

intelliflo personal finance portal

Welcome to
→ personal
finance portal

intelliflo.com



Introducing intelliflo personal finance portal (PFP)

A secure new space to grow your client → relationships

Faster, safer and more efficient

The personal finance portal gives you and your clients a secure shared resource where you can communicate any time, from any device, while offering your clients a bird's eye view of their financial information and the value you're adding.

PFP – an extension of intelliflo office – also helps firms to comply with regulatory imperatives around data security and secure messaging.

Providing a secure portal, such as PFP, lets firms evidence compliance in-line with the stipulations of GDPR and MiFID II.

Within the advice process, PFP enables advice firms to provide a modern proposition to their clients. Fact finds, financial goals and personal data can be accessed, and other facets such as virtual meetings, document signing and sharing and a customisable white labelled interface help to provide an all-round advice experience.

PFP is included in the cost of an intelliflo office licence.





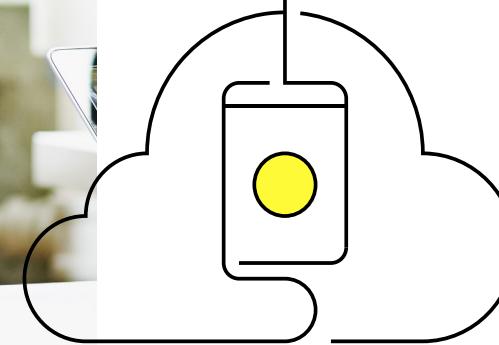
Aggregate your clients' financial picture

With PFP, you can combine your clients' data from intelliflo office with their short-term cashflow and non-advised product information for a holistic financial overview.

With the advent of Open Banking, PFP can help you use all the financial data from your clients' bank accounts, credit cards, mortgage providers and other non-advised products alongside the products you have advised. This links together to provide a single, centralised hub of secure data, helping you create, enrich and personalise your client's experience.

PFP gives you and your clients an invaluable tool on which to view financial information and interact via a secure, online hub. PFP allows both you and your clients to pre-populate fact find data, get up-to-date portfolio valuations and communicate quickly and securely.

PFP can also provide powerful insights for clients who want to look at their finances holistically.



Maximise client access on all devices

With PFP, your clients can review, and self-serve their portfolio at the touch of a button, from populating their own fact find data to getting updated product valuations.

Attitudes towards managing finances are changing. Increasingly, consumers choosing to interact with advisers and financial providers

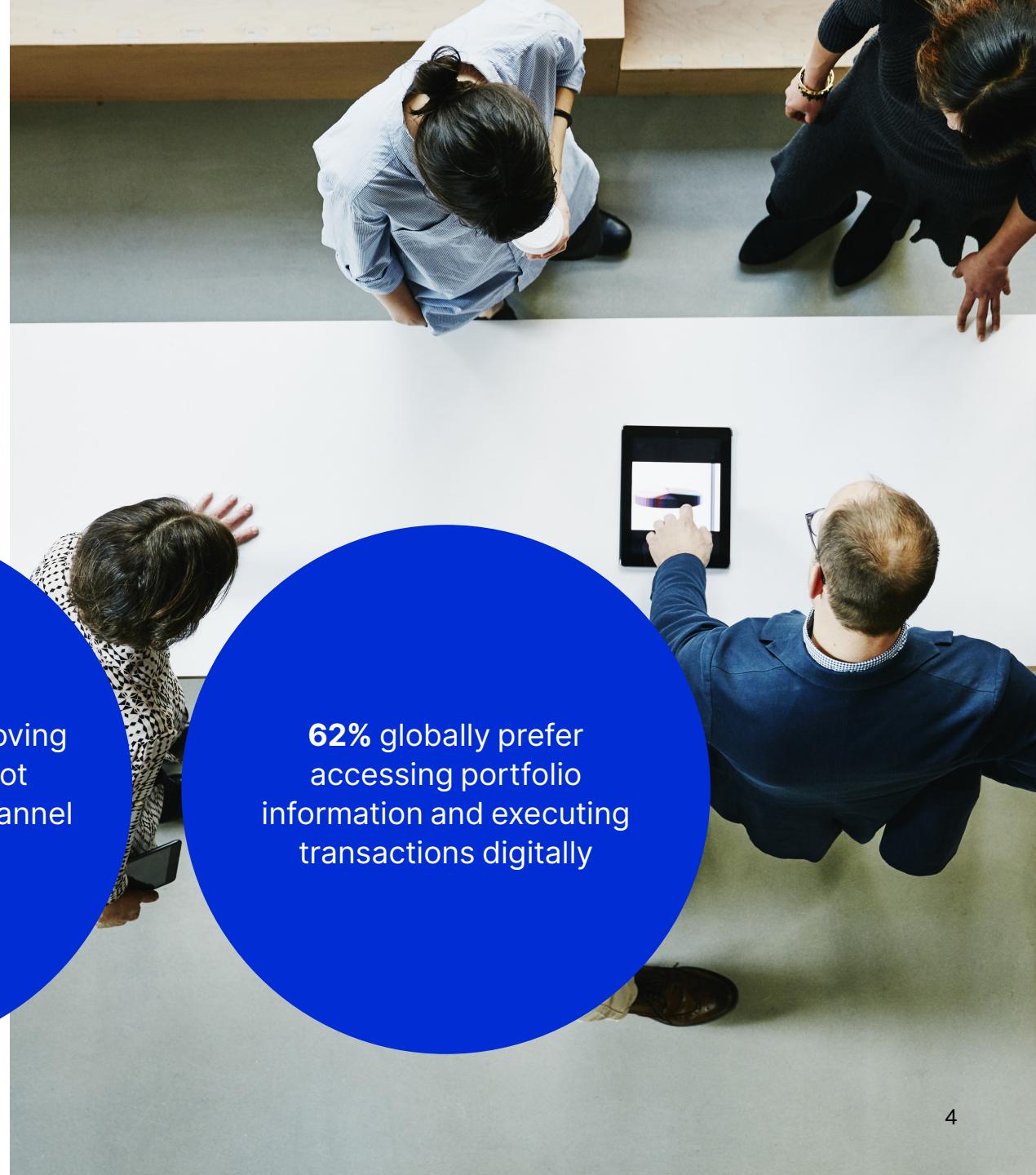
across multiple channels; face to face, on the telephone and online. While online banking and product sourcing are now common place, few tools exist that enable advisers to help their clients look holistically across their short, medium and long term finances.

Research amongst European high net worth individuals* shows that:

61% expect to run most of their wealth management relationships digitally within five years

63% would consider moving advisers if they cannot deliver an integrated channel experience

62% globally prefer accessing portfolio information and executing transactions digitally



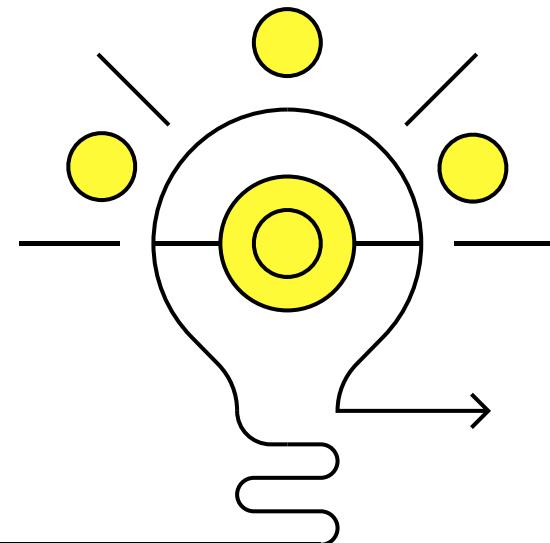
Save time and cut costs

By making PFP available to your clients as part of your ongoing service model, you can reduce your servicing costs at the same time as enhancing your client's experience and putting vital information at their fingertips.

PFP enables you to share, confirm and submit documents online on the same day, minimising processing time and reducing your servicing costs.

Save time at the outset of a new client relationship by automatically pulling bank account information into the intelliflo office fact find, supporting the timely and accurate input of cash flow and product information before your client meeting. As well as the ability to jointly populate fact find information, you can expose the tasks you are undertaking for your client, enabling them to better understand the advice process.

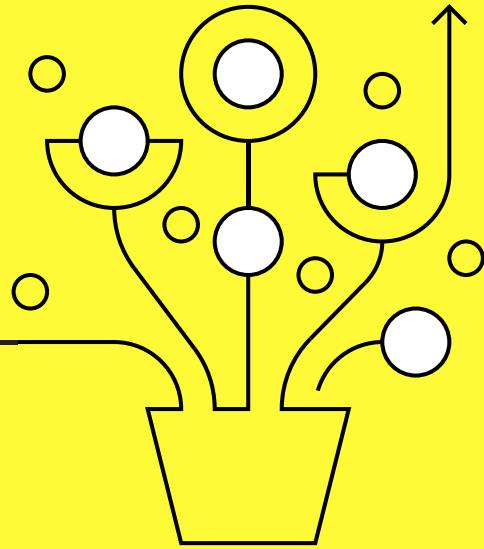
Vitally, your clients will be able to view both their long- and short-term finances at the touch of a button, giving them up to date information and peace of mind.



“Our clients like the very visual, easy-to-use and simple design of the personal finance portal. While some of them are going in daily, all are going into the portal at least monthly to track their investments, respond to correspondence or update their fact find details. All of this with minimal input and time from us. PFP also satisfies the regulators secure messaging requirement.

Kylie Lambert
Mercier Allen and Associates Ltd





Meet compliance and regulatory demands

You and your client can discuss and share information confidently, with an automatic audit trail and all documentation stored securely.

The General Data Protection Regulation (GDPR) and MiFID II both outline data security requirements for handling, storing and processing client data. Submitting personal and sensitive information by means such as regular

post is no longer an acceptable risk - if the information goes missing in transit, it qualifies as a breach on the part of the processing firm and requires reporting to the regulator under GDPR.

The provision of a secure messaging portal is outlined under GDPR and it also helps firms comply with data requirements under MiFID II. PFP provides this, with secure messaging functionality that enables documents to be shared instantly, with a login required to access them. This evidences security arrangements

to the regulator. It also saves time and cost - documents can be shared, signed and submitted on the same day without the expense of recorded deliveries.

Figures from CIFAS, the UK's Fraud Prevention Agency, tell us that address fraud and account takeover fraud are an ongoing problem. This happens because the fraudster has access to, or can intercept, the victim's post. They also report that personal papers are frequently targeted in burglaries and that fraudsters are paying per

document to find personal details in people's dustbins. Therefore, it is vital that firms take appropriate steps to ensure that their clients are not exposed to unnecessary risk. As part of the ongoing assessment of data security risk, firms should be considering whether they are taking appropriate steps to reduce the risk of their clients becoming victims of identity fraud and other crimes. This should include an assessment of how and when client data is used in communications*.

* Source: FCA website



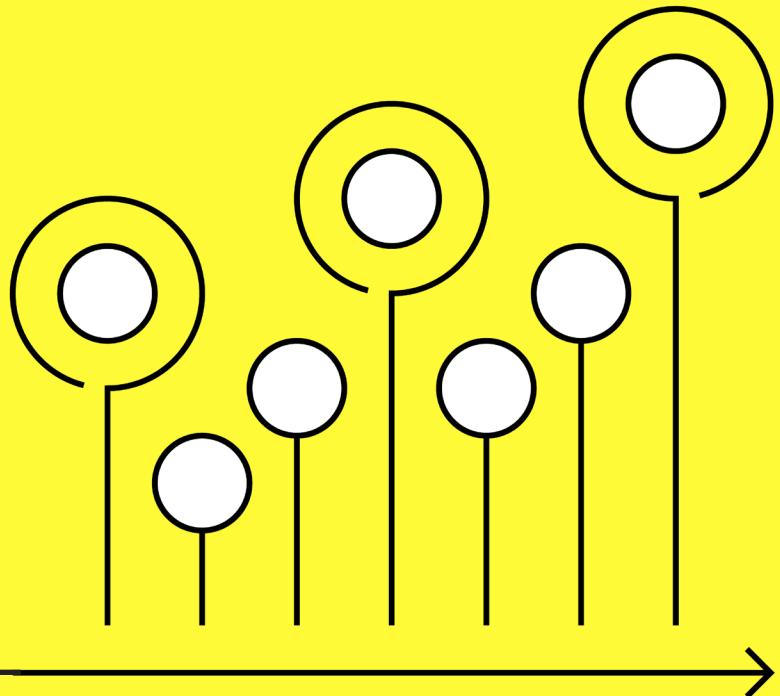
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“PFP has enabled us to make huge time and cost savings across the business. For example, a client portfolio report in intelliflo office takes **a fraction of the time** to produce compared to our previous system and we save on postage and paper as they are then **stored electronically** in the secure document vault in PFP for the client to see whenever they want to.”

David Reed
Director
Axis Wealth Management



Grow your business and reinforce your brand



Merged client data from intelliflo office and the personal finance portal can provide a cost-effective marketing and communication mechanism to engage your clients en masse.

intelligent office's inbuilt campaign management capability allows you to mailshot existing and potential clients, and track click-through rates to monitor the effectiveness of your communications.

Plus, you can prospect for new clients by merging in data from purchased lists to generate leads. Campaign tools can help you determine the best time to send a campaign, and quickly test subject lines before you send it. It offers a scalable and affordable email infrastructure service, with marketing-friendly analytics tools to assess what works best, and segmentation and targeting options to build custom rules.

As well as marketing, PFP also gives you a cost-effective way to communicate important information to your existing clients, such as following legislative or regulatory changes.

You can also apply your logo and colours throughout for brand consistency.

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Here for you

If you'd like to find out how the personal finance portal is benefiting other businesses, or if you have any other questions related to PFP, please get in touch.

→ **call** 020 3814 2823

→ **click** intelliflo.com

→ **email** pfpadoptionteam@intelliflo.com

