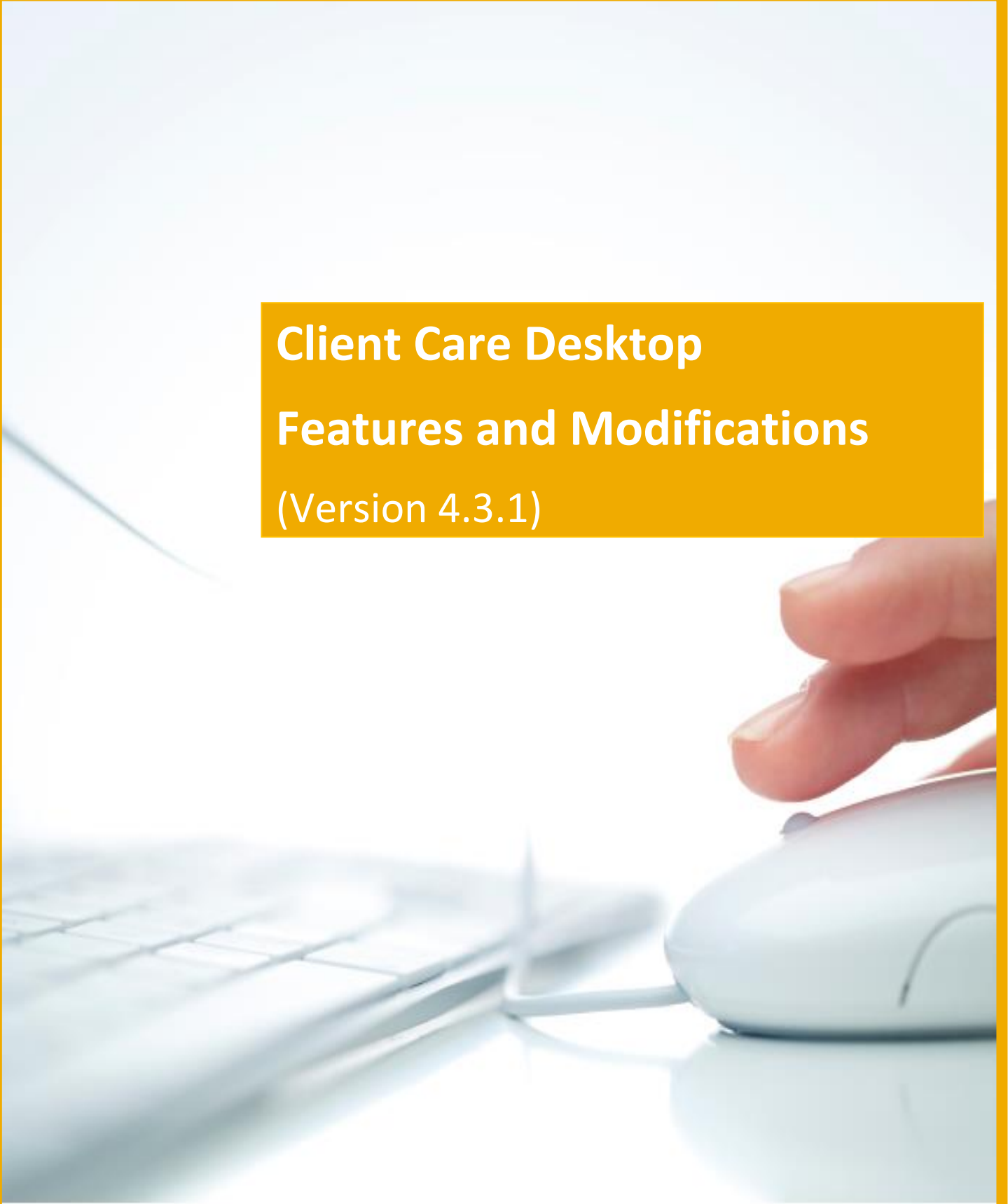


Client Care Desktop Features and Modifications (Version 4.3.1)



Contents

1	Introduction	3
2	New features and updates.....	4
3	Modifications	6
3.1	Clients.....	6
3.2	Holdings	9
3.3	Enquiries.....	11
3.4	Schemes	11
3.5	Electronic Commissions (EDI).....	12
3.6	Factfind	12
3.7	Admin	13
3.8	Compliance.....	16
3.9	Contacts	19
3.10	Setup	19
3.11	Updates	21
4	Known Issues.....	22

1 Introduction

This document briefly describes at a high level the new features and modifications to the existing functionality of Client Care Desktop (CCD). It does not detail every change made to the system to improve the overall product where the 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.

Please refer to the CCD 4.3.1 User Guide for further details of the key changes. For any specific training requirements, please contact the Training department on 0800 028 0033 or send an email to financialsoftwareclientcare@capita.co.uk

2 New features and updates

This section details the significant new features and updates that are included in CCD v4.3.1.

Branding update

The new Synaptic branding for CCD has been applied to the login screen. This branding will also appear on the user guides and release documents to enable you to easily identify the guides associated with this product.

New compliance report

A new report has been added to the compliance section which will assist with the completion of Section J on the Retail Mediation Activities Return (RMAR).

Electronic commission enhancements

The electronic commission statements include the adviser and consultancy charges in the message where supported by the product provider.

Additional regulatory fields will be displayed on each transaction to allow updates to be applied during the reconciliation process.

Security password changes

The password security has been extended to allow the user to set preferences for:

- Login attempts allowed before account is locked
- Restriction of password reuse
- Characters/password length
- Days until password expires

The standard default settings will be applied at upgrade. Please review the settings to determine whether these are suitable for your business.

Updated compliance reports

The following reports have been updated:

Section B - Profit and Loss Account

Section K – Adviser Charges

Section L – Consultancy Charging to Group Personal Pension and Stakeholder Schemes

There are some additional fields within the client and remunerations area that will require completion to enable accurate RMAR reporting.

FCA client types

The FCA client types have been updated. A message will be shown during the upgrade process to prompt you to update your client types. A mapping table has been included within the setup area of the system to enable this process to be completed.

Changes to remuneration areas

The commission and fees terminology has been updated to make the selection clearer to the user. Adviser and Consultancy fees set up in CCD 4.3, following the instructions provided, will be automatically mapped to the equivalent charges in CCD 4.3.1 as part of the upgrade routine. Details of the changes are included within the Client and Holding sections of this document.

A flag to record whether the client is paying a fee by Direct Debit Mandate (DDM), Standing Order (SO) or Bankers Automated Clearing Services (BACS) is available on the fee setup. These fees will be available for reconciliation without the need to create an invoice.

When creating an invoice, the system will automatically post any fees created that have not been posted manually to enable the items to be selected for invoicing.

References to FSA

All references to FSA have been removed where applicable and updated with the relevant text.

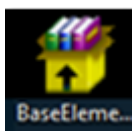
New Plugin

A new Base Elements plugin has been included in this release to enable improvements to the security area. The plugin will be utilised in future releases to develop other areas of the system.

When each user logs into CCD 4.3.1 for the first time, a box will pop up with the following message:



Please navigate to your desktop and double click on the Base Elements icon.



This will automatically run without displaying any notification. After you have clicked on the icon, please log in to CCD 4.3.1 and use as normal.

The Base Elements icon will be automatically removed from your desktop the next time you login.

3 Modifications

3.1 Clients

Path	Detail
Clients > Overview	<p>The FCA client types have been updated in line with regulatory changes and this field is now a mandatory field to complete when a client is added to the system.</p> <p>To update the FCA Client type for your existing customers, use the 'Update client types' link to the mapping table available under Setup > Technical > Data.</p>
Clients > Overview	<p>A new field to exclude the client from FOS or FSCS reporting is located on this screen.</p> <p>If either of these boxes are checked, the remuneration generated by this client will be excluded from the relevant section of the new regulatory report on Annual Income, which produces the figures to populate RMAR Section J - Data required for calculation of fees.</p>
Clients > Account > Fees > Fees due > Within a fee > Notes	<p>The fee type field has been updated to make the selection more intuitive for the end user. The new lists are relevant to the area that you are in and therefore you will not always see every item in the list. The new lists include:</p> <ul style="list-style-type: none"> • Initial Adviser Charge • Ongoing Adviser Charge • Initial Consultancy Charge • One off Consultancy Charge • Ongoing Consultancy Charge <p>If you are currently on CCD version 4.3, all of your records logged in 2013 against the adviser and consultancy fees will be automatically mapped to the new names above as part of the upgrade routine.</p>
Clients > Account > Fees > Fees due > Within a fee > Notes	<p>The FCA information on the Notes tab is now mandatory and an invoice cannot be produced unless this information has been completed.</p> <p>New mandatory fields in this section are:</p> <ul style="list-style-type: none"> • FCA Activity category • Regulated/Non-regulated • Advice basis • Fee type • Advice type • One- off (for Initial Adviser Charges)

Path	Detail
Clients > Account > Fees > Fees due > Within a fee > Notes	When you create a new client fee from this area, the FCA business class list has been added to the notes screen to allow the business class to be selected for the fee. The business class will be used to populate the RMAR Section J report, which is available within the Compliance > Reports > Regulatory area.
Clients > Account > Fees > Fees due > Within a fee > Notes > Holdings	Functionality has been included to associate a fee to one or more holdings. The business class will be populated using the standard business class on the product list for the associated holding. Where no holding has been associated or multiple holdings selected, the business class will default to 'Investment' in order to populate the RMAR Section J report, which is available within the Compliance > Reports > Regulatory area.
Clients > Account > Fees > Fees due > Within a fee > Notes > Schemes	Functionality has been included to associate a fee to one or more schemes. The business class will be populated using the standard business class on the product list for the associated scheme. Where no scheme has been associated or multiple schemes selected, the business class will default to 'Investment' in order to populate the RMAR Section J report, which is available within the Compliance > Reports > Regulatory area.
Client Account > Fees > Fee setup	Fees that have been paid can be viewed by clicking on the 'View paid fees' link at the bottom of the screen. You can toggle between paid fees and fees due.
Clients > Account > Fees > Fee setup > Within a fee > Fee	Where CCD is being used for invoicing, you can flag the fees as paid by Direct Debit Mandate (DDM), Standing Order (SO) or Bankers Automated Clearing Services (BACS). If paid by one of these methods, an invoice will not need to be generated, therefore they will not be displayed in the Invoice allocation tab. This will allow the expectation to show for reconciliation without the need to associate it to an invoice. It will be displayed in red in the Amounts due list under the Admin > Remunerations area.
Clients > Account > Fees > Fee setup > Within a fee > Fee	The fee type field has been updated to make the selection more intuitive for the end user. The new lists are relevant to the area that you are in and therefore you will not always see every item in the list. The new lists include: <ul style="list-style-type: none"> • Initial Adviser Charge • Ongoing Adviser Charge • Initial Consultancy Charge • One off Consultancy Charge • Ongoing Consultancy Charge <p>If you are currently on CCD version 4.3, all of your records logged in 2013 against the adviser and consultancy fees will be automatically mapped to the new names above as part of the upgrade routine.</p>

Path	Detail
Clients > Account > Fees > Fee setup > Within a fee > Fee	A field to specify whether the Initial Adviser Charge is a One-Off Service is available on this layout. If the One-Off Service is set to yes, this will show in the One off service fields on the RMAR Section K report.
Clients > Account > Fees > Fee setup > Within a fee > Fee	<p>The FCA business class list has been added to this screen to allow the business class to be selected for the fee.</p> <p>The business class will be used to populate the RMAR Section J report, which is available within the Compliance > Reports > Regulatory area.</p>
Clients > Account > Fees > Fee setup > Within a fee > Holdings	<p>Functionality has been included to associate a fee to one or more holdings. The business class will be populated using the standard business class on the product list for the associated holding. Where no holding has been associated or multiple holdings selected, the business class will default to 'Investment' in order to populate the RMAR Section J report, which is available within the Compliance > Reports > Regulatory area.</p>
Clients > Account > Fees > Fee setup > Within a fee > Schemes	<p>Functionality has been included to associate a fee to one or more schemes. The business class will be populated using the standard business class on the product list for the associated scheme. Where no scheme has been associated or multiple schemes selected, the business class will default to 'Investment' in order to populate the RMAR Section J report, which is available within the Compliance > Reports > Regulatory area.</p>
Clients > Account > Fees > Invoice allocation	If you have invoicing enabled, when you navigate to the Invoice Allocation tab, the system will automatically check that all fees for this client have been posted to allow you to allocate them to an invoice. This negates the need to go into the Admin > Remuneration section to post items before being able to create the invoice.
Client > Account > Fees > Invoice allocation	The issue with the totals has been resolved and all invoice totals including VAT will be displayed on the right hand side of the screen.
Clients > Client Account > Fees > Invoice Allocation > Invoice > Within an invoice	The duplicate company name displayed within an invoice in the address field for Trust and Corporate clients has been removed.
Clients > Client Account > Fees > Invoice Allocation > Invoice > Within an invoice	The policy number has been removed from new invoice layout.

Path	Detail
Clients > Servicing	<p>The client servicing proposition will populate the valuations and review periods.</p> <p>The propositions are setup within the Setup > Technical > Advanced > Servicing area.</p> <p>If the servicing proposition is updated on the client, the dates will be updated according to the servicing proposition within the setup area.</p> <p>If the servicing proposition is removed from list, the servicing proposition will remain on the client along with the dates until a new proposition is selected on the client.</p>
Client > Work > Within a task > Message > Generate correspondence	Issue using the 'Output to MS Word' functionality has been resolved.
Clients > Reports > Product based > Investments	The Trustee account and Cash account values should now display correctly when running the report 'Detailed valuation for the client showing individual assets by investment sector'.

3.2 Holdings

Path	Detail
Client > Holding > Within a holding > Product	<p>A new field has been added to record whether the holding is 'on platform'. This will allow you to flag holdings that are not recorded under a Wrap as part of a platform. The remuneration from 'on platform' holdings will be displayed in the platforms column on the RMAR Section K and L reports found under the Compliance > Regulatory reporting area.</p> <p>If you check the 'on platform' field on a Wrap or SIPP holding, any sub contract held within the Wrap or SIPP will automatically be flagged as 'on platform'. If remuneration on the sub contract is not paid via the platform, the field can be unchecked on the sub contract and any remuneration on the sub contract will be displayed under the provider column on the RMAR Section K and L reports.</p>
Clients > Holding > Within a holding > Product	If the Product display name for reports field does not match the standard Product list within the Setup > Product area, a 'broken link' icon will be displayed at the end of the field. If you wish to update the fields to the standard, click on the 'broken link' to reset the display name.

Path	Detail
Clients > Holdings > Within a SIPP holding > Contributions > Contracts	The balance of total contributions field on a SIPP has been corrected to show the balance of the regular and single contributions.
Clients > Holdings > Within a SIPP holding > Details > Assets > SIPP reports > Print valuation statement	The display issue with the SIPP Valuation Statement Chart for the analysis of direct and contract based assets by fund has been resolved.
Clients > Holdings > Within a holding > Remuneration	<p>The remuneration basis fields have been updated to make the selection more intuitive for the end user. The new lists are relevant to the area that you are in and therefore you will not always see every item in the list. The new lists include:</p> <ul style="list-style-type: none"> • Initial Adviser Charge • Ongoing Adviser Charge • Initial Consultancy Charge • One off Consultancy Charge • Ongoing Consultancy Charge <p>If you are currently on CCD version 4.3, all of your records logged in 2013 against the adviser and consultancy fees will be automatically mapped to the new names above as part of the upgrade routine.</p>
Clients > Holdings > Within a holding > Remuneration	<p>The following fields are available within an expectation on the notes field of the transaction record:</p> <ul style="list-style-type: none"> • Advice basis • Advice type category
Clients > Holdings > Within a holding > Remuneration > Within a transaction > Transaction	Where VAT is selected, the VAT amount due is calculated using the percentage specified within the Setup > User Info > Financial area and rounded down to two decimal points.

3.3 Enquiries

Path	Detail
Clients > Holdings > Enquiries > Within an Enquiry	The 'Current position' list has been updated and is included in the latest Editable Value Lists document.
Clients > Holdings > Enquiries > Within an Enquiry > Recommendation > Remuneration	The remuneration basis has been updated to display the appropriate charges for the policy or scheme, determined by the 'Type' of enquiry.
Clients > Holdings > Enquiries > Within an Enquiry > Research > Funds > Synaptic Comparator	Where you have an account setup for Synaptic Comparator under Setup > Staff list > Staff member > Passwords > Capita Software, you will be able to link straight into Synaptic to perform your comparator research.
Clients > Holdings > Enquiries > Within an Enquiry > Research > Product Features > Synaptic	Where you have an account setup for Synaptic Research under Setup > Staff list > Staff member > Passwords > Capita Software, you will be able to link straight into Synaptic to perform your research.
Clients > Holdings > Enquiries > Within an Enquiry > Research > Quotations > Weblines	<p>The integration to Weblines has been updated. Where you have an account setup for Weblines under Setup > Staff list > Staff member > Passwords > Capita Software, Protection and Term quotation requests will export basic client information and populate the detail within the Weblines system.</p> <p>For Annuity quotations, you will be taken to the new Weblines system (version 2) where you will need to login with your Weblines ID, username and password to obtain detailed Annuity illustrations as well as Protection and Term illustrations.</p>

3.4 Schemes

Path	Detail
Clients > Holdings > Schemes > Within a scheme > Overview	<p>A new field has been added to record whether the scheme is 'on platform'. This will allow you to flag schemes that are part of a platform.</p> <p>The remuneration from 'on platform' schemes will be displayed in the platforms column on the RMAR Section L reports found under the Compliance > Regulatory reporting area.</p> <p>If you check the 'on platform' field on a Scheme, any member contract held within the Scheme will automatically be flagged as 'on platform'.</p>
Clients > Holdings > Schemes > Within a scheme > Remuneration	The remuneration area has been updated to be more in line with the remuneration area on an individual holding. This will allow you to create expectations for initial, regular initial or ongoing remunerations.
Clients > Holdings > Schemes > Within a SSAS scheme > Overview > Assets > Valuations	The SSAS valuation report now displays the sector analysis correctly rather than per fund.

3.5 Electronic Commissions (EDI)

Path	Detail
Updates > Remunerations > Within a receipt > Transactions	The EDI remuneration basis is updating in line with remuneration types available.
Updates > Remunerations > Within a receipt > Exceptions	Due date is now available on this screen.

3.6 Factfind

Path	Detail
Factfind > Factfind > Print options > Knowledge & Experience	The Knowledge & Experience assessment has been updated.
Factfind > Analysis > Research > Product features > Synaptic	Where you have an account setup for Synaptic Research under Setup > Staff list > Staff member > Passwords > Capita Software, you will be able to link straight into Synaptic to perform your research.
Factfind > Analysis > Research > Quotations > Weblines	<p>The integration to Weblines has been updated. Where you have an account setup for Weblines under Setup > Staff list > Staff member > Passwords > Capita Software, Protection and Term quotation requests will export basic client information and populate the detail within the Weblines system.</p> <p>For Annuity quotations, you will be taken to the new Weblines system (version 2) where you will need to login with your Weblines ID, username and password to obtain detailed Annuity illustrations as well as Protection and Term illustrations.</p>
Factfind > Analysis > Research > Funds > Synaptic Comparator	Where you have an account setup for Synaptic Comparator under Setup > Staff list > Staff member > Passwords > Capita Software, you will be able to link straight into Synaptic to perform your comparator research.
Factfind > Analysis > Reports > Holistic	An additional question has been added to the Critical Illness section on the Personal Financial Review, 'Should current liability be included in the shortfall calculation?'.

3.7 Admin

Path	Detail
Admin > Remuneration	The remuneration due date has been added to the table available by clicking on the link 'View summary remuneration splits by case'. It will be displayed as 'commduedate'.
Admin > Remunerations > Receipts > All pending	The pending list of receipts is ordered by 'Receipt from' followed by 'Recd' date.
Admin > Remunerations > Receipts > Within a receipt > Reconcile	You now have the ability to create suspense entries for negative values.
Admin > Remuneration > Receipts > Within a receipt > Reconcile	Within the Reconcile tab on a receipt, you now have the ability to update the amount due by clicking into the field and amending the figure. Any changes to the amount received, will update the VAT amount due.
Admin > Remuneration > Receipts > Within a receipt > Reconcile	If you expand into an expectation to update detail contained within the record, by navigating back via the 'reconcile' tab or navigation bar you will remain on the same record enabling you to process the expectation.
Admin > Remuneration > Amounts due	Where CCD invoicing functionality is enabled, Client fees which have been included on an invoice will show on the Amounts due screen in red, and in black if not invoiced. Fees that are paid by DDM/SO/BACS will also be displayed in red as an invoice is not required to reconcile these items.
Admin > Remuneration > Postings	The posting area has been updated and now consists of the following options: <ul style="list-style-type: none"> • Post all renewal remunerations to create an expectation of receipt • Post all regular remunerations to create an expectation of receipt • Post all Adviser fees to be deducted from remuneration statements • Post all client fees due <p>The posting options within this section will post all remunerations due for all clients on holdings and schemes. This will include all remunerations due since the date they were last posted, negating the need to specifically post within the month due.</p> <p>The last posted date can be found on the Regular Initial and Renewal screens within the remuneration section of the holding or scheme.</p>
Admin > Reports > Enquiries	Additional options have been added to the report 'All enquiries recorded within the date range' to enable you to filter the report by status, by current position or a combination of both.
Admin > Reports > New business > Schedules	The extract to excel option on the 'Business written detail by adviser' report now displays the correct remuneration due.

Path	Detail
Admin > Reports > Remunerations > Company > Remunerations > Schedules	The following existing reports have been amended to reflect the adviser and consultancy charges: <ul style="list-style-type: none"> • Due not paid schedule by Provider • Due not paid schedule by Provider by Scheme • Schedule of amounts paid by Provider • Schedule of amounts paid by Provider by Scheme
Admin > Reports > Remunerations > Company > Fees	The following existing reports have been amended to reflect the adviser and consultancy charges: <ul style="list-style-type: none"> • Schedule of all outstanding client fees • Schedule of current client fee collections • Schedule of current client fee collections by fee type • Schedule of current Adviser fee collections • Analysis of current client fee collections by fee type • Schedule of client invoices raised within date range • Schedule of regular fees / retainers commenced within date range
Admin > Reports > Remunerations > Company > Aged Debt reports	The following existing reports have been amended to reflect the adviser and consultancy charges: <ul style="list-style-type: none"> • Age Debt by Provider • Age Debt Schedule by Provider • Age Debt Schedule by Consultant
Admin > Reports > Remunerations > Adviser > Due	The following existing reports have been amended to reflect the adviser and consultancy charges: <ul style="list-style-type: none"> • Schedule of amounts due but not yet paid by adviser • Schedule of amounts due but not yet paid by adviser with 2nd Adviser splits • Schedule of Adviser fees by due date • All commission / fees submitted in date range
Admin > Reports > Remunerations > Adviser > Paid	The following existing report has been amended to reflect the adviser and consultancy charges: <ul style="list-style-type: none"> • Schedule of amounts paid by Adviser (with 2nd adviser or all splits)
Admin > Reports > Remunerations > Adviser > Fees / Fund based > Fees	The following existing reports have been amended to reflect the adviser and consultancy charges: <ul style="list-style-type: none"> • Schedule of client invoices raised within date range • Schedule of client fees issued • Schedule of client fees outstanding • Schedule of client fees Paid

Path	Detail
Admin > Reports > Remunerations > Adviser > Fees / Fund based > Fund based	<p>The following existing reports have been amended to reflect the adviser and consultancy charges:</p> <ul style="list-style-type: none"> Schedule of Fund based remunerations posted Summary of Fund based remunerations posted
Admin > Reports > Remunerations > Introducer	<p>The following existing reports have been amended to reflect the adviser and consultancy charges:</p> <ul style="list-style-type: none"> Schedule of amounts due but not yet paid Schedule of amounts paid within date range
Admin > Reports > Remunerations > Introducer > All introducers	<p>The following existing report has been amended to reflect the adviser and consultancy charges:</p> <ul style="list-style-type: none"> Schedule of amounts paid by introducer and Adviser
Admin > Reports > Remunerations > Region	<p>The following existing reports have been amended to reflect the adviser and consultancy charges:</p> <ul style="list-style-type: none"> Schedule of amounts due but not paid by region Schedule of amounts paid within date range
Admin > Reports > Remunerations > Location	<p>The following existing reports have been amended to reflect the adviser and consultancy charges:</p> <ul style="list-style-type: none"> Schedule of amount due but not yet paid for Schedule of amounts paid within date range Paid Business within date range for Schedule of client fees and VAT collected
Admin > Reports > Remunerations > Statements > Statements	<p>The following existing reports have been amended to reflect the adviser and consultancy charges:</p> <ul style="list-style-type: none"> Remuneration statement - adviser 1 Remuneration statement - introducer Summary Settlement Statement (Firm) Summary Settlement Statement (Introducer) Statement of staff splits, paid within date range PDF Remuneration statement - all adviser splits
Admin > Reports > Remunerations > Statements > Adviser / Branch	<p>The following existing reports have been amended to reflect the adviser and consultancy charges:</p> <ul style="list-style-type: none"> Paid statement for date range where (Adv) is Adviser 1 Paid statement for date range where (Adv) is Adviser 2 Paid statement for date range where (Adv) is Adviser 3 Branch Statement for date for branch for Adviser 1 splits Branch Statement for date for branch for Adviser 2 splits Branch Statement for date for branch for Adviser 3 splits

Path	Detail
Admin > Reports > Remunerations > Statements > Company	<p>The following existing report has been amended to reflect the adviser and consultancy charges:</p> <ul style="list-style-type: none"> • Paid statement for date range showing splits
Clients > Account > Statements > All records	<p>The following existing reports have been amended to reflect the adviser and consultancy charges:</p> <ul style="list-style-type: none"> • Schedule of commission / fees paid • Schedule of commission / fees due • Schedule of commission / fee records
Clients > Account > Statements > Period selected	<p>The following existing reports have been amended to reflect the adviser and consultancy charges:</p> <ul style="list-style-type: none"> • Schedule of commission / fees paid • Schedule of commission / fees due
Admin > Marketing > Wizards	<p>The wizard to create a list of 'All clients who have unused ISA allowance for the current tax year' has been updated. The report will exclude any transfer ISAs where the event field on a contribution has been set to transfer.</p> <p>The event field is populated when recording a contribution under the Clients > Holdings > Contributions area on an ISA holding.</p>

3.8 Compliance

Path	Detail
Compliance > Advisers > Within an adviser > Status	<p>Within an adviser record, the Initial Adviser Status field on the compliance overview screen has been unlinked from the Adviser Type Field. The Adviser Type field is set on the staff member record within Setup > Staff list.</p>
Compliance > Reports > Regulatory	<p>RMAR Section B – Profit and Loss Account</p> <p>The existing B1 report for Regulated Business Revenue will display the following FCA activities:</p> <ul style="list-style-type: none"> • Regulated mortgage contracts • Non-investment insurance • Retail investment products <p>The activity will only be displayed where data has been populated for the date range requested.</p> <p>An extract function is available on the report to extract the underlying detail into an excel spreadsheet.</p> <p>Payments to Introducers and Network who are directly authorised will not be included on this report, as they will submit their own returns.</p>

Path	Detail
Compliance > Reports > Regulatory	<p>RMAR Section B – Profit and Loss Account</p> <p>The existing B2 report for Non-Regulated Business Revenue will display the following FCA activities:</p> <ul style="list-style-type: none"> • Non-Regulated • Non-Regulated Mortgage Contract <p>It will also include FCA activities outside of the above where the product is set to Non-Regulated.</p> <p>The activity will only be displayed where data has been populated for the date range requested.</p> <p>An extract function is available on the report to extract the underlying detail into an excel spreadsheet.</p> <p>Payments to Introducers and Network who are directly authorised will not be included on this report, as they will submit their own returns.</p>
Compliance > Reports > Regulatory	<p>RMAR Section B – Profit and Loss Account</p> <p>The existing B2 report for Income from other regulated activities (previously Analysis of fees paid) will display the following FCA activity:</p> <ul style="list-style-type: none"> • Other Regulated activities <p>The activity will only be displayed where data has been populated for the date range requested.</p> <p>An extract function is available on the report to extract the underlying detail into an excel spreadsheet.</p> <p>Payments to Introducers and Network who are directly authorised will not be included on this report, as they will submit their own returns.</p>
Compliance > Reports > Regulatory	<p>RMAR Section J - Data required for calculation of fees</p> <p>A new regulatory report for Annual income is available to assist with the population of the fee tariff data.</p> <p>This report will display the relevant income for the following:</p> <ul style="list-style-type: none"> • FCA • FOS • FSCS <p>Payments to Introducers and Network who are directly authorised will not be included on this report, as they will submit their own returns.</p> <p>Clients who are not eligible for inclusion under FOS and FSCS regulations can be excluded from this report. Under the Clients > Overview screen there is a box to exclude the client from FOS and/or FSCS.</p> <p>An extract function is available on the report to extract the underlying detail into an excel spreadsheet.</p>

Path	Detail
Compliance > Reports > Regulatory	<p>The existing FSCS report for Analysis of Business Revenue by Class has been updated in line with the FCA business classes.</p> <p>Payments to Introducers and Network who are directly authorised will not be included on this report, as they will submit their own returns.</p>
Compliance > Reports > Regulatory	<p>RMAR Section K – Adviser Charges</p> <p>The existing Adviser Charge Revenue report has been updated in line with the latest published guidance.</p> <p>Only Clients that are set to FCA client type ‘Retail clients’ will be included in this report. This FCA client type field is located on the Clients > Overview screen. You can update the existing FCA client type en masse by using the mapping tool available within Setup > Technical > Data.</p> <p>Charges that are generated from Holdings with the ‘On Platform’ checked will appear in the Platform column.</p> <p>An extract function is available on the report to extract the underlying detail into an excel spreadsheet.</p> <p>Payments to Introducers and Network who are directly authorised will not be included on this report, as they will submit their own returns.</p>
Compliance > Reports > Regulatory	<p>RMAR Section L – Consultancy Charges</p> <p>The existing Consultancy Charge Revenue report (previously Retail Investment revenue has been updated in line with the latest published guidance.</p> <p>Only Clients that are set to FCA client type ‘Retail clients’ will be included in this report. This FCA client type field is located on the Clients > Overview screen. You can update the existing FCA client type en masse by using the mapping tool available within Setup > Technical > Data.</p> <p>Charges that are generated from the relevant Corporate Schemes or Holdings with the ‘On Platform’ flag checked will appear in the Platform column.</p> <p>An extract function is available on the report to extract the underlying detail into an excel spreadsheet.</p> <p>Payments to Introducers and Network who are directly authorised will not be included on this report, as they will submit their own returns.</p>

3.9 Contacts

Path	Detail
Contacts > Within a contact > Contact	<p>Within a contact, you will see a new field to flag whether this contact is directly regulated by the FCA.</p> <p>If this contact is an introducer and this box is checked, their payments will not be included on the RMAR reports available under the Compliance > Regulatory area as they will be submitting their own RMAR.</p>
Contacts > Within a contact > Scanned docs.	The scanned document links are now working correctly from this area.

3.10 Setup

Path	Detail
Setup > User info > Regulatory > Network / H.O.	A new 'Directly regulated' field has been added to flag whether the network is directly regulated by the FCA. If payments are made to this network and this box is checked, payments to the network will not be included on the RMAR reports available under the Compliance > Regulatory area as they will be submitting their own RMAR.
Setup > User info > Locations > Locations > Within a location > Regulatory text	The regulatory text has been updated from Financial Services Authority to 'Financial Conduct Authority' where the location is set to an appointed rep.
Setup > Staff list > Within a staff record	The IRN and Adviser Type fields will only be enabled for completion if the staff member is set to an adviser.
Setup > Staff list > Within a staff record > Passwords	For additional security, all of the passwords are now hidden and can be entered or reset by clicking on 'Set password'. The characters will not be displayed when entering your password.
Setup > Staff list > Options	<p>The current Password Security functionality has been extended to adhere to SHA256 encryption and allow the system administrators to set preferences for:</p> <ul style="list-style-type: none"> • Restriction of password reuse • Characters/password length • Days until password expires <p>The restrictions can be defined for the system within the Options tab. If the user is locked out, the staff record will be highlighted in red on the staff list. The system administrator will be able to unlock access and reset the password details from within the Staff member security area as normal.</p>

Path	Detail
Setup > Technical > Products	The product list has been updated and includes changes to the Business Class in line with regulatory updates.
Setup > Technical > Remunerations > General	All remuneration splits are calculated net of VAT.
Setup > Technical > Remunerations > EDI	<p>The following remuneration types will be available:</p> <ul style="list-style-type: none"> • Initial Adviser Charge • Ongoing Adviser Charge • Initial Consultancy Charge • One off Consultancy Charge • Ongoing Consultancy Charge <p>Please ensure that the tolerances have been setup in your system if you are using these remuneration types.</p>
Setup > Technical > Advanced > Servicing	<p>The Client Servicing section will allow you to add multiple client servicing propositions, detailing the regular valuations and review periods for each proposition.</p> <p>This detail will drive the servicing area within the client record by populating client valuation and client review dates according to the Servicing proposition selected.</p> <p>If the servicing proposition is updated on the client, the dates will be updated according to the servicing proposition within the setup area.</p> <p>If the servicing proposition is removed from list, the servicing proposition will remain on the client along with the dates until a new proposition is selected on the client.</p>
Setup > Technical > Data	<p>The FCA client types have been updated in line with regulatory changes. A message will be shown during the upgrade process and each time you log into the system to prompt you to update your FCA client types. This message will disappear once the mapping process has been completed.</p> <p>By clicking on the link 'Update client types' you will be taken to a mapping table to enable this process to be completed quickly and efficiently. Please note that once mappings have been completed, you cannot undo the change.</p>
Setup > Tables > Personal Tax	The 2013/2014 tax table has been updated.
Setup > Tables > Annuity rates	The annuity rate table has been updated.
Setup > Tables > Indices	The indices table has been updated.
Setup > Tables > Currencies	The currencies table has been updated.

3.11 Updates

Path	Detail
Updates > Website > Uploads	The date formatting error uploading to the Client Service Centre has been resolved.
Updates > Website > Uploads	Work items can be uploaded to the Client Service Centre.
Updates > Website > Uploads	Introducer items can be uploaded to the Client Service Centre.
Updates > Downloads	Factfind amendments can be uploaded to the Client Service Centre.

4 Known Issues

Path	Detail
Clients > Reports > General > Charts	There is an issue with the charts that display results by asset allocation depending on the asset classes. The charts affected will show the assets not totalling 100%. There is a fix currently in testing that will be deployed remotely via the software updater.
Weblines integration	<p>Where you have an account setup for Weblines under Setup > Staff list > Staff member > Passwords > Capita Software, Protection and Term quotation requests will export basic client information and populate the detail within the Weblines system.</p> <p>For Annuity quotations, you will be taken to the new Weblines system (version 2) where you will need to login with your Weblines ID, username and password to obtain detailed Annuity illustrations as well as Protection and Term illustrations.</p>