CAPITA
FINANCIAL SOFTWARE

quaysoftware

Client Care Desktop v4.0.1

Features and Modifications

Version 1

23rd September 2009

Contents

1   Introduction

This document briefly describes at a high level the new features and modifications to existing functionality. It does not detail every change made to the system to improve the overall product where functionality is the same as previous versions of the software.

If you are upgrading from a previous version of CCD then all of this document will be of interest to you. If you are a new user of the software, you may only be interested in the new features section of this document.

2   New features

This section details the significant new features that are included in CCD v4.0.1.

2.1   Functionality to support users in the Republic of Ireland

CCD is now available for use within the Republic of Ireland (ROI). With the territory set to ROI, the system automatically adjusts vital areas such as setting the base currency to Euro, displaying relevant products and providers and specific labelling of fields.

2.2   Self Invested Personal Pension restructure

Handling of SIPPs has been completely restructured to reflect the use of these sophisticated products. The system now allows for the creation of a Trustee Bank Account which is used to manage all funds within the SIPP. Funds can be added to the Trustee Bank Account and then allocated to a wide range of investments; either directly held or within a contract. Reporting has been enhanced to reflect the assets within the SIPP.

2.3   Support for Wrap products

Wraps and platforms are increasingly being used by advisers to manage complex client portfolios with assets held within a range of tax wrappers. CCD supports multiple Wraps for a client containing the full range of asset classes and wrappers, including a General Investment Account, allowing these complex arrangements to be managed quickly and efficiently.

2.4   Compliance updates

New regulatory reports have been added to the Compliance module to assist with FSA reporting. The reporting facility has also been extended to allow the company regulatory reports to be generated by location or branch.

2.5   Group Scheme tracking and reporting

An area to track the renewals for Group Schemes allows you to obtain a report on your renewal status for each individual schemes as well as an overview on all current Group Scheme renewals. Additional reports have been included within the new business and commission reporting sections for Group scheme business.

2.6   Financial Express Fund Feed enhancements

To reduce the time spent updating fund prices, a new option to update the prices on the funds currently selected within your system has been included. The new download option will take less time to process and you will only need to run the full download when you need to access a new fund that is not included in your last full download, but available on the Financial Express platform.

3 Detail of the Changes in CCD v4.0.1

3.1 Clients

Path	Detail	Development code
Clients	A link has been added to create a security question. This will take you to the client notes area to record your question and answer.	A0004605
Clients	Staff members that have left the company will no longer show in the service manager list.	A0005203
Clients > List records	When searching for a client, the client list now displays the date of birth and postcode to make it easier to identify the client.	A0005282
Clients > Overview	Print client overview has been amended to print for the current client or partner record you are in. The date of most recent fact find pulls through to the partner printable.	A0003360
Clients > Overview	Additional fields to record whether the client pays fees and, if applicable, the fee basis, % if fund based and fee payment method.	A0004509
Clients > Postal address	The link to produce directions from the office to the client address has been updated.	A0004123
Clients > Scanned docs.	You can now allocate documents to a branch location for INVU and Cabinet.	A0004045
Clients > Personal	Previous name field has been added to this screen.	A0004379
Clients > Personal > Dependants	Further options have been included in the relationship field.	A0004510
Clients > Personal > Employment	Employment start date and salary fields will initially populate the data on a final salary holding. Thereafter, if the start date or the salary fields are amended under the employment area, this will not affect the final salary holding.	A0004095
Clients > Personal > Employment	New fields have been added around salary sacrifice to record gross salary, salary based on salary sacrifice and the difference.	A0004713
Clients > Personal > Prof. contacts	Relabelled the advisers tab to professional contacts in Clients and Fact find.	A0005073
Clients > Personal > Prof. contacts	Website and email address fields have been added to this screen.	A0004978
Clients (Corporate) > Employee	A new report is available to print a schedule of employees detailing the schemes they are members of.	A0004570
Clients > Account > Fees (within an invoice/fee) > Print options	The option to create Invoice pack in PDF format now displays all pages including disbursements and time charged.	A0005038

3.1 Clients (continued)

Path	Detail	Development code
Clients > Account > Fees > Mandates	The Direct Debit Mandate has been updated.	A0004358
Clients > Account > Fees > Ancillary	The transaction basis is now set automatically to ancillary fee.	A0003868
Clients > Account > Statements	The schedule of all commission/fee records allows you to include the employee data or report on the corporate record only.	A0004151
Clients > Marketing > User defined	The marketing tags are viewable in find mode.	A0004941
Clients > Servicing	A servicing notes field has been added for documenting specific servicing information for each client. In addition, a new section has been added under the setup section to allow standard client servicing propositions to be recorded.	A0004606
Clients > Servicing > Valuations > Select	When adding a new holding it will automatically be included in valuation reports.	A0005046
Clients > Servicing > Reviews	Create a contract review schedule will display the servicing notes for the client.	A0005338

3.1.1   Holdings

Path	Detail	Development code
Clients > Holdings	The Filter at the bottom of the holdings list is defaulted to show current holdings only. Click on the filter to view all holdings, current, archived or by product basis.	A0005311
Clients > Holdings > Overview	When archiving assets, the system no longer sets the units to zero, they remain as last entered.	A0003814
Clients > Holdings (SIPP) > Overview	When archiving a SIPP, you can archive all of the sub contracts and assets in the same instruction without the need to expand into each record.	A0000703
Clients > Holdings > (SIPP) > Overview	The overview page of the SIPP displays the total values held in the bank accounts, directly held assets and contracts.	A0000649
Clients > Holdings > Contributions	The setup of the effective date field has been amended. Either click on the field or use the enter key to allow access to the date field.	A0005341
Clients > Holdings (SIPP) > Contributions	Contributions into the SIPP via the trustee bank account can be recorded as non-protected or protected rights.	A0003487

3.1.1 Holdings (continued)

Path	Detail	Development code
Clients > Holdings (SIPP) > Contributions	You can note where the contributions originate from when recording contributions into the SIPP via the trustee bank account.	A0004352
Clients > Holdings (SIPP) > Contributions	The schedule of contributions to date report on the trustee bank account displays employer contributions.	A0004445
Clients > Holdings (Mortgage) > Repayments	The auto fill button for current monthly mortgage repayment calculates using the figure in the current amount outstanding field.	A0003336
Clients > Holdings > Details	The commission administrator field is available on all contracts. In addition, all mortgage contracts will display the mortgage packager field and all investment contracts where fund supermarket appears will also display discretionary fund manager. Commission can be reconciled against any of these fields.	A0002669
Clients > Holdings > Details	An additional field has been included on protection plans to enable them to be flagged as reviewable or guaranteed rates.	A0005365
Clients > Holdings (Pension) > Details	A field has been added to record the % of the client salary which will calculate the spouse pension.	A0004573
Clients > Holdings (SIPP/Wrap) > Details	A new button allows you to update all of the SIPP/Wrap sub contract records using Contract Enquiry (for all supported products).	A0003330
Clients > Holdings > Details > Assets	All assets, directly held or within a contract, can be archived by checking the archive this asset box.	A0005059
Clients > Holdings > Details > Assets	All asset lists display alphabetically by asset name.	A0005440
Clients > Holdings (SIPP/Wrap) > Details > Assets	Additional functionality has been added to archive directly held assets and contracts within a SIPP/Wrap.	A0004466
Clients > Holdings (SIPP) > Details > Assets > Trustee bank account	The trustee bank account now has separate notes from the main SIPP notes (held under Details > Notes). As part of the upgrade routine, any existing notes will be displayed against both the holding notes and the trustee bank account notes.	A0002321
Clients > Holdings (SIPP/Wrap) > Details > Assets > Contracts	A link has been added at the top of every sub contract screen to allow you to switch back to the full SIPP/Wrap record and also highlights that you are in a sub contract.	A0004336
Clients > Holdings (SIPP) > Details > Assets > SIPP Reports	The presentation of the valuation statement has been improved.	A0005664
Clients > Holdings (SIPP/Wrap) > Details > Assets > SIPP/Wrap Reports	A new breakdown report displays a list of all of the assets under each section of the SIPP/Wrap.	A0003525

3.1.1 Holdings (continued)

Path	Detail	Development code
Clients > Holdings (SIPP/Wrap) > Details > Income	Regular and one off income withdrawals are entered from the set-up tab. All withdrawals are shown on the Income Summary tab.	A0004342
Clients > Holdings (SIPP/Wrap) > Details > Historic Valuations	Historic valuations can be recorded against a SIPP/Wrap.	A0001415
Clients > Holdings > Tasks	The further action required field is now an editable list field. This will allow you to set up a list of further actions relevant to your business. Should you wish to document client specific instructions, simply click in the field twice and you will have the ability to free type notes.	A0005588
Clients > Holdings > Tasks	Select policy link has been added to the task screen to allow you to move the task from one holding to another, if it has been set up incorrectly.	A0005652
Clients > Holdings > Tasks > Message > Type of correspondence - Fax	The fax number can be edited or entered when you have created a fax communication.	A0005337
Clients > Holdings > Commission	Regular Fee has been added to the initial commission basis list.	A0005533
Clients > Holdings (SIPP) > Commission	Initial and renewal commission can now be recorded for all types of assets within a SIPP, including directly held assets and bank accounts.	A0004338
Clients > Holdings > Commission > Regular initial	Next due to be posted override field added to allow you to amend the next due date.	A0004451
Clients > Holdings > Submission	Field labels have been updated within the compliance checklist screens.	A0005489
Clients > Holdings > Submission	New advice basis added 'Non advised'.	A0003563
Clients > Holdings > Other assets	Asset lists display alphabetically by asset name.	A0005440
Clients > Holdings > Enquiries	The new business forecast section has been amended to use the whole potential case value in the forecast.	A0004442
Clients > Holdings > Enquiries > Recommendation	The answer to 'Is the policy a trustee investment?' field will pull through from the enquiry area, if you use the enquiry record to create a new holding. This field is specifically for use with the ATEB suitability letter writer.	A0005259

3.1.2   Corporate Schemes

Path	Detail	Development code
Clients (Corporate) > Holdings > Enquiries	The facility has been added to record an enquiry for a scheme and convert the enquiry record into a scheme.	A0004382
Clients > Holdings > Schemes > Details	Unit rate fields have been added to allow you to record the unit rate for each benefit under the scheme.	A0004572
Clients > Holdings > Schemes > Administration > Reference	Change of field label from scheme reg no to revenue ref no. An additional field has been added to record the pension board number.	A0004784
Clients > Holdings > Schemes > Administration > Tracking	A new tracking area has been added to assist with the tracking of group scheme information. A printable report can be generated and exported to excel.	A0003999
Clients > Holdings > Schemes > Membership	The contract number is displayed on the current member tab.	A0004380

3.1.3   Work/Tasks

Path	Detail	Development code
Clients > Work	The further action required field is now an editable list field. This will allow you to set up a list of further actions relevant to your business. Should you wish to document client specific instructions, simply click in the field twice and you will have the ability to free type notes.	A0005588
Clients > Work	Select policy link has been added to the task screen, just below the further action required field, to allow you to move the task from the client record and attach it to a specific holding record.	A0005652
Clients > Work > Message > Type of correspondence - Fax	The fax number can be edited or entered when you have created a fax communication.	A0005337

3.1.4   Documents

Path	Detail	Development code
Clients > Documents > Identity	Link to HM Treasury listings for suspected terrorists has been updated.	A0003965
Clients > Documents > Identity	The old style verification of identity form has been relocated under the Archive tab.	A0004516

3.1.5   Calculators

Path	Detail	Development code
Clients > Calculators > Protection	The protection calculators have been amended to ensure that a surplus figure is shown when applicable.	A0004741
Clients > Calculators > Retirement	The pension calculator labels have been updated for ease of reference.	A0004848

3.1.6   Reports

Path	Detail	Development code
Clients > Reports	The following reports allow you to include or exclude SIPP and WRAP products; General > Valuations Create a detailed valuation for the client showing individual asset positions by category and basis* Product basis > Retirement Create a detailed valuation for the client showing individual asset positions* Create a detailed valuation for the client showing values in a foreign currency* Product basis > Investment Create a detailed valuation for the client showing individual asset positions* Create a detailed valuation for the client showing values in a foreign currency* Create a detailed valuation showing income yield by investment sector Create a detailed valuation showing percentages by investment sector *If the option is used to include the SIPP or Wrap, any associated bank accounts values will also be included. Assets held within a SIPP or Wrap will show on asset reports under the relevant product basis area (retirement or investment). To prevent duplication, assets held within a SIPP or Wrap holding will only appear under the SIPP or Wrap holding and will not be displayed on reports outside of the holding.	A0000113

3.2   Fact find

Path	Detail	Development code
Fact find > Fact find > Personal > Dependants	Additional questions and a printable questionnaire supplied by The Children's Mutual have been included around Child Trust Fund. If a dependant is born on or after 1 September 2002, a cross symbol will appear to the right of the dependant entry which you can click on to access the questionnaire (the symbol will show as a tick once the document has been viewed). You can opt to print this as a separate document or print with the Fact find. A link is available to The Children's Mutual Child Trust Fund calculator.	A0002927
Fact find > Fact find > Personal > Net Worth > Assets	The Life Assurance (not in trust) field will prompt you to include or exclude the figure entered as Death in Service benefit within the Fact find. You can add the figure at this point if you have not previously recorded an amount.	A0004788
Fact find > Fact find > Personal > Net Worth > Assets > Cash accounts	Renamed link TESSAs to Cash ISAs.	A0003797
Fact find > Fact find > Personal > Net worth > Assets > Realisable assets	Renamed link PEPs/ISAs to ISAs.	A0004957
Fact find > Fact find > Planning > Investment	An additional question has been added to ask whether the client has used the full ISA allowance for this tax year and the amount available.	A0005409
Fact find > Fact find > Planning > Inheritance	Updated Lasting Power of Attorney question to allow you to state which type if relevant.	A0004963
Fact find > Fact find > Holdings > (within a holding) > Notes	The policy holder, provider, policy type and policy number are displayed at the top of this screen.	A0005479

3.3   Administration

Path	Detail	Development code
Admin > Diary today	The tasks and printable reports are ordered by the date the task was recorded.	A0004432
Admin > Diary all	The tasks and printable reports are ordered by the date the task is due.	A0004432
Admin > Reviews > Renewals	Print renewal review list report now prints in date order.	A0003017
Admin > Reviews > Renewals > Schemes	This Group scheme tracking allows you to track the scheme renewal details, with the ability to filter by adviser, provider, product and status and also export the report to excel.	A0005581

3.3.1   Commissions

Path	Detail	Development code
Admin > Commissions > Receipts > Reconcile > Splits within a commission entry	A button is now available at the bottom of this screen to 'Set the adviser commission split for renewal and sundry entries to the default'.	A0003923

3.3.2   Reports

Path	Detail	Development code
Admin > Reports > Diary	New reports added; Tasks completed within date range by (Staff ref) Tasks outstanding within date range by (Staff ref).	A0003997
Admin > Reports > New Business	Additional new business reports have been included for schemes.	A0004375
Admin > Reports > Commissions	Additional commission reports have been included for schemes.	A0004375
Admin > Reports > Commissions > Adviser > Paid	Schedule of amounts paid by adviser (with 2nd adviser or all splits) displays the commission subheadings.	A0004315
Admin > Reports > Commissions > Statements > Commission statement - adviser 1	The total net commission and total net consultants figures are shown correctly.	A0005546
Admin > Reports > Reviews	List all clients due for their next periodic review within the date range displays the client servicing level.	A0005559
Admin > Reports > Compliance	Schedule of replacement policy business report includes additional fields and can also be filtered by replacement reason.	A0004613

3.3.3   Marketing

Path	Detail	Development code
Admin > Marketing > Wizards	The last two wizards to search on client or holding records now include additional fields displaying client address, letter addressee calculation and salutation calculation.	A0005070

3.4   Compliance

Path	Detail	Development code
Compliance > Adviser	The current adviser status field has been updated and will map the previous status to the new status as part of the upgrade routine as follows: CF21/22 to CF30 - Investment Adviser CF24 to CF30 - Pension Transfer Specialist CF27 to CF30 - Discretionary Manager.	A0005422
Compliance > Adviser > Adviser T&C > Qualifications > Basic	Additional qualifications have been included.	A0004487
Compliance > Adviser > Adviser T&C > Development (within a current development record)	Text entered on the field 'Objective of the training' within a training need, now displays correctly on the printable development statement.	A0003966

3.4.1   T & C

Path	Detail	Development code
Compliance > T&C > CPD	The tabs have been renamed to current and historic.	A0005445

3.4.2   KPIs

Path	Detail	Development code
Compliance > KPIs > Outstanding (within an outstanding KPI report) > Business written > Advice basis	Restricted advice figures are displayed.	A0004519
Compliance > KPIs > Outstanding (within an outstanding KPI report) > Compliance	Disciplinary figures are displayed.	A0004612
Compliance > KPIs > Outstanding (within an outstanding KPI report) > Sign-off > Printables	The provider and product type charts on the printable KPI report show the number of cases. Under the preview option, the equivalent % will be displayed on screen if you rollover the product types on the charts.	A0003964

3.4.3   File checks

Path	Detail	Development code
Compliance > File Checks > File reviews > Conditional	File reviews marked with an overall assessment of conditional will remain in the conditional tab until the issues complete date has been set in the review results tab.	A0004875
Compliance > File checks > File reviews (within an outstanding file check) > Scanned docs	An additional link has been added for INVU and Cabinet users to provide the ability to review scanned documents scanned stored against the client and policy.	A0004322
Compliance > File Checks > File reviews (within an outstanding file check) > Review forms	The FSA's pension-switching advice suitability assessment template is available from this screen.	A0004611

3.4.4   Reports

Path	Detail	Development code
Compliance > Reports > Management > New business	Schedule of replacement policy report includes additional fields and can also be filtered by replacement reason.	A0004613
Compliance > Reports > Regulatory	The regulatory reports have been extended to assist with completion of FSA returns.	A0004502
Compliance > Reports > Regulatory	Regulatory reports can be created for a specific location.	A0002087
Compliance > Reports > Regulatory	A new report for Analysis of non-investment insurance premiums derived from retail customers (annualised premiums) has been included.	A0004747
Compliance > Reports > Regulatory	An additional report has been included for split of business by product class (Financial Services Compensation Scheme report).	A0003577

3.5   Contacts

Path	Detail	Development code
Contacts (within a contact) > List records	A button has been added extract contact data to excel, which will enable you to search and export your contact details into a spreadsheet.	A0004686

3.6   Setup

Path	Detail	Development code
Setup > User info > Regulatory > Regulatory text	The fax footer box has been enlarged to allow for additional text.	A0003303
Setup > User Info > Company brand	Facility to record and use two additional logos with the option to display the logos on the front cover of the Fact find and report cover sheet for Clients (Clients > Reports > General).	A0004493
Setup > User info	Additional check boxes are available to flag whether the company is a Chartered Firm and has the ISO 22222 quality standard.	A0004781
Setup > Standard text > Quick reports > Mortgage	The introductory text can be amended for the Mortgage Calculator from this area.	A0000333
Setup > Prices	The provider dropdown has been reduced from the full provider list to display the relevant providers with funds.	A0005413
Setup > Products	The product category name has been amended for some investment products that were originally accessed via an Investment Trust. All existing products will be mapped to the new category as part of the upgrade routine. Transfer products have been reordered in the product list by 'Transfer' to enable easier selection of Transfer products.	A0004207
Setup > Providers	You can now select your Favourite providers easily from the list view or within the data table view rather than going into each individual provider record.	A0003121
Setup > Providers	As part of the Euro conversion, a new field has been added to the Providers tables to flag them for the UK or Irish markets. This will be populated automatically at upgrade.	A0004155
Setup > Tables	The Annuity rates, Indices and Currency tables have been updated.	A0005470
Setup > Technical > Word processing	You can select 'Our ref' to appear above or below the address when creating letters.	A0005260
Setup > Technical > Advanced > Servicing	A new section has been added to allow you to specify your standard client servicing propositions. This information will feed through to the Servicing area of the Client.	A0004606
Setup > Technical > Regional	To enable CCD to be distributed in the Republic of Ireland, you can now set the system currency as Euro. This should be set prior to any records being entered as CCD will not convert monetary values between currencies.	A0003033
Setup > Technical > Regional > Labels	You can now customisation selected field labels. The standard default labels are set according to the territory selected, with a custom column for adjusting field labels to your preference.	A0004150

3.6.1   New Products

Product group	Product basis	Product category	Display name	Development code
Corporate	Investment	Property Syndicate	Property Syndicate	A0000486
Corporate	Investment	Film Partnership	Film Partnership	A0000486
Corporate	Investment	Structured Capital at Risk Product (100% Protected)	Structured Capital at Risk Product (100% Protected)	A0000486
Corporate	Investment	Structured Capital at Risk Product (Non Protected)	Structured Capital at Risk Product (Non Protected)	A0000486
Corporate	Investment	Cash account	Cash account	A0005576
Corporate	Retirement	Group Self Invested Personal Pension	Group SIPP	A0001318
Corporate	Retirement	Group Multi Benefits	Group Multi Benefits	A0005462
Personal	Investment	Structured Capital at Risk Product (Non Protected)	Kick out plan	A0002488
Personal	Investment	Wrap	Wrap	A0005068
Personal	Investment	Cash account	Cash account	A0005576
Personal	Retirement	Unsecured Pension Income	Unsecured Pension Income	A0004486
Personal	Retirement	Trustee bank account	Trustee bank account	A0005576
Personal	Other	Bank account	Bank current account	A0002318
Personal	Other	Building Society Account	Fixed term bond	A0005253
Personal	Other	Motor insurance	Extended warranty (motor only)	A0005667
Personal	Other	Legal Expenses	Legal Expenses	A0005667
Personal	Protection	HealthCare cash plan	HealthCare cash plan	A0005667

3.7 Updates

Path	Detail	Development code
Updates > Valuations > Prices	New option to run a reduced download solely to update the prices on the funds currently selected within your system. The download will take less time to process and you will only need to run the full download when you need to access a new fund that is not included in your last full download, but available on the Financial Express platform.	A0005441
Updates > Valuations > Bulk > Transact	The policy number is displayed on the Transact matching screen to aid users in the matching process.	A0002000
Updates > Commissions (within an EDI receipt) > Exceptions (within an exception)	The policy number field has been extended within the multi match area of an EDI receipt.	A0004411
Updates > Commissions (within an EDI receipt) > Exceptions (within an exception) > Match > view new business records > View	Added button to allow you to switch from the EDI receipt to the commission screen on the holding and return back to the EDI receipt.	A0004709
Updates > Commissions (within an EDI receipt) > No exceptions	The EDI matching routine has been amended to ensure that when reconciling, the system checks for policy number matches before proceeding to look for a match on Surname or Soundex.	A0004708
Updates > Commissions (within an EDI receipt) > No exceptions	EDI will look for a match and reconcile using both the policy number and the additional EDI number.	A0004861
Updates > Commissions (within an EDI receipt) > No exceptions	A filter has been added at the top of this screen which allows you to filter on the matching method used, i.e. Manual, Policy, Soundex. Commission records matches: Override = COM-O Cash book = COM-CB Policy number = COM-Pol Initial / surname = COM-ISu Initial / soundex = COM-ISo Surname = COM-Su Soundex = COM-So New business record matches: Override = NB-O Cash book = NB-CB Policy number = NB-Pol Initial / surname = NB-ISu Initial / soundex = NB-ISo Surname = NB-Su Soundex - NB-So	A0005200
Updates > Schemes	Enhancements have been made to the group scheme wizards to import additional data when setting up a new scheme.	A0005518

4 Known Issues

Detail
Cash flow indicator The cash flow indicator is not available in this version. **Financial Express download** The background architecture has been updated to allow more flexibility around which funds are updated and has temporarily resulted in slower download speeds of up to 10 minutes. We are planning some more updates to this process within the next few weeks which will reduce the download times to a more acceptable level. **Morningstar** The link to Morningstar is not available in this version. **SIPP/Wrap contribution balance figures** Allocating contributions with an effective date 'in advance' of the current date can result in incorrect figures showing in the balance totals. The balance totals will show correctly when the effective date is current or in the past.