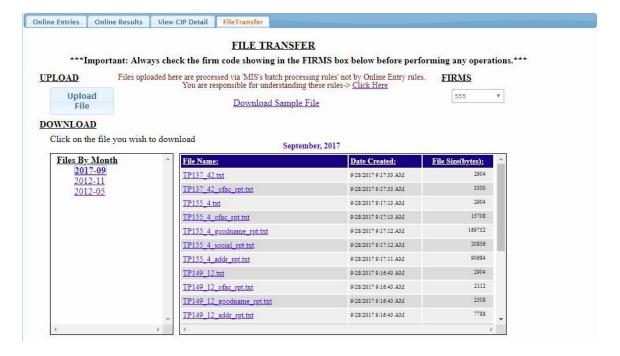10. To leave the Reports screen, just click on the **Close** button on the top right corner.

Chapter 6

Optional Features:
Please contact us at miscm@callmis.com to have any of these features added to your account.

FinCen - Enables user to upload 314A releases that he/she has retrieved from the FinCen to MIS, as well as review search results.

File Transfer -Enables the user to securely send ad hoc files to MIS; note files must meet MIS file layout requirements.

OFAC Tracking – There is an additional charge for this feature.

Account Search:
This is a search that will pull all records that have the specified account number including joints. It will list every date that was scanned for the account number. Because the scan rows will quickly grow (20 – 40 a year) a year filter is applied to only show the scan rows for a given year.

Date Submitted Search:
This is a search done by the file processing date. It would return all records submitted on a given day as well as if they resulted in OFAC matches or not.

OFAC Change Date Search:
This is a search done by using the actual OFAC Update dates. It will return the count of records that were checked for that date and provide a total of the number of matches that were found. Below that it will display the detail for the OFAC matches.

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