

PERSONAL FINANCE PORTAL (PFP) LINKING YOUR ACCOUNTS

We subscribe all of our clients to the [PFP Premium](#) service which enables them to access additional services without them paying an additional fee.

One of these additional services is the ability to link all of their accounts so that they can monitor their income and expenditure and have a full overview of their finances in one secure place. This secure environment does not have any access to, or control of, their bank accounts so it is far safer than logging on directly to each individual bank account.

How to add an account to PFP

Go to the [Add New Account or Policy](#) button by going to;

[Your Profile](#) > [Your Finances](#) > [Accounts & Policies](#)

(this can also be achieved by choosing the [Assets & Liabilities](#) Tab and scrolling down)

Search for your provider in the box on the [Add Accounts](#) screen

Add Accounts

PFP automatically updates your account balances and transactions as well as get notifications to your mobile phone. To access these automated capabilities when provider below, use 'Password' instead of 'Secure Key'.

Add Accounts

Add your accounts by searching or choose from popular accounts below.

The screenshot shows a search box with a green 'Search' button. Below it, under 'Suggested Accounts', there are two entries: 'Amazon Credit Card (UK)' and 'British Gas (UK)'.

A table of UK account providers and the types of accounts they support is located by following this link to the [User Guide](#) this list only contains UK Providers. However, [Yodlee](#) supports numerous worldwide providers that are not on this list.

PFP automatically updates your account balances and transactions as well as generating insights and sending these via notifications to your mobile phone. To access these automated capabilities when you setup access to your account provider below, use 'Password' instead of 'Secure Key'.

The screenshot shows the 'Add Accounts' screen for Halifax. It includes a 'Help' section on the right and a login form on the left. The login form has fields for 'Halifax Online Username', 'Halifax Online Password', 'Re-enter Password', 'Hal... Memorable Information', and 'Re-enter Memorable Information'. There is also a 'Show Typing' button next to the password field.

Enter the same credentials that you use to access your provider account online. In the example Halifax has been chosen.

The [PFP Premium](#) facility uses [Yodlee](#) in association with your credentials to connect to your account provider and import all your associated accounts from that provider.

You should receive confirmation when this is done and when this message is received press the Close button or the (X) in the top right-hand side of the page. There may be a short delay before you can view your accounts in [PFP](#).

After you have linked your accounts

- PFP automatically updates your account balances and transactions.
- Your PFP generates Insights and sends you notifications that these insights are available via your mobile phone.
- When you set up access to your account provider use 'Password' instead of 'Secure Key' to access these automated capabilities.

PFP provides you with highly secure access which is more secure than accessing your accounts directly

- Your credentials are used by the internationally secure system provided by Yodlee and at no time does PFP have access to your log on credentials.
- Your credentials are only used once by Yodlee to connect to your account and they are instantly forgotten as soon as the connection is made.
- The connection is a one-way process from your bank account to your PFP account and it is not possible to have direct access to your account.

Providing you with ongoing advice at lower cost

- Linking your accounts also enables us to provide you with more comprehensive and ongoing advice at lower cost.
- It is now an FCA requirement that we annually assess the ongoing suitability of our advice. So that we can meet this requirement you have to provide full details of your financial situation and if you were to provide these details manually this would result in a fee for the administration. Linking your bank accounts means that this happens automatically without any administration required from you or from us.
- In addition, we like to prepare lifetime cash flow models for our clients and in order to prepare these we need to know your comprehensive financial details. These details are provided to us automatically at no cost by linking your bank accounts.

This is the way of the future for all of us and we are proud to be part of it.