

OVERVIEW

ONLINE CLIENT SERVICES

We use several different systems to provide services to our clients. In an ideal world they would all be integrated but unfortunately that is beyond our control

1. The Personal Finance Portal

PFP provides our main means of client communication and provides a direct link to our CRM system Intelligent Office from Intelliflo.

All clients are given Premier access which enables them to use Open Banking to link their bank accounts and set up budgets to monitor their spending.

2. Paper Cloud Elite

PCE from Watermark Technology provides our clients with direct access to our document management system where they can view all documents that are held on their accounts. We have used Watermark for our DMS since 2006 and in March 2019 we upgraded to their latest version.

There is some duplication with PFP however we find that PCE is more user friendly for document storage because documents are easier to read, locate, upload, and share. If possible, please use PCE in preference to PFP when you upload documents.

3. Appointments VCita

Our online appointments system enables clients to view our diaries and choose a convenient time for a phone call or meeting. This system links directly with our MS Outlook Calendars and this is linked to our back-office system and your client record.

While you can use this system to send us messages, we prefer you to use your PFP account to ensure that you receive the efficient attention of our Admin Team.

4. Life Goals

Our life goals system was created by Interface and it is unique to us. The Life Balance, Values, and Bucket list helps you to define your values and your life goals and this helps us to ensure that you receive financial advice which is specific to your needs. A shortened version of the Kinder Life Planning program is also available.

5. Life Planning

For clients to pursue their life planning in greater depth we use the Kinder Institute Life Planning process. When clients follow the Kinder life planning process, we normally like to provide face to face or telephone meetings in conjunction with their online account. Alan Moran is a Registered Life planner with the Kinder Institute of Life Planning.

6. Cash flow planning

Financial Planning without cash flow modelling is like setting out on a journey without knowing where you are going. Cash flow modelling is an essential part of what we do

because we do not believe we can advise you today without an understanding of where you will be in the future.

We use Voyant to model your financial future and we can share this work with you via your online account.

7. Finametrica

Finametrica is our risk profiling tool. All clients are required to complete their risk profile questionnaire via their Finametrica account. They are recommended to revisit their Finametrica account to read and view the information so that they can learn about financial risk. They can also complete the questionnaire at any time of their choosing if they think that their circumstances or attitudes have changed.

8. Online investing

Our Automated Advice system has been set up for the smaller investor who wants to invest at low cost. Unlike many Robo systems which do not provide advice our system provides fully regulated advice.

The system is continually being developed and more facilities will become available in future.

9. Nucleus Financial

Our investment platform of choice is Nucleus Financial because we love their ethos of client care. All clients' Nucleus portfolios are synchronised to their PFP account daily where they can view their valuations alongside their bank balances and other investments. If they want to view their Nucleus correspondence or view their transaction details, they can log in to their Nucleus account using their computer or via the Nucleus Go App on their iPhone, iPad, or Android device.

10. Screen Share Join.me

We have our own screen sharing account at join.me/interface-ifa where clients can view our screen during telephone meetings. You can log into Join.me using any browser on your PC or Mac. Alternatively, you can use your iPhone, iPad, Samsung or other device by using the free Join.me App.

Further Information

More information is available about our online help system from our brochure:

[Setting Your Life Goals and Getting Your Finances in Order](#)

Password Guidance

When you are setting your passwords, we recommend that you refer to our Blog: [Your Data security We take your data security very seriously but is your password the weakest link](#)