Frequently Asked Questions

What is the Web Address/URL for the Broker Portal?

brokers.mwadmin.com (*There is no www prior to the address*)

What is the Broker Portal?

The Broker Portal is a tool designed to aid agents in their daily business. MWG has created one secure portal per agent contracted in our system. The two main functions are to set themselves up for direct deposit of their commissions and to retrieve their monthly commission statements since MWG has gone paper free. To register this portal, the credentials are specific to the broker and must match exactly. These steps are in place for security reasons. As mentioned, the broker can set up commission payments, pull statements, view downline *(if applicable)* or edit their broker profile. If you sell DFE products, you can customize the sales platform and utilize marketing templates and sales buttons/videos.

I can't remember my username/password. How can I gain access to the portal?

Go to brokers.mwadmin.com and click the "Forgot Password" button and it will ask for **EITHER** your username or email address. Put in the email address that you registered the portal with and it will auto generate an email to you to reset your password. You will reset your password and it will log you in. Your username will be displayed in the top right hand corner. Write this information down for next time.

Tip: If you put your email in and nothing comes up or you get an error, it is because the email you entered does not match what we have in our system, so think of another email address you could have registered with such as a work email/Yahoo/Gmail/AOL account and try that. If that still doesn't work, you can think of who else may have registered your portal for you or on your behalf (*wife-husband/secretary/company accounting or IT person?*) and try those email addresses. **Please Note**: MWG does not store passwords.

Do I have to have my commissions deposited by Electronic Fund Transfer?

Yes. Morgan White group made the decision to go paper free in 2012 so we no longer send out paper checks or paper statements. The process for setting up or editing where your direct deposit goes is in the portal as well as the ability to pull any past or current commission statements. Click the profile button to add or edit you banking information and in the lower left hand corner, click on the financial banking name to edit it. You must choose the EFT button in order to be paid commissions direct deposit and make sure you click save! Commission statements can be printed by choosing the commissions tab on the far left column as your option, choosing the month you need and clicking the button to generate the pdf. You can use other file formats available for export here if you wish with the drop down options displayed. The grand total matching the direct deposit will be on the very last page under Grand Total so make sure you "arrow over" to the last page in the PDF viewer or print off the statement to get to that last page.

I don't want to fill out my EFT online. Can't I just fill out a paper application and send it in with a voided check and have it done this way instead?

While we encourage you to utilize the secure portal for this same process, the answer is **Yes** we can send you a paper application. Please contact Mary.Newman@morganwhite.com or Ginene.Walker@morganwhite.com and they can provide you with the paper application to do this same process.

When I go to the EFT tab to change my banking information, the "Payable To" field is greyed out and I am unable to change it. Why?

This is on purpose. Our commission department needs additional paperwork filled out from you in order to change the payable to field on a commission check. Please contact our commissions department, submit the necessary paperwork and they will change it in our system and therefore it will reflect that change on the portal within minutes. Call **1-800-800-1397**, ask for commissions or email Mary.Newman@morganwhite.com and she or someone from her team can assist.

What name shows up on the bank statement when MWG commissions are deposited into my account?

This depends on the agent's bank. There are a few descriptive fields that we send on the bank file and each bank can use them differently. Some examples of what you may see are: **MWGCOMMISSIONPMTMWG, COMMISION PMT, MWGCOMMPMT**. The company name that is sent on the EFT file from our system is **MWGCOMMISIONPMT**.

What is MWG's payment commission cycle schedule for agents?

MWG completes each month and on the first day of the next month they close out the commission cycle, reconcile the payments and deposit the money into the direct deposit accounts set up through the portal. This can take anywhere from **3-5** days to complete as it is a manual process. For that reason, commissions are paid by the 10th of each month. So in essence, you are paid for the month the first week of the following month. (*Ex. June's commissions are closed out and paid in July. July's commissions are closed out at the end of the month and paid in August. August's commissions are closed out at the end of the month and paid in September, etc.*).

My statement amount doesn't match the EFT deposit in my account. Why?

The first step is to make sure you are viewing the full commission statement. The grand total will always be on the last page each month and will match the amount of the deposit. Some agents will only have one page and some will have 40. You can either physically print off your statement, look at the last page and see the Grand Total amount or you can "arrow over" to the last page once the PDF is opened to determine the Grand Total amount. If the grand total still does not match the total deposited, you will need to call our commissions department and find out specifically what the issue is as only they can pin point it for you. Commissions Department can be contacted at **1-800-800-1397**.

My commission statement is in PDF format. Can I get it as Excel or CSV format instead?

Yes. The statements default to PDF as the file format. However, once the PDF is opened, you will have an option to save it in any format you choose.

What if I'm the agency and I need one of my broker's statements because we pay them commissions. Can someone from our agency access this broker's portal so we can close out our books?

There are a few options. The broker can send the statement. The broker can make someone from the agency a contact and then assign a role to the contact, allowing access. Broker services can also assist an agency in a commission only role.

Can I add a contact person to access my portal?

Yes. Under the "Contacts" tab, you will be able to add someone and determine what their role on the portal would be. The roles are **Broker Administrator** *(ability to view, change, or update information)* , **Group Administrator** *(contact is granted the ability to request access to any of the broker's groups web portal as well as generate marketing materials on the broker's behalf)*, **Marketing only role** *(access only allows views to the broker's marketing materials such as email templates or sales button images)*, **Commissions only** *(access to commission statements only)* and a **Non-Marketing role** *(allows for profile edits, commissions statements, EFT, and contacts, but no marketing templates/platforms/buttons)*. It is a **two-step** process. First, go to the Contacts tab, click add a contact, fill out the data and this lists them as a contact. However, it does not give them access to the portal. The second step is once you've created the contact and they are now listed as such, click edit by their name, assign them a role of your preference, and generate the invitation email to be sent to them. Upon receipt of this email, they will create their own username and password to gain entry with the role you assigned. You can revoke access for a contact at any time and edit at any time. You can have as many contacts as you wish to create.

For the marketing tab pieces that have code, that tie sales to my commissions, do you have an IT department that can put this on my website for me?

No. MWG does not provide IT support or programmers to any broker for setting up these pieces on a broker's website. The code behind the marketing pieces on the marketing tab is a result of broker requests. For those brokers who are tech savvy and utilize their websites, these will be enhancements that can be added to draw attention and boost sales.

The marketing tab DFE images, quote box and email templates are tied to my unique broker code so I get the commission tracked to me, correct?

Yes. That is exactly right. Each broker portal is unique and the marketing materials within it are tailored for that broker's sales code. The code is tied to commission payment.

Can I customize my new Dental and Vision enrollment platform or just the vision platform?

Yes! Simply log into your portal at brokers.mwadmin.com and click the portal button in the left column options. You will see a "customize" icon that you can click and fill out. You have to put a check box next to the field you want to display on the web and click save at the bottom for it to appear on your sales site. The options for company name, logo, phone number, Email and agent name are available for you to free type. **Please Note:** The email field must be an email and the phone field must be a phone number. Unfortunately this is a template so we are unable to "rearrange" where the four fields fall on the layout displayed, but you do have the options to include only the fields that you want and not all of them. You can even click the preview button to see what it looks like! When you customize your portal, the email field you populate to display is also the email that is BCC/CC box. It cannot go display one email and go to another at this time.

The groups I represent have a portal with MWG. Can I access their group portal through my broker portal? If I have more than one group, will I have to have multiple logins?

You will be able to access a group portal through your broker portal, and you will only need one login to complete the process. Access your broker portal by entering the username and password you created upon registration. From there you can click the word "Groups" on the left hand column. If any groups are associated with your production, they will appear as an option. Next to the name of the group, you will see the words "Request Access". Click that button once and it will send the group an email asking for permission to allow you into their group portal for edits. Beside the group's name, you should now see the word "Pending" which will remain the status until the group accepts or declines the request. Once an action is taken by the group, you will either see the words "Decline" or "Go to Portal" *(You will receive an email notifying you of the groups decision to accept or decline your request)* If you are granted access to the group's portal, you will be able to "Toggle" into their portal by clicking the icon next to their company name. Once you are transferred into their portal, click the "Home" icon next to their company name to view the various page options. Remember, a User Guide and FAQ can be found at the bottom of the group portal to help you navigate the site.

Can I see my group or individual enrollments that come through my platform in real time?

Yes. There is a production tab under the left hand column of the broker portal. If you sell individual or Group policies (*or both*) and they process through with successful payment, the enrollment will go directly into one of these two titled production tabs (*Individual or Group*). Click there first to see more details per successful enrollment. An enrollment can take anywhere from 1 minute to a day to process, depending on if there is any information missing to completely pass the policy through. There is a "Pending Enrollment" tab which will display up to 30 days past of enrollments that may have been aborted, had failed payment or is still in the process of being submitted.

Status Wording: There are **4** different status notifications next to each enrollment in the pending enrollments tab which explain where the enroll-ment is. Remember, these can change status within minutes so no action should be taken on these. It is simply for reference on an enrollment. The status "Ready" means it was successful and it will process into the *(Individuals/Group)* production folder within a few minutes/hour. The status "Incomplete" means the person has not clicked submit. **Please Note:** That does not mean they are done though. They could have minimized their screen and may come back later to finish. The status "Payment Error" means they were given a response in enrollment that something was wrong with the method of payment they entered. Could be a typo on the digits of a CC, insufficient funds, or a bad routing number keyed in. Either way, it failed and did not process and they were notified of it at the time. Finally, the status "Payment Added" means the participant added payment on that section of enrollment, but never clicked submit. So the enrollment didn't process and they did not get a confirmation of a sold policy.

Where can I get documents that were emailed to someone who purchased a plan on my platform?

FYI- the policy holder received a confirmation email instantly upon a successful enrollment. That confirmation email contained a link to fulfillment documents *(CERTS, welcome letter, ID cards, associate fliers, or benefit fliers)*. However, as their agent, you can retrieve what they receive by logging into your broker portal. Click the production tab in the left column and the individual tab find the name of the enrollee with the successful enrollment. Click their name. It will pop up the participant's information and a tab titled "documents". This tab displays everything they received upon purchase. Do keep in mind there are a few carriers that send fulfillment direct. In those instances, you will see a "*No documents found*" message. That means they get them in the mail from the carrier.

Who do I contact if I need help?

If you have a commissions specific question, contact Mary.Newman@morganwhite.com or Ginene.Walker@morganwhite.com in the commissions department. If you have a question about your broker sales links or anything dealing with your contracting or sales with MWG contact your marketing representative directly. If you are unsure who your marketing representative is, contact MWG Marketing by dialing **1-877-759-5728** or email the question to marketing@morganwhite.com and someone will get back with you shortly. If you are having technical portal problems, where there is an error message, please contact portalhelp@morganwhite.com and state that you are having an issue with the broker portal. Screen shots of the error are appreciated if possible.