SmartLink for Mass Mutual PAAR

User Guide

SmartOffice®

Proven in Practice™

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Introduction

SmartLink for Mass Mutual PAAR imports policy and investment data from the Mass Mutual PAAR system. Instead of dedicating a support person to enter month-old information from duplicate statements, you can now use your Internet connection to receive the latest data, dramatically improving client service with current policy and investment information. SmartLink for Mass Mutual PAAR takes care of 75-95% of the day-to-day data entry and updating requirements that drain the resources of most offices.

Requirements

- Internet Explorer version 6.0 or 7.0
- Add the following URLs as part of your trusted sites.
  1. Select **Internet Options** from the expanded **Tools** menu.
  2. Click the **Security** tab.
  3. With the **Trusted Sites** zone icon selected, click the **Sites** button.
  4. Add **https://*.ez-data.com** to the list of trusted sites.
  5. Add ***.ez-data.com** to the list of trusted sites.

     Note: You will need to temporarily disable the **Require Server Verification (https) for All Sites in this Zone** option to add **.ez-data.com* to the list of trusted sites.
  6. Click the **Close** button to exit the Trusted Site dialog box.
  7. With the **Trusted Sites** zone icon still selected, click the **Custom Level** button.
  8. Select **Low** in the Reset To drop-down list.
  9. Click the **Reset** button.
  10. Click the **OK** button when prompted with the warning message.
- The following configuration is required for Internet Explorer.

  ActiveX controls and plug-ins:
  - Download Signed ActiveX Controls: **Enable**
  - Download unsigned ActiveX controls: **Prompt**
  - Automatic prompting for ActiveX controls: **Enable**
  - Initialize and script ActiveX controls not marked as safe: **Enable**

  Miscellaneous
  - Access data sources across domains: **Enable**
  - Web sites in less privileged Web content zone can navigate into this zone: **Enable**

  1. Click the **OK** button.
  2. Click the **OK** button to exit the Internet Options dialog box.
- Pop-up Blockers must be turned off.

- Users running SmartLink for Mass Mutual PAAR ***must*** have rights to:
    - DataXchange Online License
    - View and modify contact records
    - View and modify policy records
    - View and modify investment records (if importing investments)
    - On-Access Validation

  Caution*:* If the user does not have the appropriate rights, it can result in duplicate records.

Registering for SmartLink for Mass Mutual PAAR

You must call your E-Z Data customer service representative and register for SmartLink for Mass Mutual PAAR before you can access this feature. The ability to access this feature can be provided on a per user basis within an office.

SmartLink for Mass Mutual PAAR runs on E-Z Data's DataXchange Online service platform. If this is the first DataXchange Online service being subscribed to, you will need to synchronize your SmartOffice user information with DataXchange Online. The DataXchange Online synchronization information is sent by e-mail.

Dear Phil Anderson:

Thank you for registering with DataXchange (DXO). The login information below will allow you to access the DXO system and establish you as a user. After that, you can begin using your subscribed data handling services.

First, log into SmartOffice. Then just click on the DXO button in the lower right-hand corner of your SmartOffice home page. From there, please fill in the pop-up window with the following information:

DXO User Name: **MYSO3_California_Phil**
Password: **L74J20**
Encryption Key: **0980f70a3390cc0850d86e405d3b0e34**

Once you click OK, the server will establish you as a DXO user. After that, simply click on the DXO button (again) and you will be able to access your list of data handling services and proceed from there.

Sincerely,
The DX Online Team

* This e-mail was sent from a notification-only address and cannot accept incoming e-mail.
If you feel you have received this email in error,please click here to notify it to DXO website administrator.

Enable the DataXchange Online Button:

1. Select **User Setup** from the expanded **User Management** menu.
2. Click the **Search** button.
3. Tag the user who will be using SmartLink for Mass Mutual PAAR.
4. Click the **User Roles/Licenses** tab.
5. In the right pane, scroll to the bottom and then select the **SI.Adapter DataXchange Online** option.
6. Click the **Save** button.
7. Once the license has been enabled, the DataXchange Online (DXO) button will display in the global toolbar.
8. Click the bottom **DataXchange Online** (**DXO**) button to display the Sync – DXO User dialog box.

9. From the DataXchange Online e-mail, input your DXO User Name, Password, and Encryption Key information and then click the **OK** button.

   Tip*:* To ensure that the login information is entered correctly, copy/paste it from the e-mail message, making sure not to include any spaces.

10. The Success/Fail message will display after authentication.
    Note: If an error message displays, try entering the login information again.

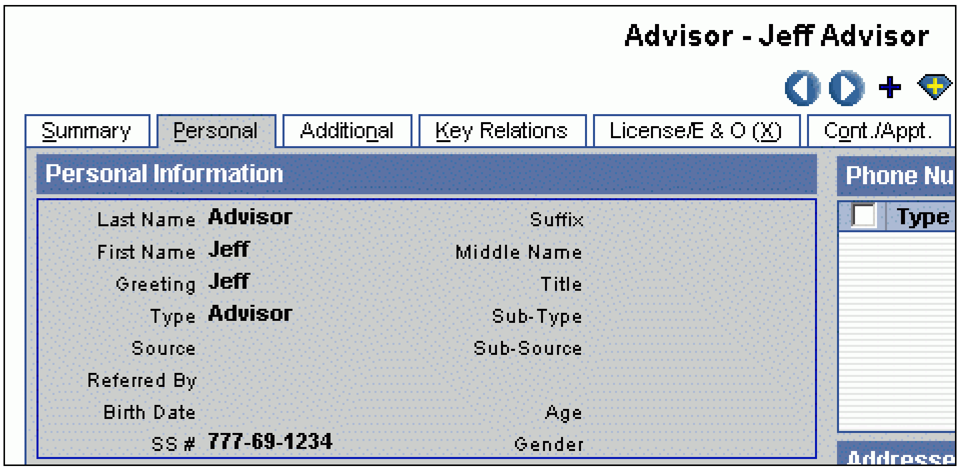
Prepare SmartOffice

Prior to downloading the book of business from Mass Mutual PAAR, make sure to set up your computer and SmartOffice.

Linking the Advisor to the User Record

If your advisor is not listed in SmartOffice, perform the following steps; otherwise, skip to Step 4.

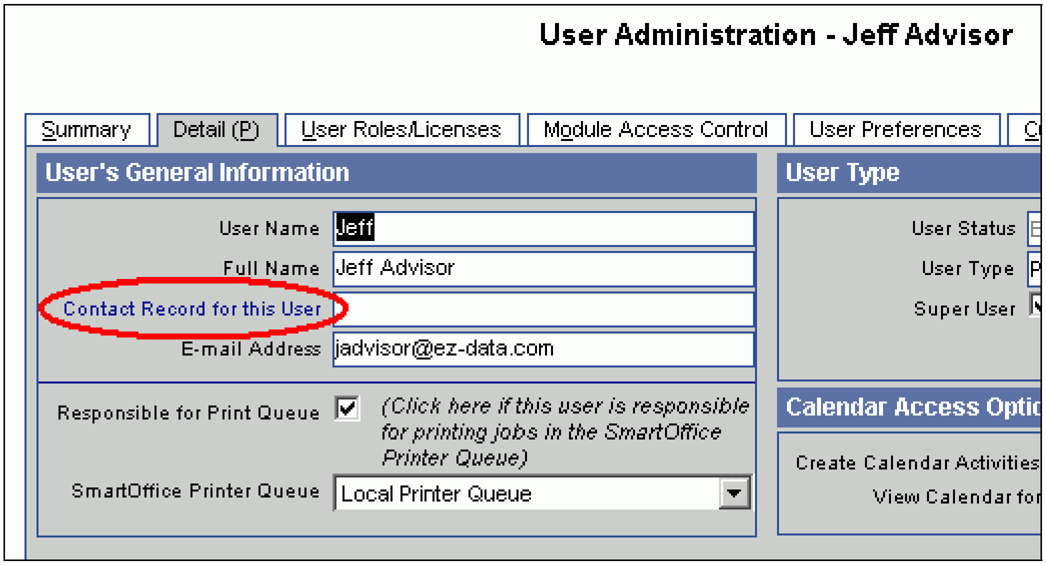
1. From the side menu, click **Advisor/Agency** > **Advisor/Agency Search** > **Search**. The Advisor Summary is displayed.
2. To add an Advisor record, click the **Add** button.
3. Ensure that the following information is entered for the Advisor record:
    - First Name
    - Last Name
    - Social Security Number



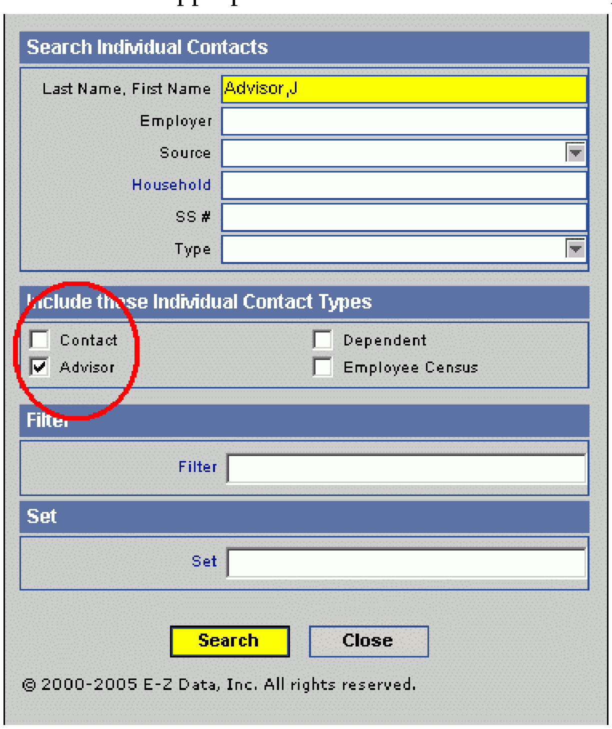
Once the Advisor record includes the necessary information, ensure that it is linked to the User Record used to log in to SmartOffice.

4. Click **User Setup** > **User Management** > **Search**. This will display the list of users in the system that you have rights to access.
5. Select the Advisor's user name and then click the **Detail** tab.
6. Click the **Edit** button to access edit mode.

7. Click the **Contact Record for this User** hyperlink.
   Note: If a name already exists in this field, clear it first, then click the link to search for the Advisor record.



8. To search for an Advisor record:
   - Type the Advisor's last name, then first, separated by a comma in the **Last Name, First Name** field.
   - Clear the **Contact** option.
   - Select the **Advisor** option.
   - Click the **Search** button.
   - Once the appropriate Advisor record is selected, click the **Save** button.



Minimum Data Requirements

If you already have any of the following records created in SmartOffice, make sure to enter the required information noted below. Otherwise, SmartLink for Mass Mutual PAAR will not be able to find the matching record and will create a new one resulting in duplicates.

Record Type	Required	Description
Contact	Individual – Social Security Number Business – Tax ID	All client records should have the Social Security Number or Tax ID entered. This will ensure that the matching record is found and associated with the correct policy.
Carriers	Carrier ID	If the system includes Carriers, be sure to include the Carrier ID. This will eliminate duplicating the carrier and policy because a match could not be found. Following are the Mass Mutual Carriers and their respective IDs. **Carrier** — **Carrier ID** Massachusetts Mutual Life Insurance Company — 65935 MML Bay State Life Insurance Company — 70416 C.M. Life Insurance Company — 93432
Products	Product Code	For the respective Carriers, ensure that if there are any Products associated with them that the Product Code is included.
Policies	Policy Number and Carrier ID	If the system already includes Policies, ensure that the Policy has a Policy Number and the associated Carrier includes the Carrier ID. The combination of these two values make the Policy unique.

Prepare Computer: Creating a File Folder

Create a Location directory where SmartLink for Mass Mutual PAAR will process the files. The directory can be anywhere, but it cannot contain other files or programs.

An example of a Location directory for SmartLink for Mass Mutual PAAR:

C:\MMPAAR

Rules and Reminders

General

- The system is not designed to handle the processing of months of data. Download and process data daily or as often as the data is available. Processing the data daily raises alerts to possible corporate actions, changes in CUSIP, account number, and file formats that can affect the accuracy of the data in SmartOffice.
- Once the files are processed, make sure to move them to another directory, such as an Archived directory. This way they will not be processed again.
- Depending on the amount of data to be downloaded from Mass Mutual PAAR, the SmartOffice storage space limit can be potentially exceeded. If this occurs, purchase additional space to support the data.

Contact

- In order to link as Interested Parties of an Account or Policy, new Contacts will be inserted, only if a matching contact is not found.
- SmartLink for Mass Mutual PAAR matches contacts based on the following criteria:
  - Social Security Number/Tax ID (recommended)
  - If a match on SS#/Tax ID is not found, then it will try to match on the following:

    Last Name, First Name, and Birth Date (matched exactly to what is in Mass Mutual PAAR). If a match is ***NOT*** found, an attempt will be made to create the Contact if enough information is available, which includes First Name, Last Name, and either the Social Security Number, or Birth Date.
- Make sure that every contact in your SmartOffice database has a Tax ID/SS# entered.
- SmartLink for Mass Mutual PAAR will not overwrite information of existing contacts in SmartOffice, including the Primary Contact of an Account or Policy. Even if the information has changed in Mass Mutual PAAR, the assumption is that SmartOffice has the most up-to-date information.
- Contacts will be assigned to the advisor record that is selected to run SmartLink for Mass Mutual PAAR to import the Mass Mutual policies and/or investments.

Policy

- SmartLink for Mass Mutual PAAR will match Policies based on Policy Number and Carrier ID.
- SmartLink for Mass Mutual PAAR will create Primary Contacts based on one the following roles assigned in Mass Mutual PAAR, in the order below.
  - Owner (Contingent Owner, Joint Owner, Successor Owner Owned By, Owner, Investor)
  - Payor (Payer)
  - Insured (Coverage Insured, Joint Insured, Insured).

  Note: If a Policy does not include any of the above roles, the Policy will not be created.
- SmartLink for Mass Mutual PAAR will create respective Interested Parties and then link them to matching contacts. This process is based on criteria defined in the *Contact* section (see page 7).

  Note: If a matching contact is **NOT** found, an attempt will be made to create the contact if enough information is available from Mass Mutual PAAR (at minimum the First Name, Last Name, and either Social Security Number, or Birth Date will be included).
  - If so, a new contact will be created and linked to the Interested Party of the policy.
  - If **NOT**, the Interested Party will be unlinked.
- When Policies are updated, the associated Riders and Interested Parties, except for the Primary Contact, will be overwritten based on the data in Mass Mutual PAAR.
- SmartLink for Mass Mutual PAAR will not overwrite the Carrier Names, Product Names, Product Types, and Subaccount Names of existing carriers in SmartOffice.

Security Master and Product

- While creating carrier, product, security, and subaccount records, SmartLink for Mass Mutual PAAR will search for matching securities and subaccounts based on CUSIP, Product Code for subaccount products, and the Carrier ID for policy products.
  - If a match is **NOT** found a new Carrier, Product, Subaccount Product, and Price record will be created.
  - If a match is found the respective records will be updated.
- SmartLink for Mass Mutual PAAR will not overwrite the Name and Type of existing Securities in SmartOffice.

  During the first download, SmartLink adapters will identify these positions and require a manual addition of the security to SmartOffice.

  On subsequent downloads security records may need to be occasionally manually added to SmartOffice as new products are offered.

Investments

During the import process, the investment data can be excluded from being imported into SmartOffice if the investment data is going to be imported from another data provider such as DST, Pershing, or your Broker/Dealer.

Account

- SmartLink for Mass Mutual PAAR will match Accounts based on Account Number.
  - If a match is found the Account itself will not be updated, however the Positions will be refreshed to match the data found in Mass Mutual PAAR.
  - If a match is ***NOT*** found, a new Account will be created along with respective Positions and Histories.
- Due to the variations in data formatting between providers, and to make sure that SmartOffice can find a match on the account number, do not include any dashes or spaces when entering new account numbers manually.

  Important: Do not remove the dashes or spaces from account numbers for investments you have always successfully updated with Mass Mutual PAAR. This may create duplicate records during the next download. Note that duplicate account numbers in two different contact records within an office cannot exist.

Exporting Data from Mass Mutual PAAR

From the PAAR system export the clients' policies and positions. Keep in mind that each export is limited to 25 Clients or 75 Policies/Positions. The export will be an XML file that will be used to import the data into SmartOffice.

Tip: To export the book of business, export all of the data in multiple XML files, which can then be imported all at once using SmartLink for Mass Mutual PAAR.

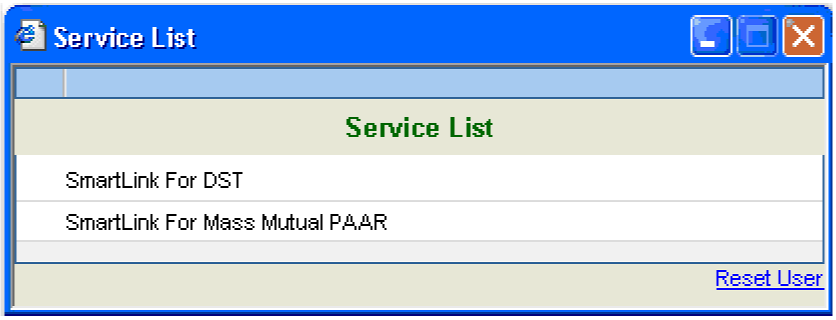
To Export Data from Mass Mutual PAAR

Go through the process of generating a report for the client as usual, but rather than selecting the Create PDF Report button, click the **Create Accord File** button instead. This will generate the file necessary to process the clients' data in SmartOffice.

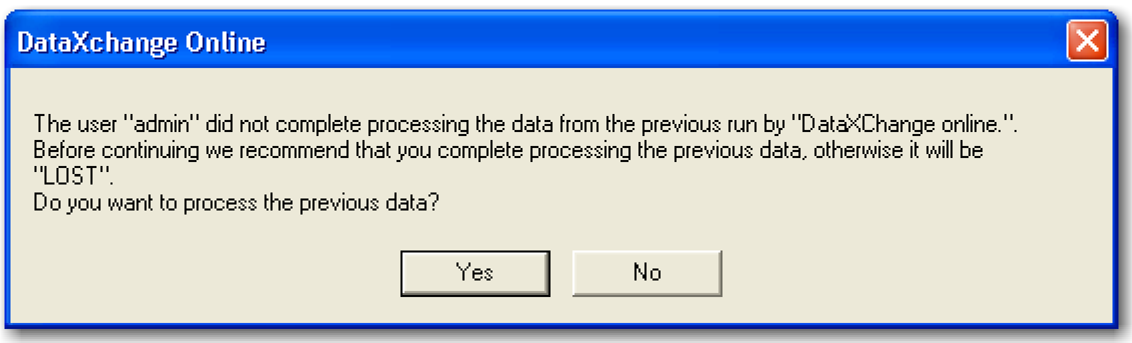
Save all of the Mass Mutual PAAR XML files to one directory so they can be processed at one time by SmartLink for Mass Mutual PAAR. Once the files are processed, move the files to an archived directory. Otherwise, they will be processed again, which is not recommended.

Importing Data from Mass Mutual PAAR

1. Once the data files have been prepared, from the Quick Add/Search section, select **Advisor** from the drop-down list.
2. Type the first few letters of the advisor's last name in the Enter Contact Name field.
3. Select the Advisor record from the Advisor Summary; or, click the **Personal** tab.
4. Click the **DataXchange Online** button from the Advisor toolbar to display the Service List.



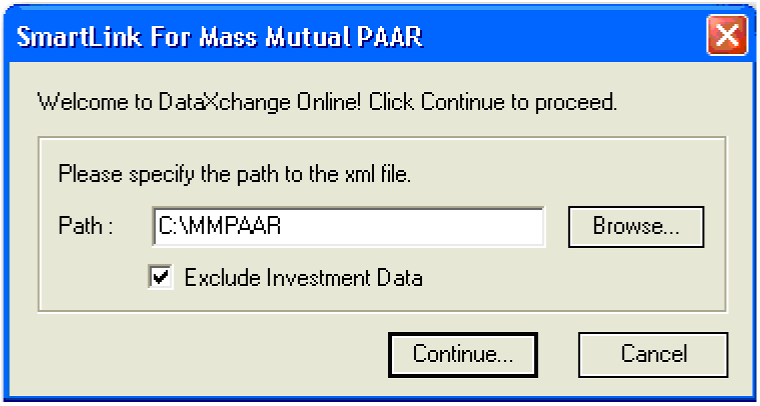
Note: If using another SmartLink adapter to import the data from another data provider, such as DST FAN Mail, the following message might display if the reconciliation process (reconciling out of balance positions and associating unlinked accounts to the appropriate contact record) has not been completed.



Caution: Selecting **No** will result in lost data and will require a manual reconciliation of positions that are out-of-balance. It is highly recommended that **Yes** is selected in order to complete the reconciliation process before proceeding with a new dataset.

5. Select the **SmartLink for Mass Mutual PAAR** hyperlink to open the SmartLink dialog box. If the latest components for the service are not installed on the local computer, they will be downloaded and installed automatically.

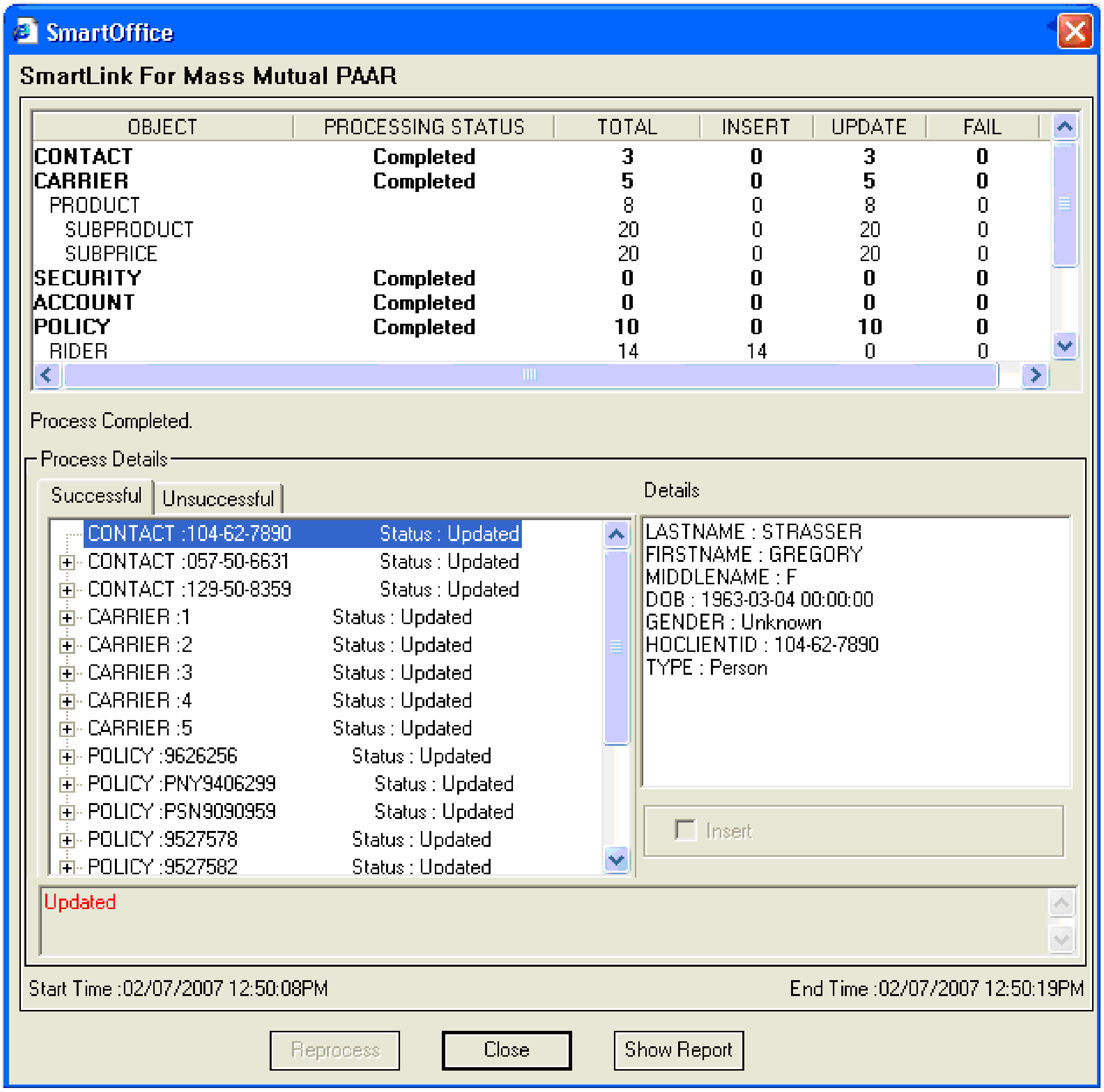
6. Enter the full path into the Path field or click the **Browse** button to select the location and then click the **OK** button.



7. Select the **Exclude Investment Data** option to import only the clients' Policies.
8. Click the **Continue** button. The data will be evaluated and converted to the appropriate format.

   Note: If any errors occur during this stage, they will display in the Translation Error section. Please disregard these errors as they note duplicate records and will not display going forward.

9. SmartLink for Mass Mutual PAAR will process the data against SmartOffice. Progress can be monitored from the SmartLink for Mass Mutual PAAR dialog box.



10. Click the **Show Report** button to generate a report of everything that displays in the SmartLink for Mass Mutual PAAR dialog box which includes:
    - Totals of inserted, updated, and failed records (security, accounts, positions, etc.)
    - Successfully processed records
    - Unsuccessfully processed records

    Note: When you click the **Show Report** button, you will be prompted to save the report. Once you specify the location and name of the report and click the **Save** button the report will open.
11. Move the data to another directory, such as an MM PAAR Archive directory. This way the dataset will not be processed again.

Reviewing Import Results

After the dataset is processed, the import results can be viewed from the SmartLink for MM PAAR dialog box. The report includes what time the set of files started and completed processing and the detailed information of records successfully and unsuccessfully processed.

The dialog box includes the following details:

Column	Description
Status section in the upper section of the dialog box	
Object	Includes all of the types of records that are currently being processed by the SmartLink for Mass Mutual PAAR, such as Security, Price, Account, etc.
Processing Status	Notes the current status while processing the download, such as Note Started, Processing, and Completed.
Total	Notes the total number of records that were processed for the selected download.
Insert	Notes the number of records created for the selected download.
Update	Notes the number of records updated for the selected download.
Fail	Notes the number of records that could not be processed for the selected download.
Process Details section on the bottom section of the dialog box	
Successful Tab	Lists all of the records that were successfully inserted or updated in SmartOffice.
Unsuccessful Tab	Lists all of the records that failed and requires your intervention. Although this tab will list failed records with statuses Unprocessed or Error, you will only need to focus on the records with the **Error** status. These issues are preventing the records from being created or updated in SmartOffice. Once these errors are corrected, all other unprocessed records will be inserted or updated in SmartOffice.

Handling Errors

Click the **Unsuccessful** tab to display the records that failed during processing. Selecting the record that has (**Status: Error**) will display the error messages and list all records associated with the Security or Account.

Note: The error messages on the Unsuccessful tab explain exactly what data is missing from SmartOffice.

Reprocess Resolved Errors

1. After the missing dependent data has been manually added to SmartOffice, return to SmartLink for Mass Mutual PAAR to reprocess the failed records.
2. Select the set of data that needs to be processed again.
3. Click the **Reprocess** button for SmartLink for Mass Mutual PAAR to attempt to process the failed records again.

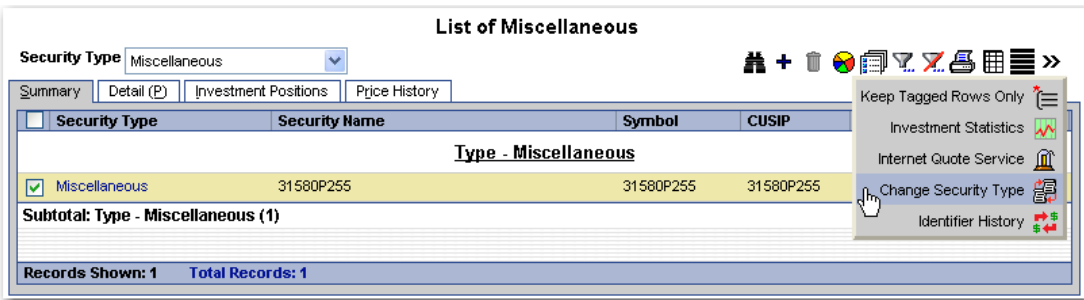
If the missing data is found on the subsequent attempt, the record will be successfully imported into SmartOffice.

Changing Security Types

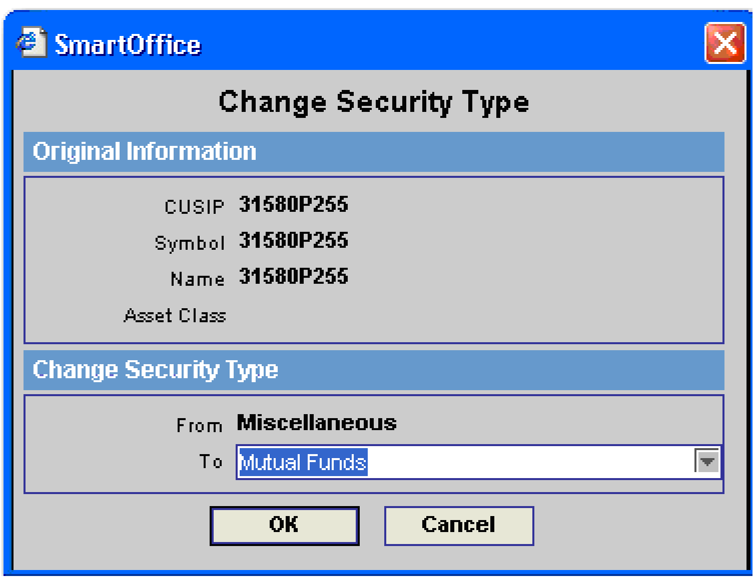
To minimize errors, SmartLink for Mass Mutual PAAR will automatically create the necessary Security if a match cannot be found when trying to create positions and a Security Master file is not provided by the data provider. When this occurs, the Security will either be associated with a specific or Miscellaneous Security Type. Either way, the Security Type may need to be changed.

Change the Security Type

1. Select **Security Master** from the expanded **Investment** menu to open the Search Security Master dialog box.
2. Enter the necessary information in the appropriate fields and then click the **Search** button.
3. From the Summary tab, tag the corresponding Security and then select **Change Security Type** from the expanded **More Features** menu.



4. Click the **Yes** button to open the Change Security Type dialog box.
5. Select the appropriate security type from the To drop-down list.
6. Click the **OK** button to confirm the change.



Troubleshooting Tip

If an error is received while running SmartLink for Mass Mutual PAAR:

- **Issue -** Connection with the server could not be established.
- **Solution -** Check your Internet connection and try again, or contact your administrator.
- **Reason -** Windows Defender (formally GIANT/MS AntiSpyware) is turned on. Make sure to turn it off prior to running SmartLink for Mass Mutual PAAR. This will enable you to run SmartLink for Mass Mutual PAAR and begin processing your data. If you continue to run into this problem, contact E-Z Data technical support at (626) 585-3505.