



Version 6

Moorhouse Group Ltd
Close Brothers Premium Finance Trader Type

V3.0

20 January 2025

ER-4386	Capture and send Trader Type for CBPF Commercial finance agreements		
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Date	20 January 2025	Version	3.0
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In Scope <ul style="list-style-type: none"> • Trader Type at New Business • Trader Type at Renewal 		Out of Scope <ul style="list-style-type: none"> • Use of bespoke LOB data capture • Trader Type at MTA • Doc Manager updates • Rating on Trader Type • Sending CRN to CBPF 	

Requirement(s)

Current functionality for Close Brothers Premium Finance identifies the 'TRADER_TYPE' by mapping from the Business Type on the 'Client Details' screen.

This would be either a Private Individual or Limited Company:

- TRADER_TYPE_1002 – Private Individual
- TRADER_TYPE_1000 – Limited Company

This mapping does not allow other Trader Types to be selected. CBPF validate against the Trader Type selected and will report an exception if there is a mismatch.

CBPF will change the Trader Type to Ltd company when 'Ltd' or 'Limited' is included in the customer's name.

CBPF for Commercial agreements require the Trader Type of the Company to be sent in the New Business and Renewal payloads.

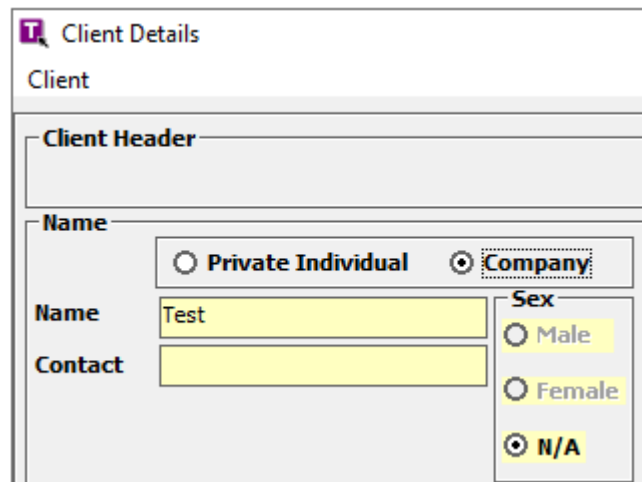
```
<client_business_details>
  <client_business_type_code>BUSINESS_TYPE_1000</client_business_type_code>
  <client_trader_type_code>TRADER_TYPE_1003</client_trader_type_code>
</client_business_details>
```

Current list of CBPF valid Trader Types are:

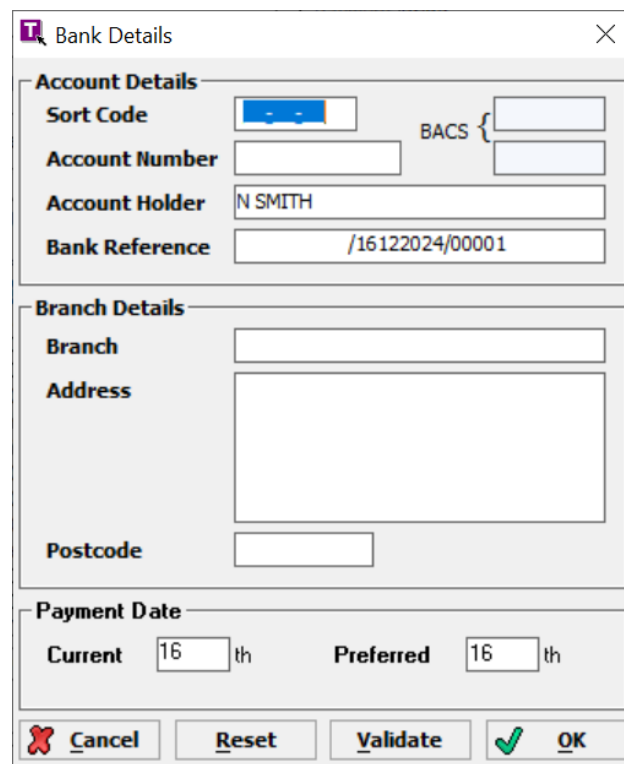
ID	Type
TRADER_TYPE_1000	Limited Company
TRADER_TYPE_1001	Partnership
TRADER_TYPE_1002	Private Individual
TRADER_TYPE_1003	Sole Trader
TRADER_TYPE_1004	Unlimited Company
TRADER_TYPE_1011	Ltd Liability Partnership

Solution

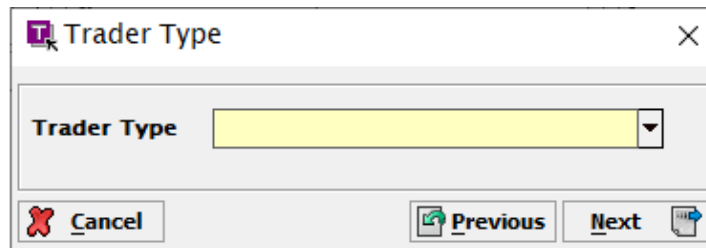
TCAS can only reliably tell if it is a company or private individual is by using the question asked on the 'Client Details' screen:



Open GI will create a new data capture form for 'Trader Type'. If 'Company' is selected on the 'Client Details' screen then a new data capture form will display when the user clicks 'OK' on the 'Bank Details' screen:



Mock-up only:



- Response will be a value list dropdown (no default).
- Field will be mandatory. Validation message: 'Please select Trader Type'

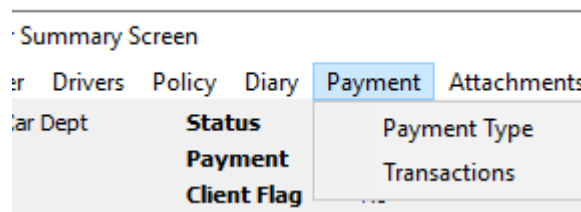
Values:

Type
Limited Company
Partnership
Sole Trader
Unlimited Company
Ltd Liability Partnership

The Trader Type data will be stored in a separate table.

The display of the form will be determined via the 'ExportFileType' PAYPLAN parameter within Relationship Manager. The form will only display for ExportFileType '11' (CPF Multi Policy Agreement).

A new 'Trader Type' menu option will also be available on the Summary Screen under the 'Payment' menu.



Open GI will ensure the Trader Type selected is included in the New Business and Renewal payloads for CBPF requests.

Web Service updates

Open GI will update the Screen Builder Website Template and associated Webservices for exposing the new Trader Type field within payment details.

The changes within this section are subject to change during implementation. Any deviation from the below will be documented separately.

2 new web functions will be created:

- ReadTraderType
- SaveTraderType

Alternatives Considered

- An additional Trader Type data capture field on every Line of Business
 - Policies for different LOB data captures may have conflicting values and therefore the value must be provided on core data capture to allow a single Trader Type to be sent to CBPF
 - Moorhouse would need to update every existing LOB
 - New subsequent LOBs would require chargeable change requests

Deployment

Once development work has been completed and internal testing signed off, the above change will be made available in UAT for the customer to test.

The customer will be required to raise any UAT feedback during their testing period and will be required to sign off the above change within 2 weeks of the change being promoted into UAT.

Changes identified in this document will require a **Call Centre** release.

Declaration

For and on behalf of Commercial Express Quotes, I agree that the above statement of requirements is acceptable.

External Sign off

Sign: _____

Position: _____

Date: _____