

# **ImiCONNECT® Servicing Capacity Calculator Guide**

**August 2021**



# Contents

Document Purpose	3
Introduction	5
Logon / Getting started	6
Using the Servicing Capacity Calculator	8
Saving your calculation	11
Searching for saved calculations	12
Validation messages	13
Exiting	13
FAQs	14
Appendix 1: Field definitions	16

## Document Purpose

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This training material was developed by QBE to aid training in ImiCONNECT® functionality.

### Statement of Proprietary Information

The information contained in this document is confidential. This document may not be disclosed, duplicated, or used for any purpose, in whole or in part, without the prior consent of QBE.

The information contained in this document is commercially confidential between QBE and its Customers.

### Overview

This is a User Guide for Customers of QBE only.

This document has been created as an assistance tool for ImiCONNECT®. It should be used in conjunction with the Policy Guide and other hand-outs that have been prepared for your reference.

### Contacts

Any enquiries relating to the content of this guide, or any technical queries should be directed to QBE by clicking on the **Support & Feedback** link on each screen in ImiCONNECT®.



## Version Control

Document Owner	Date	Version	Description
Partner Business Solutions	May 2015	1.0	Final
Partner Business Solutions	Oct 2017	1.1	Draft
Partner Business Solutions	Nov 2017	2.0	Final
Partner Business Solutions	Jan 2019	2.1	Final
Partner Business Solutions	Aug 2021	2.2	Final

## Introduction

ImiCONNECT® is a proprietary web-based application provided to QBE customers enabling the processing and management of LMI application and policies, claims and arrears, including hardship applications.

This document is designed to provide you with a high-level introduction to the use of the **Servicing Capacity Calculator** and its features. The calculator is designed to accept borrower and loan information, and use this information to calculate servicing capability.

## Logon / Getting started

Open your webpage browser and type in the following address:

<https://services.lmiconnect.com.au/ImiOnline>

- Type in your assigned **Username** and **Password**
- Click **Login** or use the enter key

If you don't have Username or Password, there may be a link on your intranet site that once clicked, will automatically take you to the Servicing Capacity Calculator.

Alternatively, you can access the **Servicing Capacity Calculator** via QBE LMI's website [www.qbelmi.com](http://www.qbelmi.com).


welcome to  
Imi connect

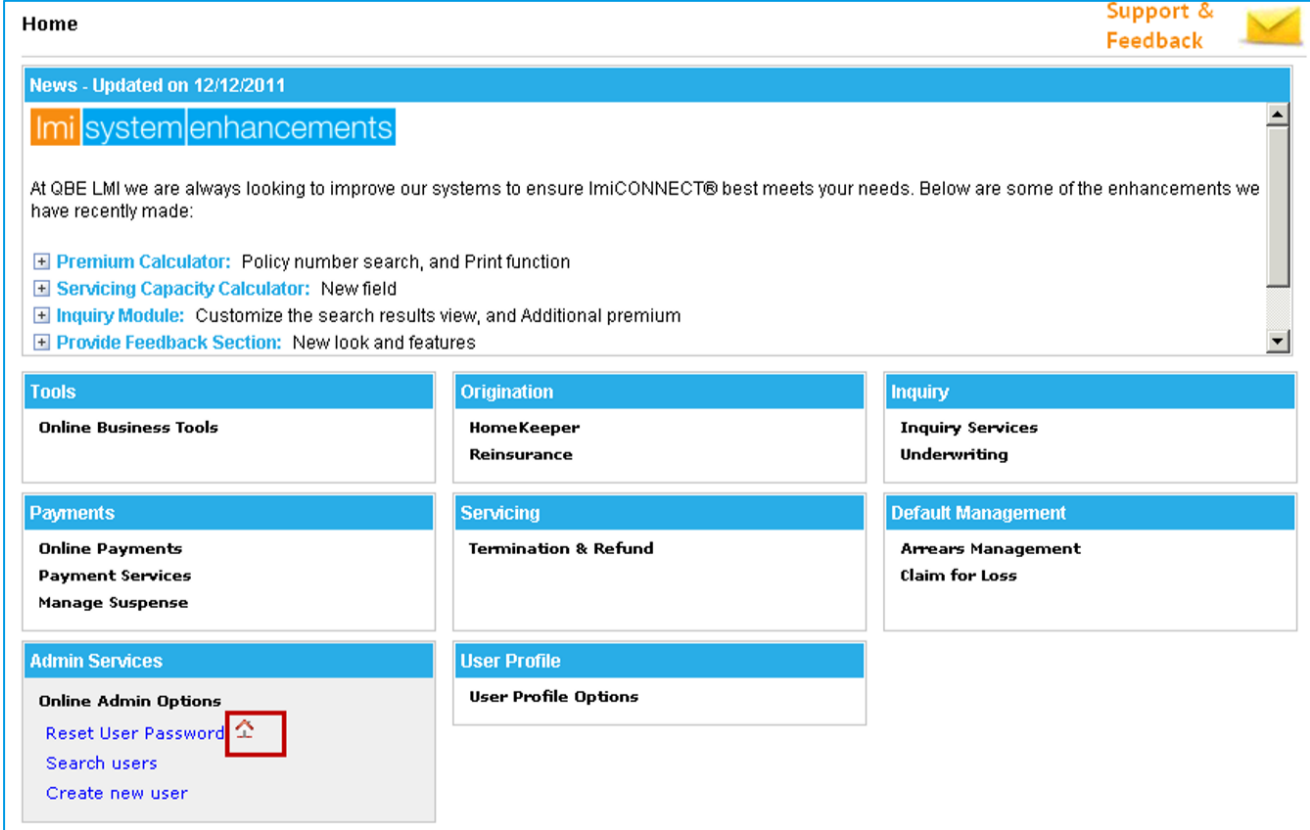
QBE

Username:  Login Here  
Password:

Are you a QBE LMI customer?  
Click here to request access to ImiCONNECT

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By default, the **Home** page is displayed upon logging in, unless you are accessing the calculator via a link on your intranet site. You can change the default landing page by navigating to the **Home** tab and clicking on the  icon located in the **Admin Services** section.



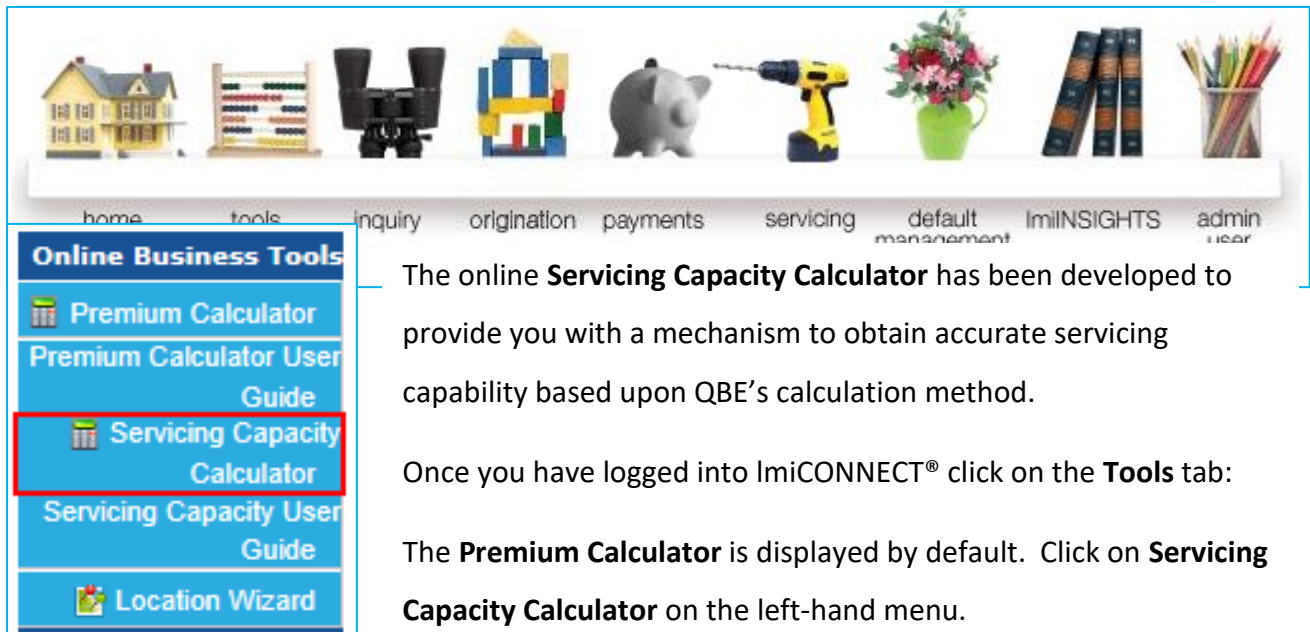
The screenshot shows the Home page layout. At the top right, there is a 'Support & Feedback' link with an envelope icon. Below this is a 'News - Updated on 12/12/2011' section with a sub-header 'Imi system enhancements'. The news text states: 'At QBE LMI we are always looking to improve our systems to ensure ImiCONNECT® best meets your needs. Below are some of the enhancements we have recently made:'. A list of enhancements follows, each with a plus icon: 'Premium Calculator: Policy number search, and Print function', 'Servicing Capacity Calculator: New field', 'Inquiry Module: Customize the search results view, and Additional premium', and 'Provide Feedback Section: New look and features'. Below the news section are several categorized boxes: 'Tools' (Online Business Tools), 'Origination' (HomeKeeper, Reinsurance), 'Inquiry' (Inquiry Services, Underwriting), 'Payments' (Online Payments, Payment Services, Manage Suspense), 'Servicing' (Termination & Refund), 'Default Management' (Arrears Management, Claim for Loss), 'Admin Services' (Online Admin Options, Reset User Password, Search users, Create new user), and 'User Profile' (User Profile Options). A red box highlights the 'Reset User Password' link in the Admin Services section, which has a small home icon next to it.

Updates to ImiCONNECT® will be displayed in the **News** section on the **Home** page.



This is a close-up of the News section. It features the same 'Imi system enhancements' sub-header. The text below reads: 'At QBE LMI we are always looking to improve our systems to ensure ImiCONNECT® best meets your needs. Below are some of the enhancements we have recently made. Please click on the + symbol beside each enhancement to display more information. Last updated on: 25/8/2017'. Two enhancements are listed with plus icons: 'Lite eBusiness User Guide' and 'Lite eBusiness Enhancement'.

# Using the Servicing Capacity Calculator



The screenshot shows a navigation menu with the following items: home, tools, inquiry, origination, payments, servicing, default management, ImiINSIGHTS, and admin user. Below the menu is a list of 'Online Business Tools': Premium Calculator, Premium Calculator User Guide, Servicing Capacity Calculator (highlighted with a red border), Servicing Capacity User Guide, and Location Wizard.

The online **Servicing Capacity Calculator** has been developed to provide you with a mechanism to obtain accurate servicing capability based upon QBE’s calculation method.

Once you have logged into ImiCONNECT® click on the **Tools** tab:

The **Premium Calculator** is displayed by default. Click on **Servicing Capacity Calculator** on the left-hand menu.



Please select assessment country  AUS  NZL

### Search criteria

Reference Number <sup>i</sup>

Search

Reset

### Loan Details

Number of Loans  <sup>i</sup>

Total Security Amount \$  LVR % 0.00

Loan 1

Loan Amount \* \$  Loan Purpose  Loan Term \*  years

### Applicant Details

Number of Applicants  <sup>i</sup>

Applicant 1

Incorporated Business/Trust

Marital Status <sup>i</sup>  <sup>i</sup> With <sup>i</sup>  <sup>i</sup>

Number of Children <sup>i</sup>

Lender's Applied Living Expense <sup>i</sup> \$

Income

Expenses Monthly

Gross  Net

Salary <sup>i</sup> \$

Regular Overtime <sup>i</sup> \$

Second Job <sup>i</sup> \$

Other Taxable Income \$

Rental Income <sup>i</sup> \$

Other Non-Taxable Income <sup>i</sup> \$

**Total Income Monthly <sup>i</sup>** \$

Other Mortgage Limit or Scheduled Balance (incl. redraw) <sup>i</sup> \$

Other Mortgage Repayments <sup>i</sup> \$

Rental Expense <sup>i</sup> \$

Personal Loan/Hire Purchase \$

Other Commitments <sup>i</sup> \$

Liability

Total Credit Card Limit <sup>i</sup> \$

**Total Expenses Monthly** \$

### Calculation Results <sup>i</sup>

Calculate

Print

Reset

The calculation results area of the page will initially be empty as per the screenshot above, and will display the score once the borrower and loan details have been entered. Once complete, click **Calculate**. The result can be printed out via the **Print** button.

Income

Gross  Net

Salary <sup>i</sup> \$


Overtime <sup>i</sup> \$

Job <sup>i</sup> \$

axable Income \$

Please use the following conversion formulas as required -  
convert: Weekly to Monthly income = (Weekly x 52) / 12;  
Fortnightly to Monthly income = (Fortnightly



If you need help when entering data, click on the  tool tip icon for a brief description of the criteria required.

A full list of field definitions and descriptions are in [Appendix 1: Field definitions](#)

## Saving your calculation

You can save data entered into the Servicing Capacity Calculator for later use by clicking the **Save** button.

When you have completed your calculation, click the **Save** button and you will be provided a unique **Reference Number**.

Reference Number ?

Search   Reset

---

**Loan Details**

Number of Loans 1 ▼

Total Security Amount \$ 450,000   LVR % 66.66

Loan 1

Loan Amount \* \$ 300,000   Loan Purpose OwnerOccupied ▼   Loan Term \* 25 years

---

**Applicant Details**

Number of Applicants 1 ▼

Applicant 1

Incorporated Business/Trust

Marital Status ? Single ▼   With ? Non Applicant ▼

Number of Children ?

Lender's Applied Living Expense ? \$

---

Income Monthly ▼   ● Gross   ○ Net

Salary <span>?</span>	\$ 8,000	Other Mortgage Limit or Scheduled Balance (incl. redraw) <span>?</span>	\$ <input type="text"/>
Regular Overtime <span>?</span>	\$ 500	Other Mortgage Repayments <span>?</span>	\$ <input type="text"/>
Second Job <span>?</span>	\$ <input type="text"/>	Rental Expense <span>?</span>	\$ <input type="text"/>
Other Taxable Income	\$ <input type="text"/>	Personal Loan/Hire Purchase	\$ 225
<hr/>		Other Commitments <span>?</span>	\$ <input type="text"/>
Rental Income <span>?</span>	\$ <input type="text"/>	<b>Liability</b>	
Other Non-Taxable Income <span>?</span>	\$ <input type="text"/>	Total Credit Card Limit <span>?</span>	\$ 2,500
<hr/>			
<b>Total Income Monthly <span>?</span></b>	\$ 6,361.92	<b>Total Expenses Monthly</b>	\$ 320.00

---

**Calculation Results ?**

**65.90%**

Passed

Calculate   Print   Save   Reset

## Searching for saved calculations

To retrieve your saved **Servicing Capacity Calculation**, enter the unique **Reference Number** and click **Search**. The search results will repopulate the fields with your saved data.

Reference Number ⓘ  
57

Search Reset

### Loan Details

Number of Loans 1 ▾  
Total Security Amount \$ 450,000 LVR % 66.66

Loan 1

Loan Amount \* \$ 300,000 Loan Purpose OwnerOccupied ▾ Loan Term \* 25 years

### Applicant Details

Number of Applicants 1 ▾  
Applicant 1

Incorporated Business/Trust

Marital Status ⓘ Single ▾ With ⓘ Non Applicant ▾

Number of Children ⓘ

Lender's Applied Living Expense ⓘ \$

---

Income Monthly ▾

Gross  Net

Salary ⓘ	\$ 8,000	Other Mortgage Limit or Scheduled Balance (incl. redraw) ⓘ	\$ <input type="text"/>
Regular Overtime ⓘ	\$ 500	Other Mortgage Repayments ⓘ	\$ <input type="text"/>
Second Job ⓘ	\$ <input type="text"/>	Rental Expense ⓘ	\$ <input type="text"/>
Other Taxable Income	\$ <input type="text"/>	Personal Loan/Hire Purchase	\$ 225
Rental Income ⓘ	\$ <input type="text"/>	Other Commitments ⓘ	\$ <input type="text"/>
Other Non-Taxable Income ⓘ	\$ <input type="text"/>	<b>Liability</b>	
		Total Credit Card Limit ⓘ	\$ 2,500
<b>Total Income Monthly ⓘ</b>	\$ 6,361.92	<b>Total Expenses Monthly</b>	\$ 320.00

### Calculation Results ⓘ

**65.90%**  
Passed

Calculate Print Save Reset



The **Reset** button will only delete the contents of the Reference Number field.

## Validation messages

If a validation error message displays, then:


- Required information is missing; or
- Information entered is in an invalid format.

Correct the data to proceed.

### Servicing Capacity Calculator

Use this screen to calculate the applicants' ability to afford the required loan repayment. \* indicates mandatory fields

**One or more validation errors have occurred.**



- Loan 1 - Loan Amount is a required field
- Loan 1 - Loan Term is a required field

#### Loan Details

Number of Loans	<input type="text" value="1"/>	
Total Security Amount	\$ <input type="text"/>	LVR % 0.00
<b>Loan 1</b>		
Loan Amount *	\$ <input type="text"/>	Loan Purpose <input type="text" value="OwnerOccupied"/> Loan Term *

## Exiting


To exit, please click on the icon in the top right-hand corner:



## FAQs

### **Q. What do I do if I have forgotten my password?**

If you forget your password, click on the [Forgotten Your Password](#) link on ImiCONNECT® login page.



You will receive an email to the email address specified in your user account containing a temporary password. When you log in using the temporary password, ImiCONNECT® will ask you to create a new password.

### **Q. What do I do if my account is locked?**

Click on **Are you a QBE LMI Customer** button on the log in screen. An email will be generated to [ebusinessteam@qbe.com](mailto:ebusinessteam@qbe.com)

Provide your user name, and advise that your account has been locked. QBE's support team will unlock your account and advise you when this is completed.

### **Q. Who do I contact with any enquiries relating to the content of this guide book?**

Your queries should be directed to QBE either by clicking on the Feedback and Support link on each screen in ImiCONNECT®, or by contacting the QBE Underwriting team:

NSW	<a href="mailto:nsw.underwriters@qbe.com">nsw.underwriters@qbe.com</a>
VIC	<a href="mailto:vic.underwriters@qbe.com">vic.underwriters@qbe.com</a>
QLD	<a href="mailto:qld.underwriters@qbe.com">qld.underwriters@qbe.com</a>
WA	<a href="mailto:wa.underwriters@qbe.com">wa.underwriters@qbe.com</a>
SA	<a href="mailto:sa.underwriters@qbe.com">sa.underwriters@qbe.com</a>

***Q. Who do I contact with any technical queries, suggestions, or feedback?***

Your queries should be directed to QBE by clicking on the **Feedback and Support** link on each screen in ImiCONNECT®.



## Appendix 1: Field definitions

Section	Field Name	Description
<b>Loan Details</b>	Loan Amount	Loan amount applied for
	Loan Purpose	Owner Occupied or Investment
	Loan Term	Loan duration
	Valuation Amount	Security value
<b>Applicant details</b>	Marital Status	Select the marital status of the applicant from the drop- down list. Choose from <b>Single</b> or <b>Married / De facto</b>
	Spouse Indicator	If the applicant is married, the spouse can be linked to be another applicant or a non-applicant
	Number of Children	List the number of dependent children under each applicant. Where a couple have dependents, enter the number of children under the first applicant of the couple only.
	Lender's Applied Living Expense	Enter the monthly living expense utilised in the serviceability calculation against the applicant with the highest income.
<b>Income (per annum)</b>	Salary	Taxable earnings of each applicant, remembering to select either the <b>Gross</b> or <b>Net</b> income radio button.
	Regular Overtime	List any regular overtime that is a condition of employment, e.g., a police officer
	Second Job	Income from a second job may only be used if the applicant has been employed in this role for at least 12 months
	Other Taxable Income	Enter any other taxable income that the borrower receives.
	Rental Income	Enter 100% of the rental income
	Other Non-Taxable Income	Enter any other non-taxable income that the borrower receives



Section	Field Name	Description
<b>Expense (per month)</b>	Other Mortgage Limit or Scheduled Balance (incl. redraw)	Enter the outstanding balance(s) of all existing home loans not being refinanced by the loan you propose to insure with QBE.
	Other Mortgage Repayments	Enter any other mortgage repayments, excluding the repayment amount for the loan you propose to insure with QBE
	Rental Expense	This information is required where you intend to live in a rental property or continue to pay board.
	Personal Loan/Hire Purchase	Enter monthly personal loan, hire purchase or lease repayments
	Other Commitments	Enter details of any other commitments, e.g., child support
<b>Liability</b>	Total Credit Card Limit	Enter the credit card limit/s of all credit card accounts
<b>NSR Result</b>		The NSR value represents a ratio of expected expenses over income. For example, a NSR of 100% means total expected expenses just equalling total net income. The HIGHER NSR is, the LESS the applicants can afford the loan/s