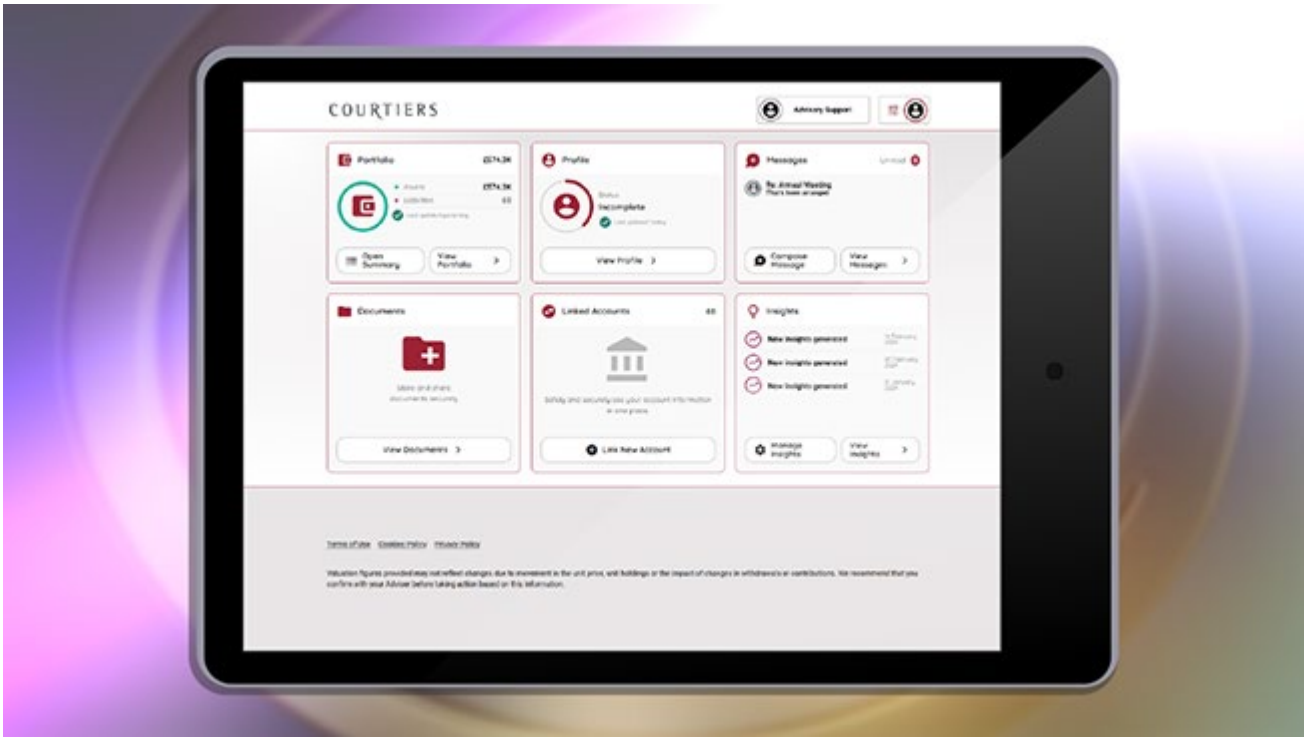
COURTIERS

PFP

Personal Finance Portal

Complete User Guide

Summary



The Personal Finance Portal (PFP) enables you to view all your finances in one place 24/7 on any mobile or web device. You can view fund information, financial portfolio valuations, update, in real time, any changes in circumstances, upload and securely share documents, or send a secure message.

In addition to the above you can benefit from Open Banking functionality and the additional security provided by Two-Factor Authentication.

Some Helpful Quick Guides

How to Register

Features Overview

Mobile Access

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What is the Personal Finance Portal?

Personal Finance Portal or PFP is an online secure portal where you can view your portfolio, send, and receive secure messages between your adviser, and upload & store documents in a secure document vault among other features.

What you see in PFP is a representation of data that your adviser has captured in their internal system, so any information you update in PFP will feed back to your adviser in real time!

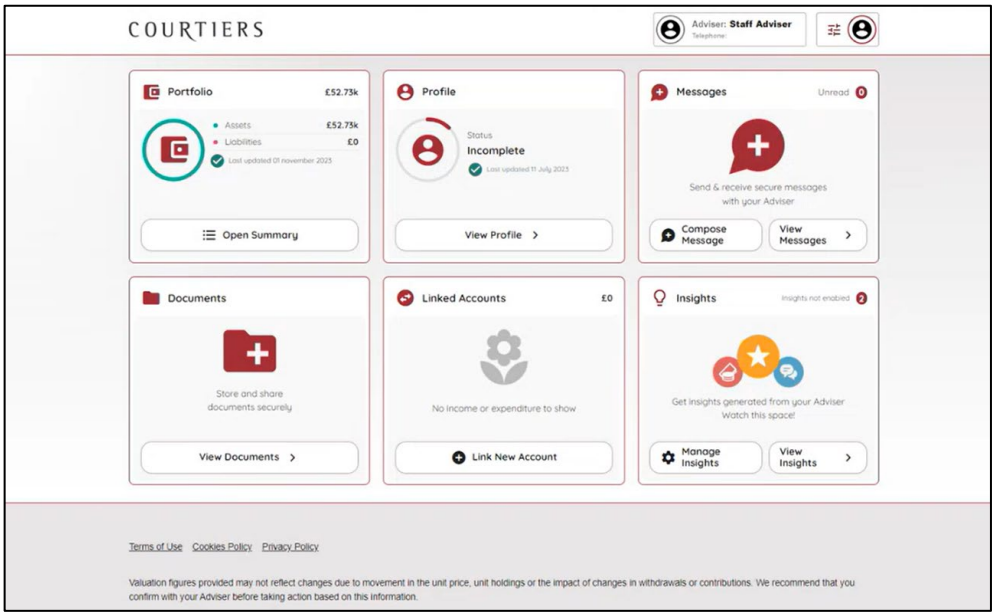
The term 'Account' is used throughout the site and encompasses all financial items, except for 'Policies' - reserved for Protection - and 'Property' which is an umbrella term used to describe tangible, physical property. Your portfolio is split into Assets (5 account categories) and Liabilities (3 account categories). Protection is a stand-alone category. Now, these categories are fixed and cannot be altered.

ⓘ HINT

A lot of the information you see is a summary and acts as a navigation point for you to click into for more information.

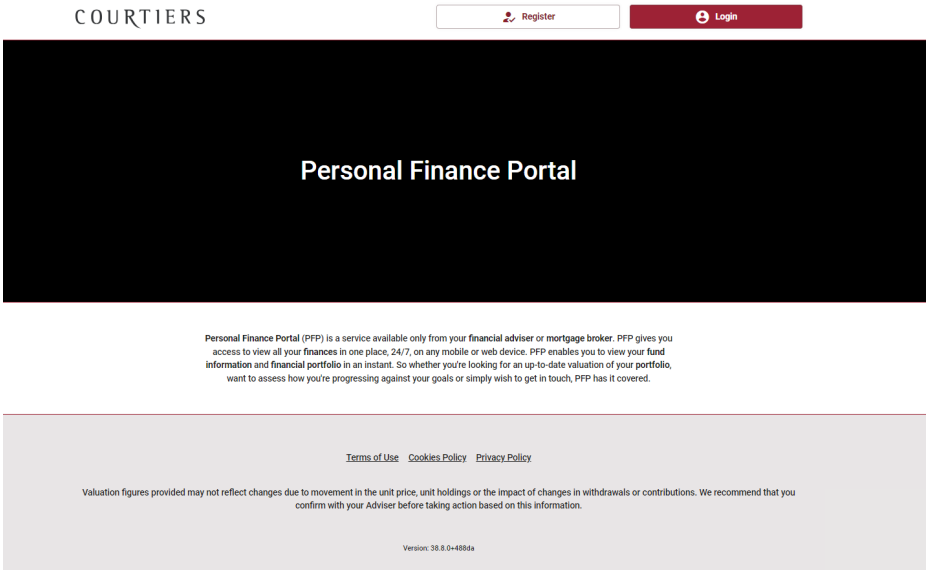
Arrows like this > allow you to drill down into that summary for more information.

On logging in to PFP, the first page you will see is the Dashboard, as below:

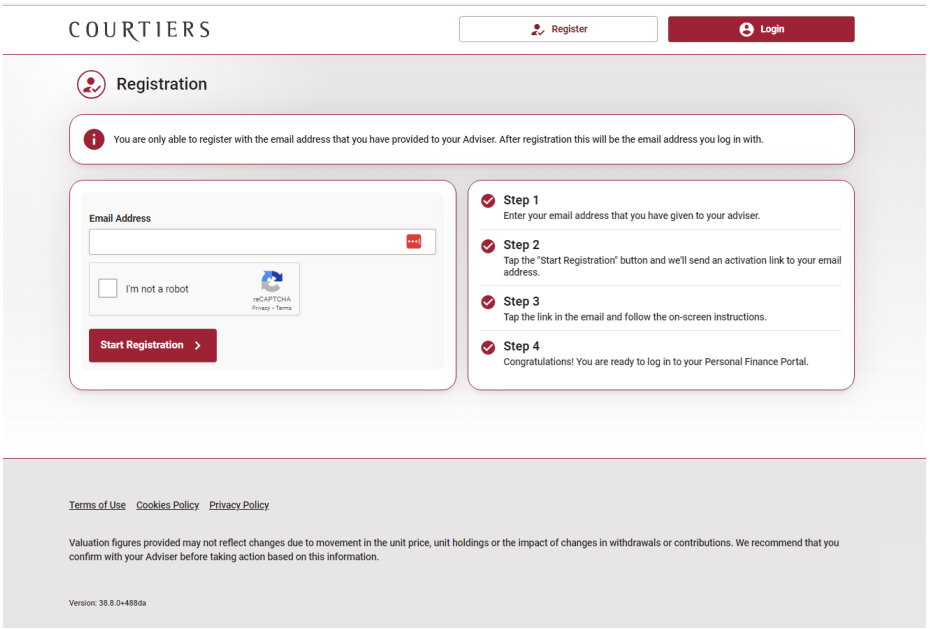


How do I register for PFP?

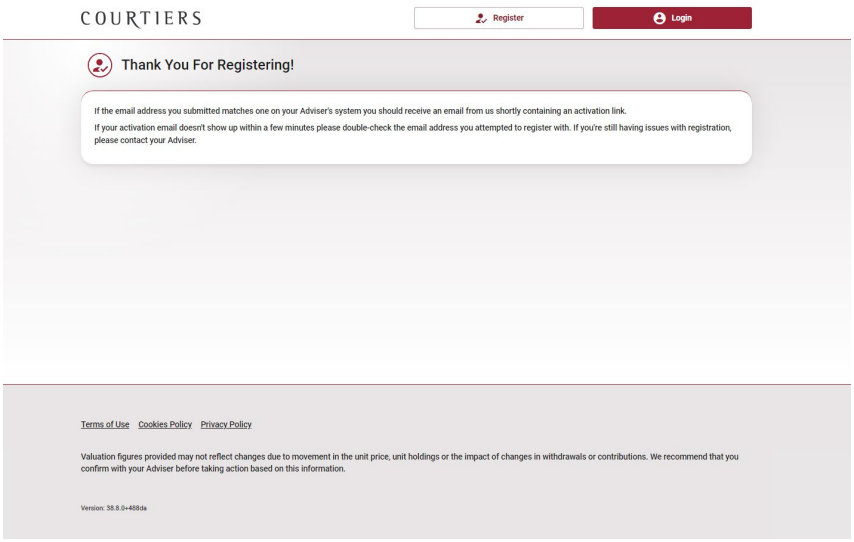
- In a web browser enter https://online-courtiers.gb.pfp.net. A screen as below will appear.



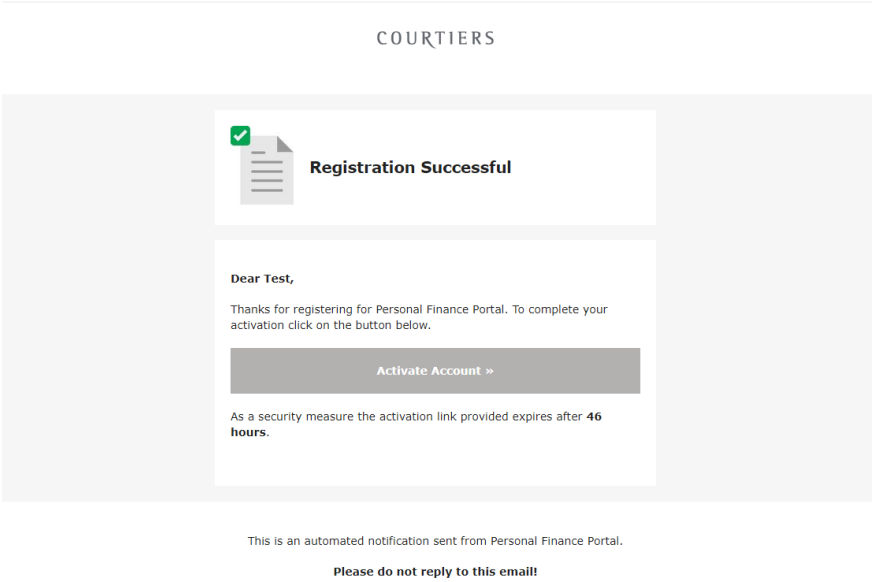
- On the PFP landing page click the 'Register' button.



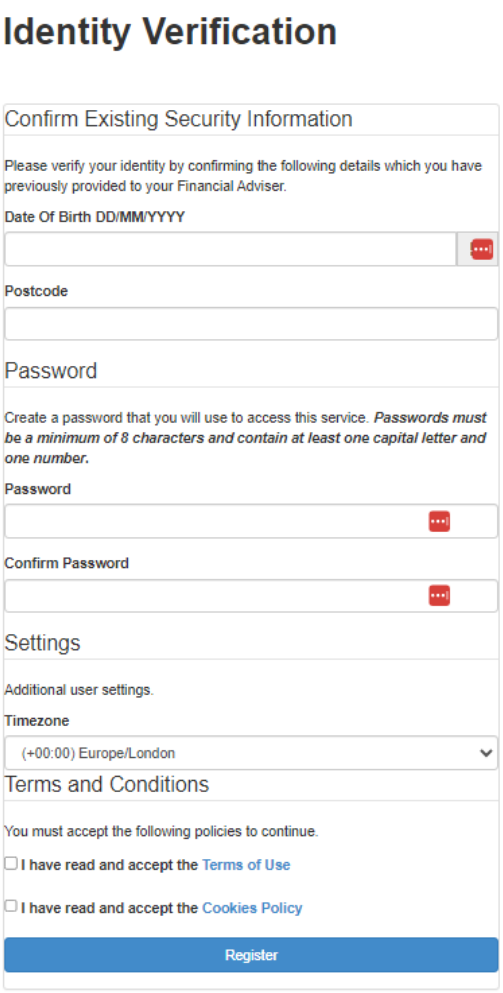
- You will be prompted to enter your email address, that's the one that we hold on file, which in turn will trigger an email containing an activation link to be sent to your email account. Note: The email you register with will become the email you log on with.



- You will receive an email, as below, at your registered email address.
- Upon receipt of the email, click on the activation link.

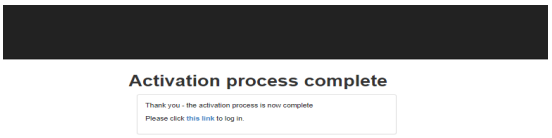


- You will now be directed to a page to verify your identity, define a password, and view the Terms and Conditions. Once you have done this, click on the 'Register' button to complete the activation of your PFP account.



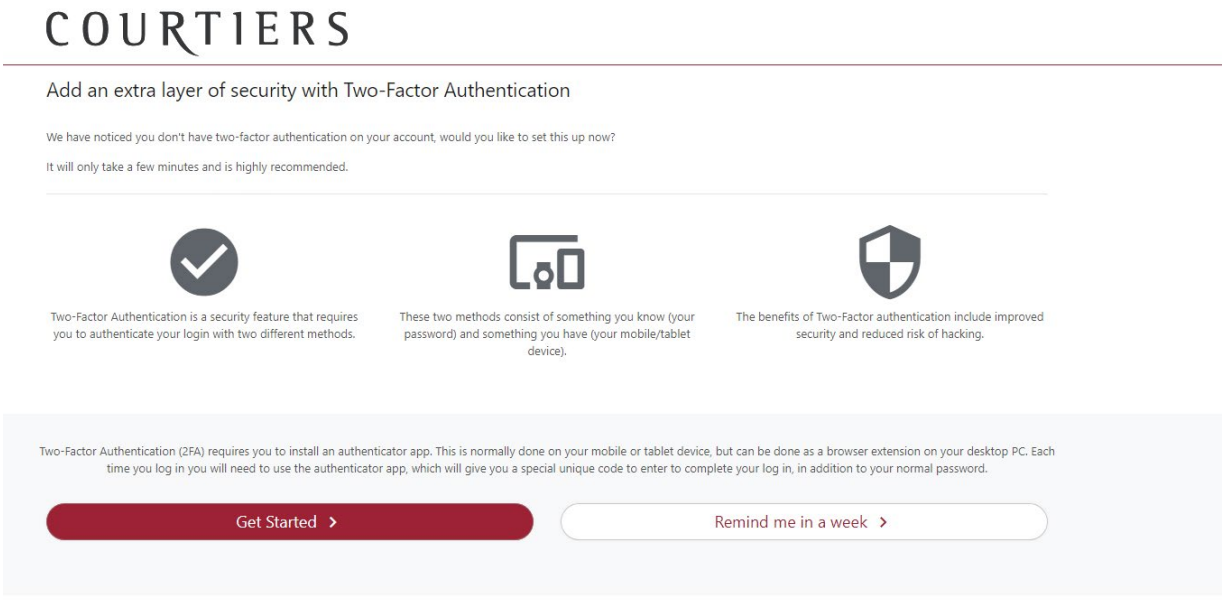
- Select Register

- The activation process is now complete. You will receive an on-screen confirmation message saying, 'Activation process complete' and a link to log in to your PFP account.

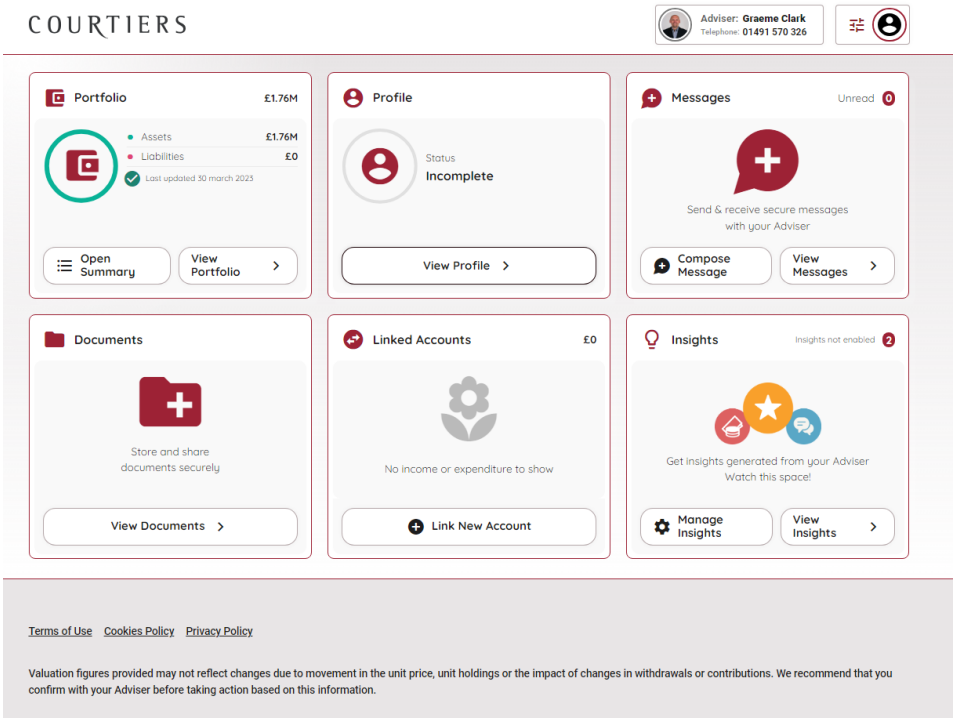


- You are now able to enter your credentials into the portal.

- 2FA can be set up immediately or deferred for a week. It is recommended that 2 Factor Authentication is set up immediately to provide an additional level of security.



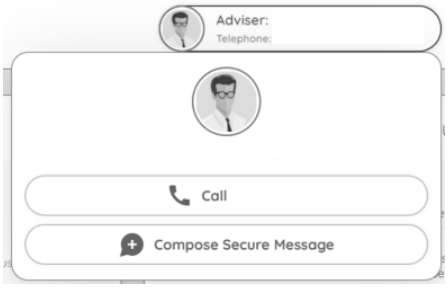
Once 2FA has been completed or the '*Remind me in a week*' option has been selected you will be taken to your home page.



Your PFP Dashboard

Your PFP Dashboard puts you in control the moment you log in.

Your adviser details are always at the top of the screen. You can tap their number to call them from a phone device or contact them via secure messaging by tapping 'Contact'.



You can also log out or check your security settings at any time by clicking on your own picture. If you have not uploaded your picture yet you can do this from inside the 'Profile' section.

The dashboard apps give you summaries of the following areas of PFP:

- Messages

You can see your new secure messages and your most recent read messages and open them straight from the dashboard. You can also tap to compose a new message to your adviser or view the secure message page.

- Documents

You can see and open any new documents that your adviser has shared with you, along with your other most recent documents. Documents that require your signature will have an appropriate label 'Requires Signature' next to them. You can also tap 'Go to documents' to view the full Documents page.

- Profile

This widget shows you how much of your profile information has been completed and how up to date the information is. You can tap to review and update the information. Your profile is also highlighted using traffic light colours - if it is green then that means you have reviewed your data recently; if it's amber then you should think about reviewing your data, if it's red then you should review your data now. It is very important that your personal data is current and correct.

- Portfolio

You can see an overview of your net worth which illustrates the size of your assets and liabilities. You can tap to view a full breakdown by category.

- Insights

You can see the latest Insights relating to your finances. You can tap to view your Insights in full or to amend your Insights settings. You power this, switching on insights generates emailed notifications to you at the frequency you set. Please note: to stop receiving these notifications you must untick the relevant boxes.

You can tap on the company icon in the header of any other page to get back to the dashboard.

What is Financial X-Ray?

Financial X-Ray is a tool to analyse the funds that you are invested in across your portfolio. Where fund analysis data is available this is provided by specialist third parties.

You can filter the primary graph by any combination of your Top 10 Investment Holdings, Owner, and view range (1 month to 3 years).

- How do I access Financial X-Ray?

Access to the Financial X-Ray is by scrolling to the bottom of the Assets tab and clicking the 'View Full Financial X-Ray' button.

- What is the Top Ten Stocks tab?

These are the top 10 stock holdings that the funds are invested in. The holding value is the % of the stocks in the whole portfolio.

- What is the All-Investment Holdings tab?

A list of all funds and equities held in your portfolio.

- How do I find out specific fund details?

An individual fund can be further analysed by clicking the down-facing arrow on the fund and clicking any of the icons on the right-hand side. You can view the fund specifically by:

Asset Allocation:

- Sector
- Region
- Asset Mix

Fund Fact Sheet - The fund fact sheets provide detailed information on most UK Unit Trusts and Open-Ended Investment Companies (OEICs). The information you see is provided by the fund manager that gives an overview of the features of your investment funds.

Fund Performance (3-year fixed period) - shows the cumulative performance of the graph over the last 3 years.

What is Linked Accounts (Open Banking)?

Open Banking is a service that allows you to make your online banking data available to applications you use, such as PFP. In PFP this service is called 'linked accounts'.

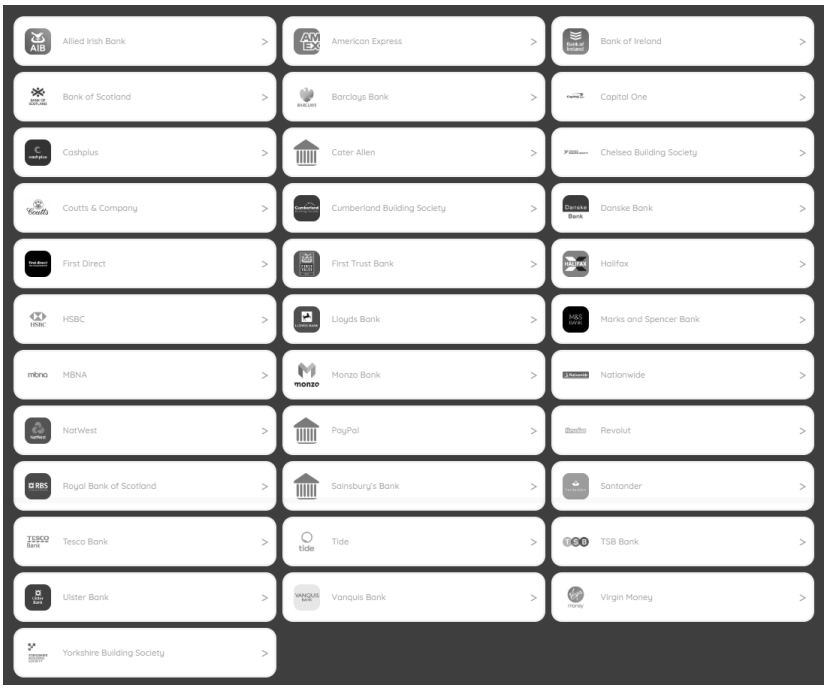
To do this you authenticate directly with your banking provider to give your permission for PFP to regularly import your bank account data. Open Banking is part of PSD2 (Payment Services Directive 2), which also requires providers of account integration services to be regulated by the FCA. Once you have linked your accounts to PFP the account balances will automatically be updated each day and account transactions will be categorised so that you can review your spending habits. Please note: This is read-only; no movement of funds can be completed.

Data Security

Open Banking is totally secure and regulated by the FCA. Because you authenticate directly with your online provider, you never have to share your online credentials with any other third parties. Your account transaction data is only visible to you - your adviser can see your account balances but not your transaction data.

How do I add a new account via Open Banking?

1. Click on the 'View portfolio' button or the 'Linked Accounts' app. You will then be able to 'Add new account or policy'.

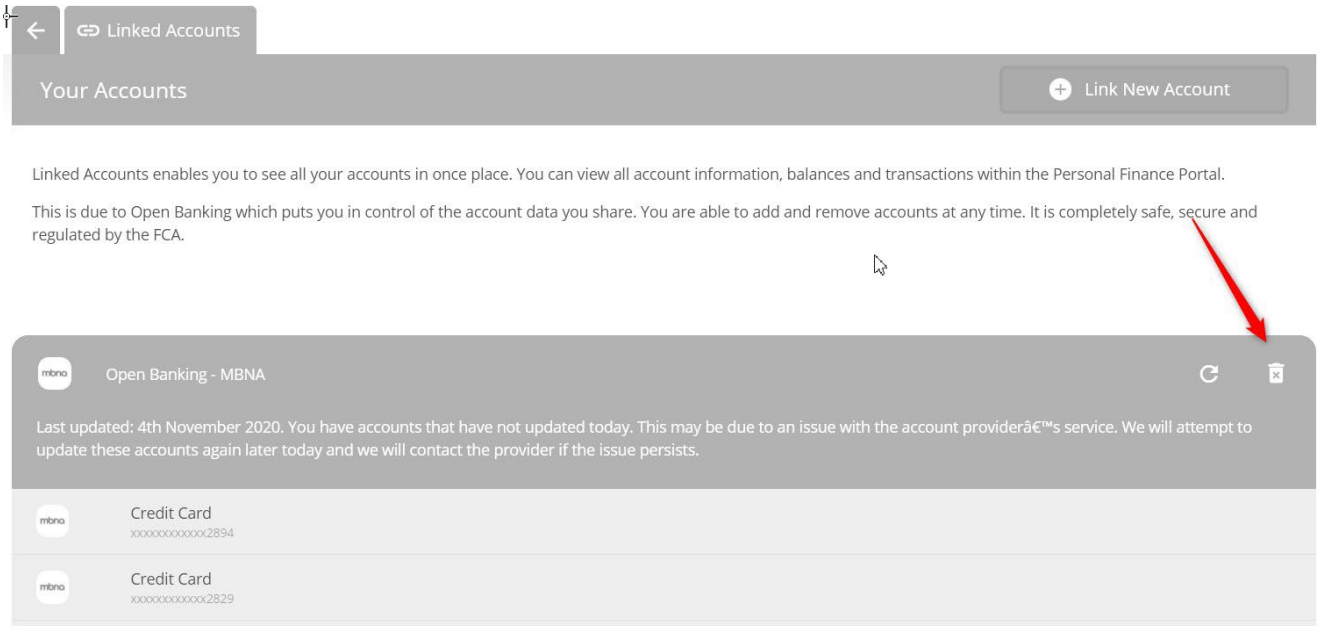


2. In the Providers table select the necessary Provider. Once clicked, you will be prompted to give consent to access the following information from your provider: Account details, Account balances, Account transactions, and Primary account number (which will be masked).

How do I revoke access for the accounts added via Open Banking?

Open Banking will request you to update your consent for the accounts every **90 days**. Access to the accounts will be revoked automatically if you do not give new consent. If you would like to revoke access before the 90 days expiry date, please proceed with the following steps.

1. Click the 'Menu' button at the top.
2. Select the 'Linked Accounts' menu.
3. Click the 'Delete' button against the account you want to revoke access from.



How are my transactions categorised?

- The transaction description, amount, date, and time are all used by a categorisation engine to place each transaction in the most appropriate category.
- Where there is insufficient information to categorise a transaction, it will be categorised as 'Unknown'.
- If you want to review your 'Unknown' transactions, then you can select that category from the spending tab to see them listed.
- Sometimes, if the description is ambiguous, and doesn't agree with the chosen category, you might want to move a transaction to a different category - this is called re-categorisation.
- For a single transaction, this is done by selecting > icon to the right of the transaction. You can then select a category and sub-category in which to place the transaction.
- For multiple transactions you can re-categorise these by grouping them together using the filters on the 'All Transactions' screen.

What is the ‘View Spending’ button?

The **Spending tab** is the central screen to review your income and expenditure.

- The main line graph shows all your transactions over the period selected, with your largest expenditures highlighted on the graph. Note: it may take up to 24 hours to download your transactions for a newly added account.
- You can swap between the income view and expenditure view by selecting your income total (in green) or your expenditure total (in red).
- You can choose which linked accounts to include in the analysis using the account filters and select a period between one month and one year.
- The income view will show you the totals in each income category for the accounts and period selected.
- The expenditure view will show you the totals in each expenditure category for the accounts and period selected.
- If you select the pie chart this will show the category breakdown for the accounts and period selected.

You can select a category for a deeper dive into the **Category** view which shows:

- A bar chart showing expenditure in that category for the accounts and period selected.
- A pie chart showing the sub-category breakdown for the accounts and period selected.
- The individual transactions in that category for the accounts and period selected.

You can select the > icon beside an individual transaction to re-categorise that transaction.

What are 'Transfers between accounts'?

These are transactions that have been identified as being money moved between accounts. For that reason, these transactions are not included in your income and expenditure totals.

Open Banking does not know if money has been moved between your linked accounts, so transfers may appear in any account (even if you have only linked one account).

An example of this would be your credit card payment being received in your credit card

account. This is not income, even though it is an account credit, and would be marked as a transfer between accounts.

As with other transactions, you can re-categorise 'Transfer between accounts' type transactions if you wish. You can also re-categorise other transactions as transfers.

What is the 'All Transactions' screen?

From the ‘View Spending’ button you can access **'All Transactions'**. This lists your account transactions and has lots of helpful filters to help you find specific transactions or groups of transactions.

In addition to the account filter, you can also filter.

- by amount
- by keyword (i.e., A word or selection of text which appears in the description)
- by date range

You can also choose to do a ‘multiple re-categorisation’ of some or all of the transactions you have grouped together on the screen - this can be useful if you identify, for example, a monthly outgoing that has been placed in another category multiple times.

User Accounts

How do I change my username?

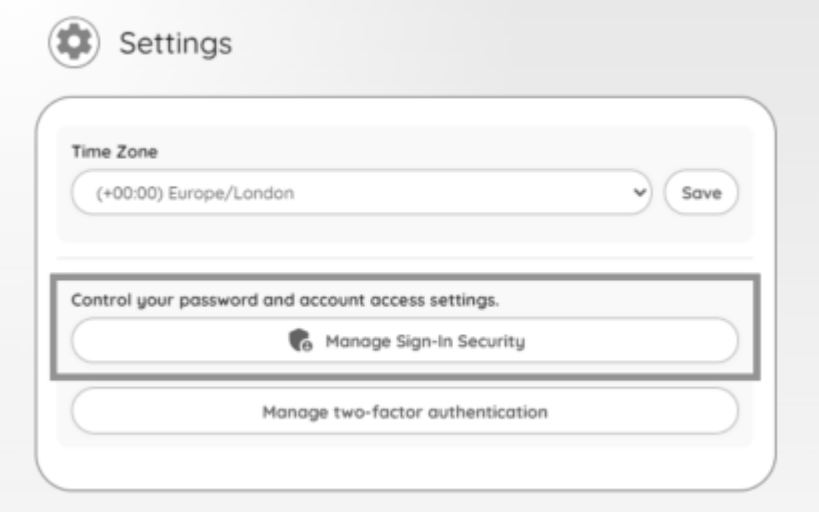
PFP does not currently support changing usernames.

Changing your contact details (e.g., your email address) will not impact the username you use for PFP.

How do I change my password?

1. Click your image button at the top left of the screen
2. Settings
3. Manage Sign-In Security
4. Enter your Current Password and enter your New Password

5. Press Save



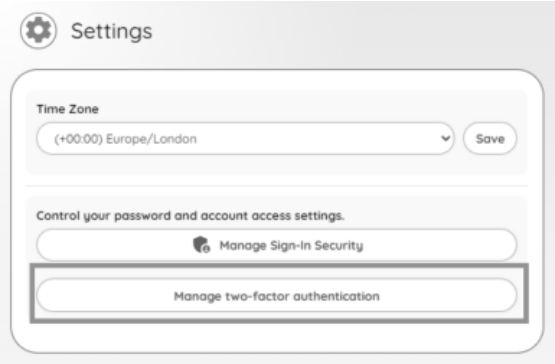
What is 2FA?

2FA is 'Two Factor Authentication'. It is a security feature that requires you to authenticate your login with two different methods. It means that even if a third party acquires your PFP password they cannot access your account.

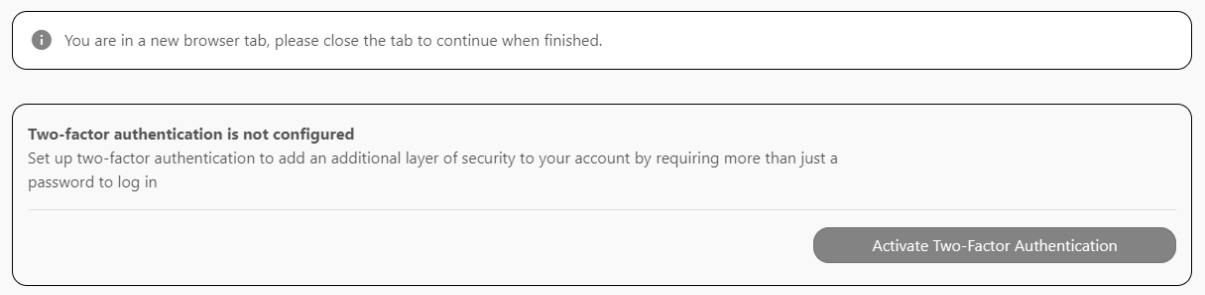
How do I setup 2FA?

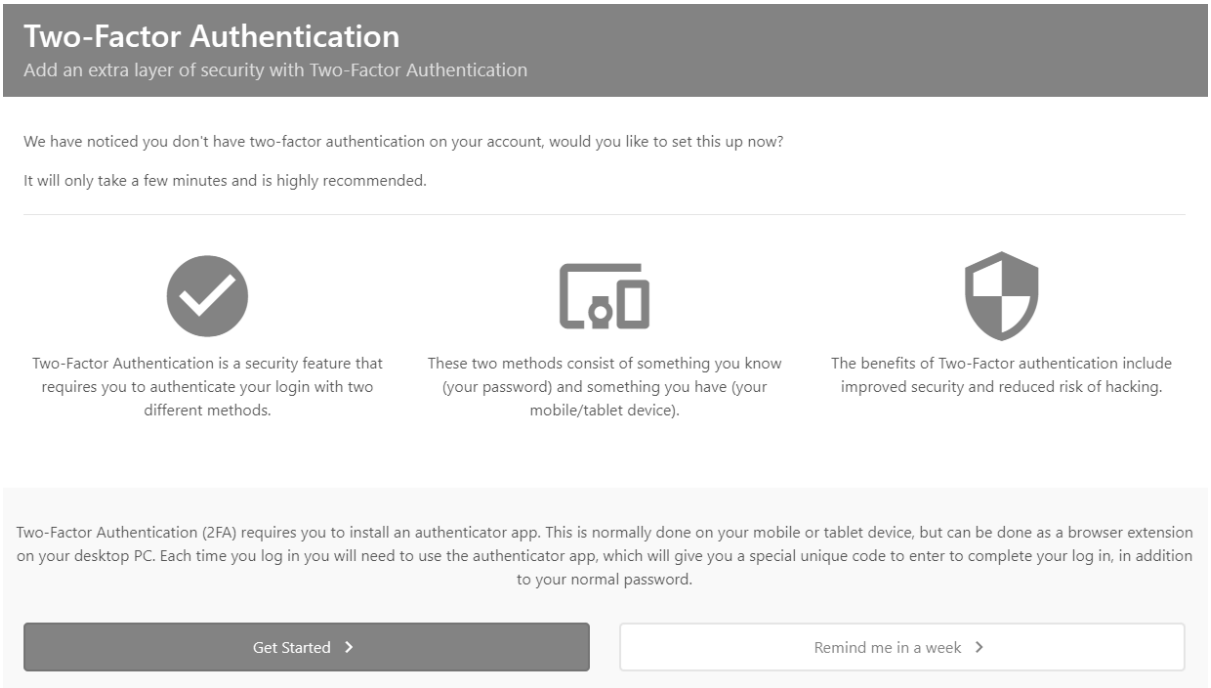
Before you set up 2FA, you will be periodically reminded to do so when logging in.

You can either set this up at registration or you can find the option to set up 2FA by clicking on your image (top left), click on settings, then manage two-factor authentication and follow the steps.



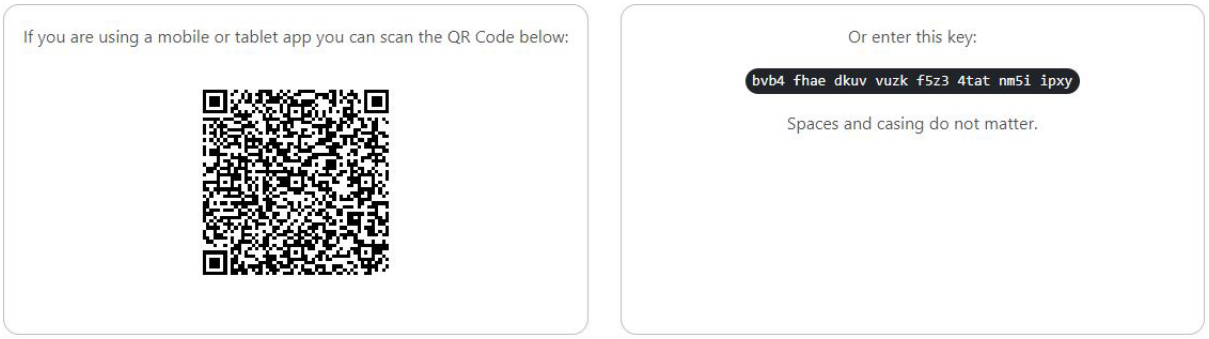
Here you can enable or disable 2FA





To use 2FA in PFP you need an authenticator app. You can download a **Free** app from various providers such as **Google Authenticator**, **DUO Authenticator** or **Microsoft Authenticator**.

When you click **Get Started** you will see a QR Code which you can scan into your chosen authenticator app:



Your authenticator app will then show you a code which you will need to enter in the **Verification Code** field before clicking **Verify**.

The codes that appear on the next screen are called ‘recovery codes’ each 4 digits is one code.

You will need to copy these to a safe place by clicking **Copy to Clipboard**. These codes are needed if you ever lose access to your authenticator. If you forget to make a note of these codes at this stage, you can also access the recovery codes within the **Security Settings** area, but note that you won't be able to access this area if you do not have your authenticator app.

After setting up 2FA, whenever you login in the future, you will be prompted to enter an additional one-time code. The code will be shown within your authenticator app.

Documents

What is the Documents page?

Your Documents tab shows documents that you have uploaded.

Adviser Documents tab shows documents that your adviser and advice firm have uploaded for you.

You are entitled to 100MB of storage for ‘Your Documents’. Any documents that your adviser has uploaded does not reduce your quota.

Are there any document restrictions?

The current restrictions for uploading documents are:

- Maximum of 10MB per file
- Maximum of 100MB worth of uploaded files
- File extensions of uploaded files must be one of the following: png, jpg, gif, docx, xlsx, rtf, pdf, ods, odt

How do I upload a new document?

1. Uploading a document is simple!
2. Navigate to Documents
3. Press the 'Upload Document' button

4. Browse to find file to select
5. Untick the checkbox if you **do not** want your document to be automatically shared with your adviser
6. Press Upload
7. Your document will now be visible under the Your Documents tab

Share a document with your Adviser

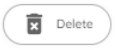
By default, your document is shared with your adviser.

However, if you have selected not to share a document but later wish to then simply click

next to the document.

Your adviser can view and download the document, but they cannot edit or delete it.

How do I manage my documents?

- Deleting documents is done via this button on Your Documents. 

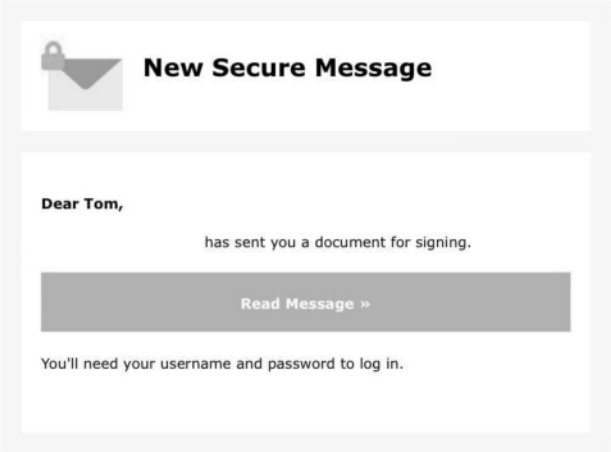
- Downloading documents is done via this button on Your Documents.

- You can download any documents your adviser has shared with you but only your adviser or advice firm can delete their documents.

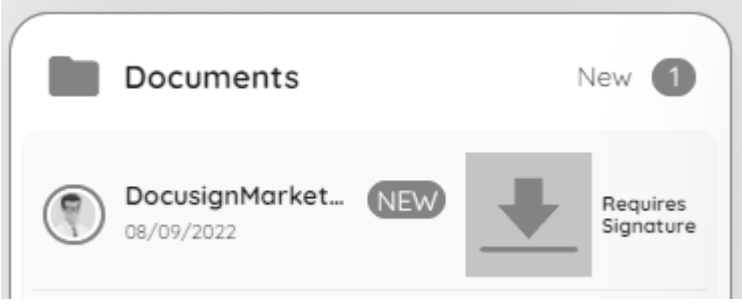
DocuSign Documents

DocuSign is a fast and convenient way for you to digitally sign documents that your adviser sends to you in PFP.

1. If your adviser requires you to sign a document using DocuSign you will receive a secure message.

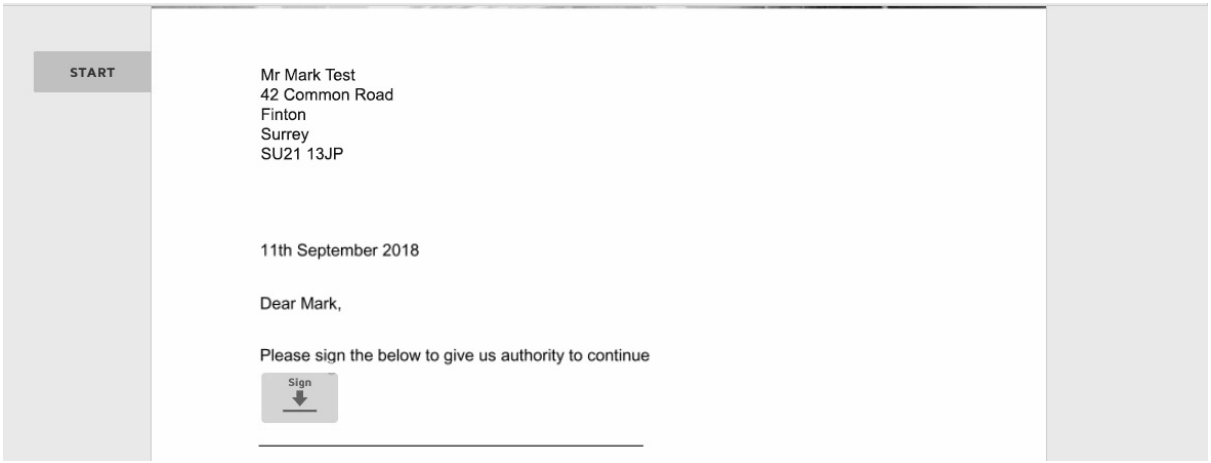


2. The document will appear on the Documents widget (as shown below) and on the Adviser Documents page.

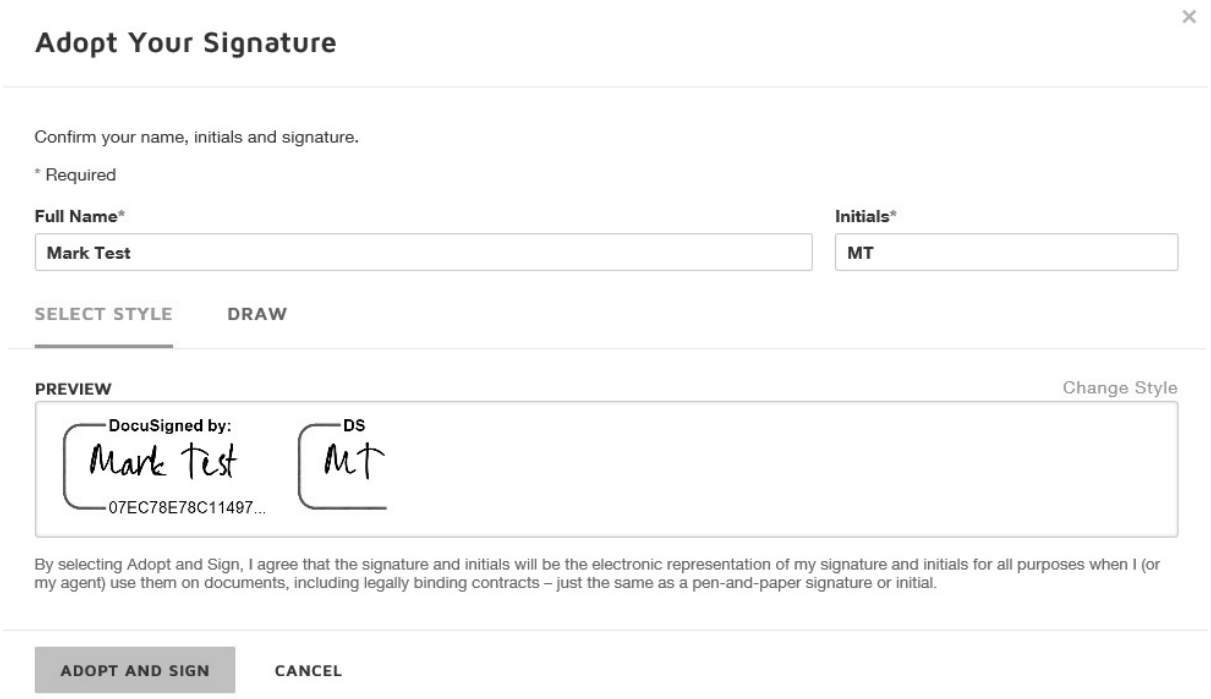


3. Clicking a DocuSign document for the first time will require you to agree to the DocuSign terms and conditions.

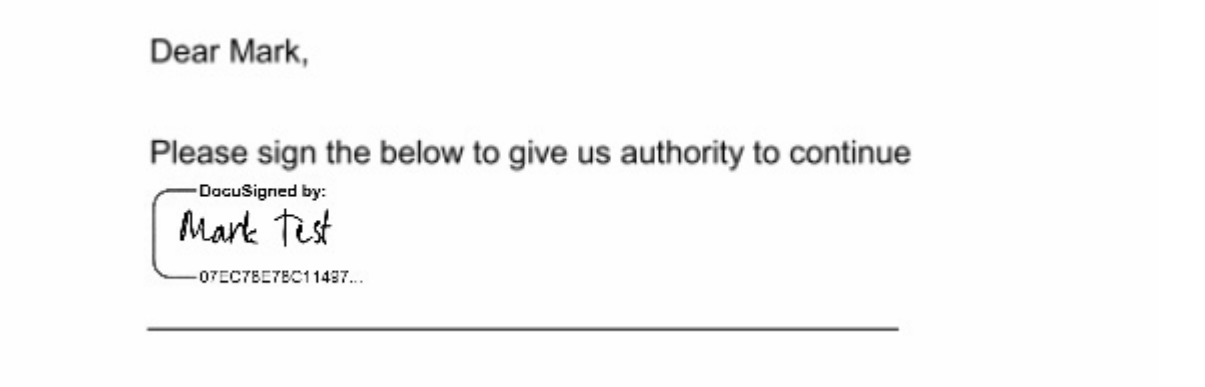
4. You will be required to add a digital signature on the initial set up.



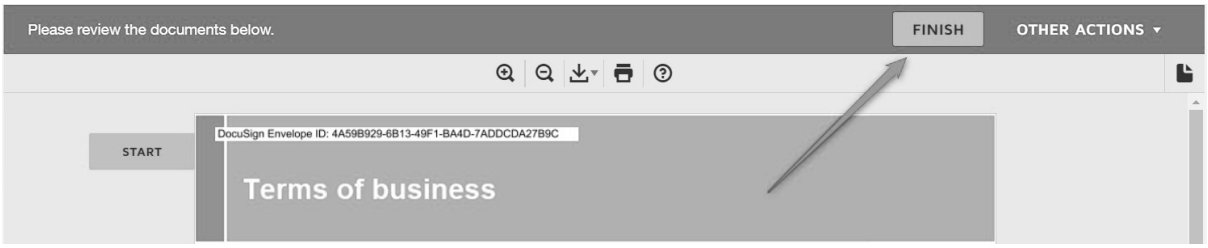
5. You can choose an automatic signature, or you can draw a custom signature (Please note once you have adopted a signature, it cannot be changed).



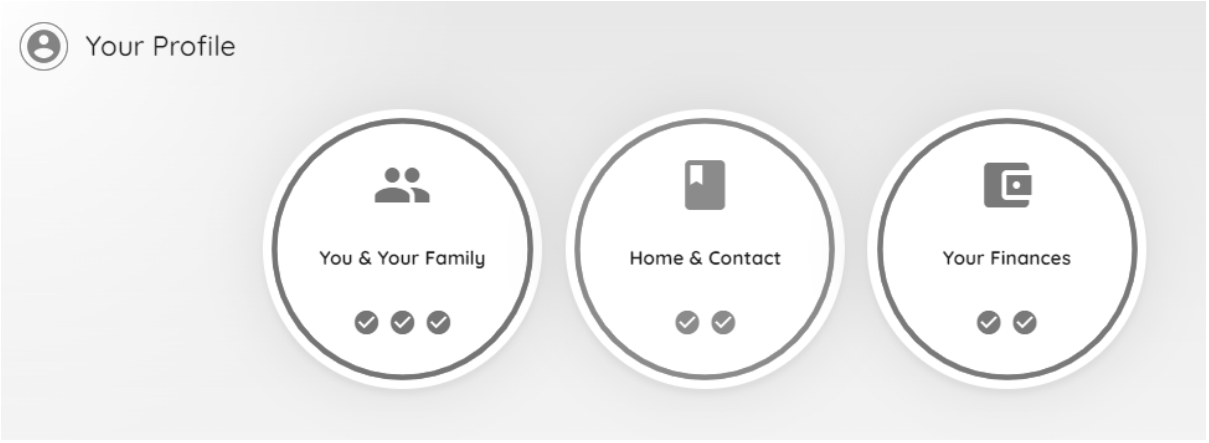
6. Once the signature is adopted, it will appear on the document.



7. After signing the document click the 'Finish' button at the top. This will close the document and redirect you back to the Documents tab. Please wait for a couple of minutes until the signed document is available for download.



What is Your Profile?

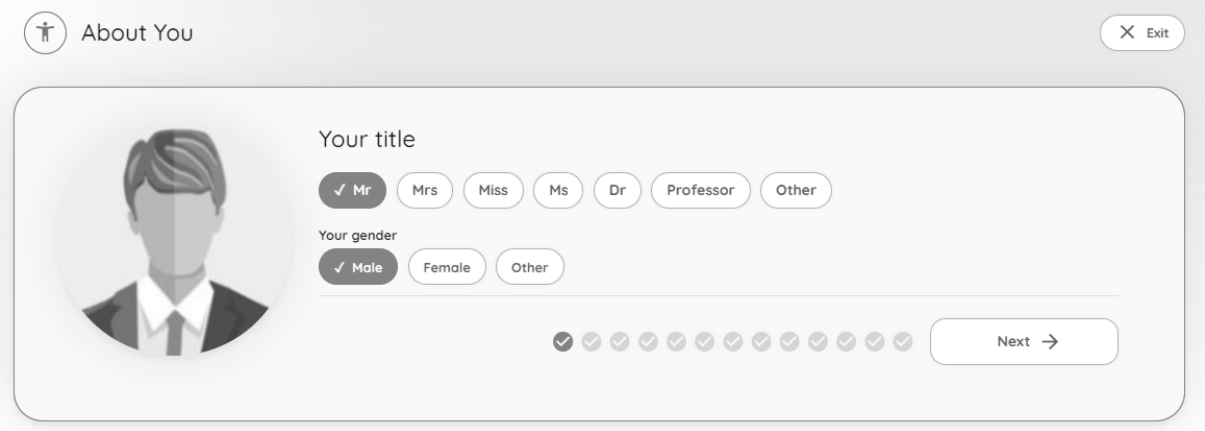


Your Profile is where you control your data, it is organised into sections and subsections that represent different aspects of your personal and financial information. You can visit Your Profile at any time to add data or maintain data as your circumstances change.

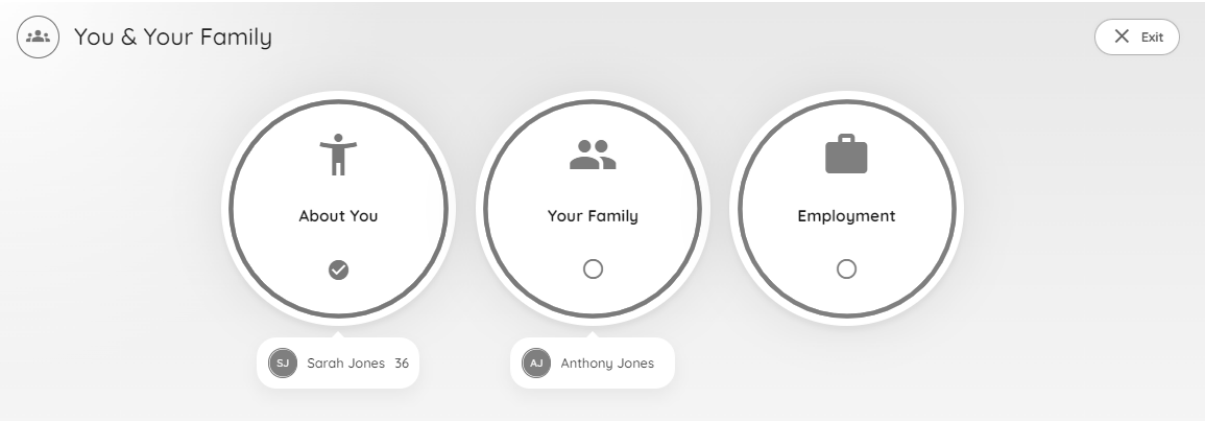
You can manage Your Profile for both you and your financial partner (such as a spouse) if you have consent from your partner to do so.

Where a section is shown with a tick, that means that the data in that section is complete.

Some sections feature a 'wizard' or 'carousel' which is a succession of questions on different screens. Each screen is represented by a dot at the bottom and a ticked one indicates that screen has been answered. If you need to complete a section, then the un-ticked dots will show you which screens are outstanding.



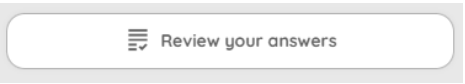
You and Your Family



About You

This is your personal details - name, date of birth, marital status etc. You can also upload your picture to personalise your profile.

The answers can be reviewed at any point by clicking the Review your answers button.



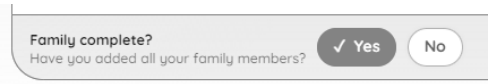
Your Family

Let us know who is in your family - especially your financial partner and those who depend on you financially.

You can add and edit financial dependents (such as children) as well as add and edit a financial partner (such as a spouse), provided you have consent from this person to add and maintain personal information on their behalf.

Other relationships (such as partners) may have already been recorded by us and show in your list without an edit or delete option. If any of these family members need amending, then just get in touch.

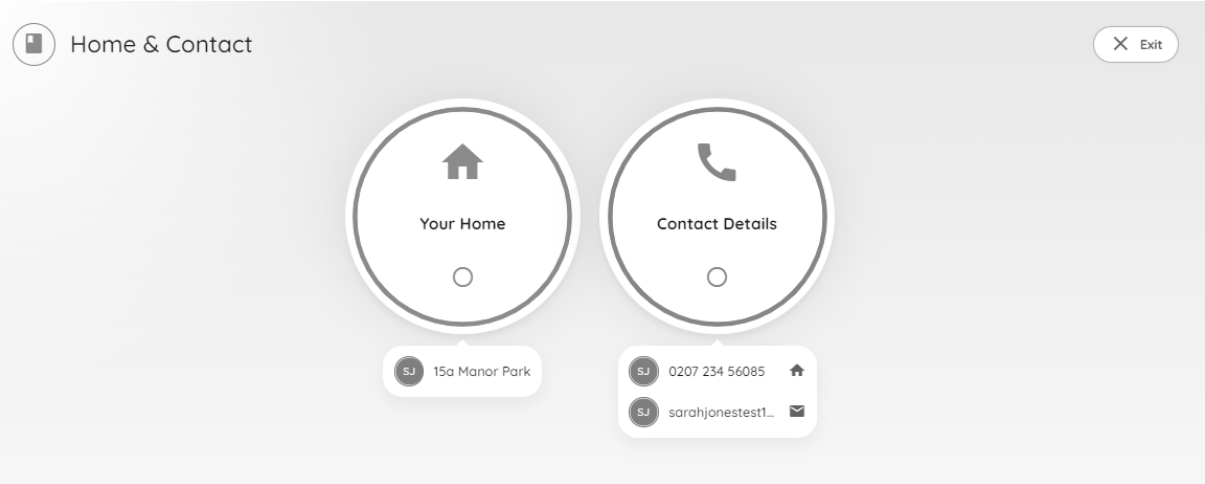
Once you are happy that all your family members are included, then use the ‘Yes’ button at the bottom of your list to indicate your family is complete.



Employment

Add your and your financial partner's current employment status and remuneration details at the top of the screen. If you have not been in your current roles long, then you can add some employment history at the bottom of the screen as well. If you want, you can add more employment history then the screen will indicate.

Home & Contact



Your Home

Use this section to add and maintain your current address and residence history.

When you add a current address for a home you own you will also be given an up-to-date valuation of the property by Zoopla (provided they have one). This value is then recorded against your property asset as part of your net worth.

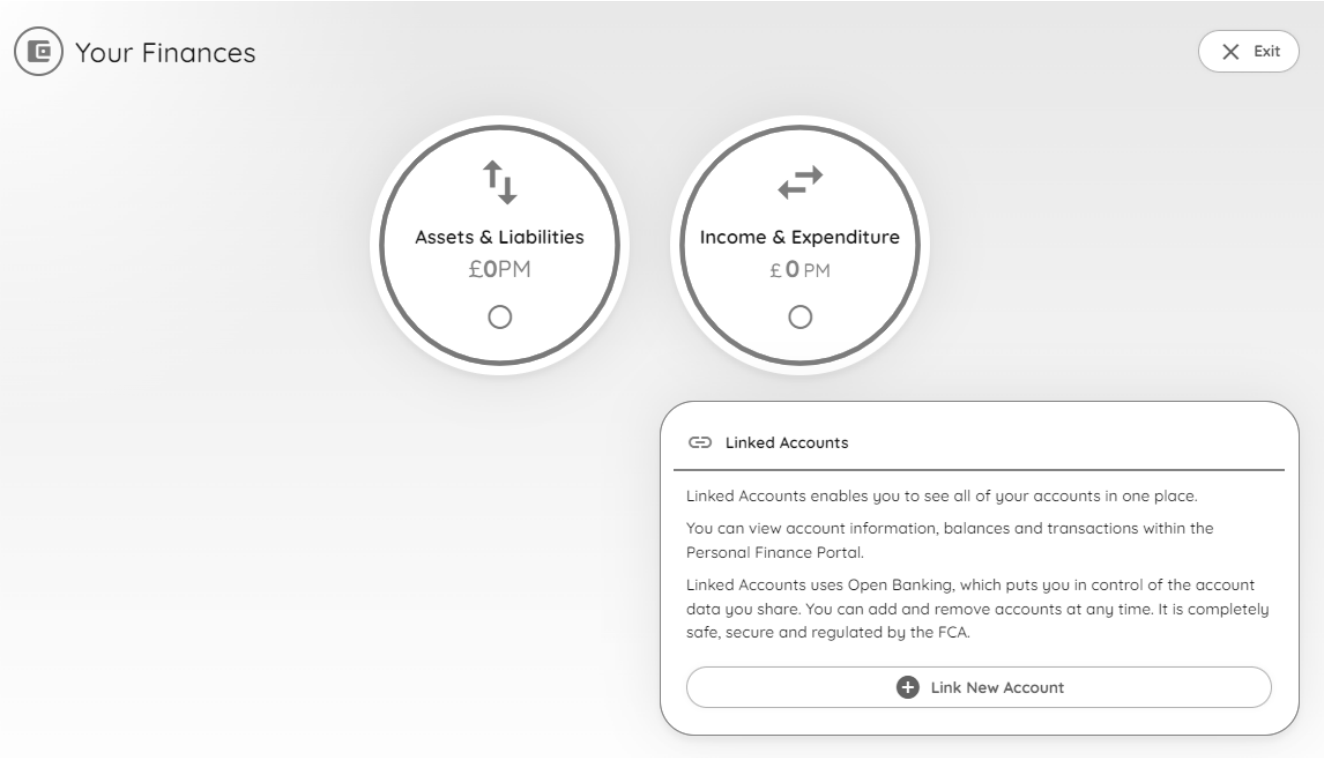
If you have not lived at your current address long, you can also provide some address history at the bottom of the screen. If you want, you can add more address history then the screen will indicate.

Contact Details

Add and maintain contact details. You can add and edit them all from the same screen.

You can mark a contact as your preferred method, and we'll use that to contact you where we can.

Your Finances



Assets & Liabilities

Review your assets and liabilities and add any which are not listed. You can add and maintain a variety of different types including savings, investments, protection policies and liabilities (debts).

Once you are happy that all your assets and liabilities are included, then use the ‘Yes’ button at the bottom of your list to indicate your portfolio is complete.

Your Income

Use this section to add and maintain the details of your sources of income. Income is recorded under different categories, and you can record income for yourself and your financial partner as well as joint income.

Once all your income is recorded you complete the section by selecting the income complete ‘Yes’ button below the income categories.

Your Expenditure

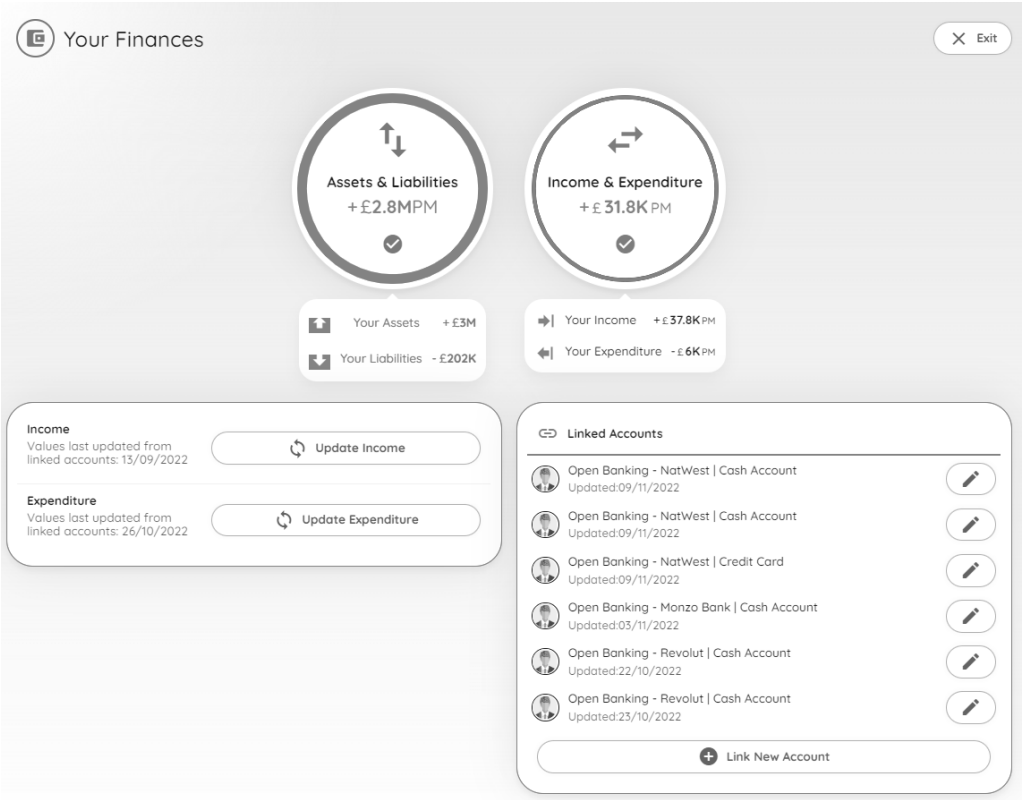
Use this section to add and maintain a record of your expenditures. Expenditure is recorded under different categories, and you can record expenditure for yourself and your financial partner as well as joint expenditure.

Once all your expenditure is recorded you complete the section by selecting the expenditure complete ‘Yes’ button below the expenditure categories.

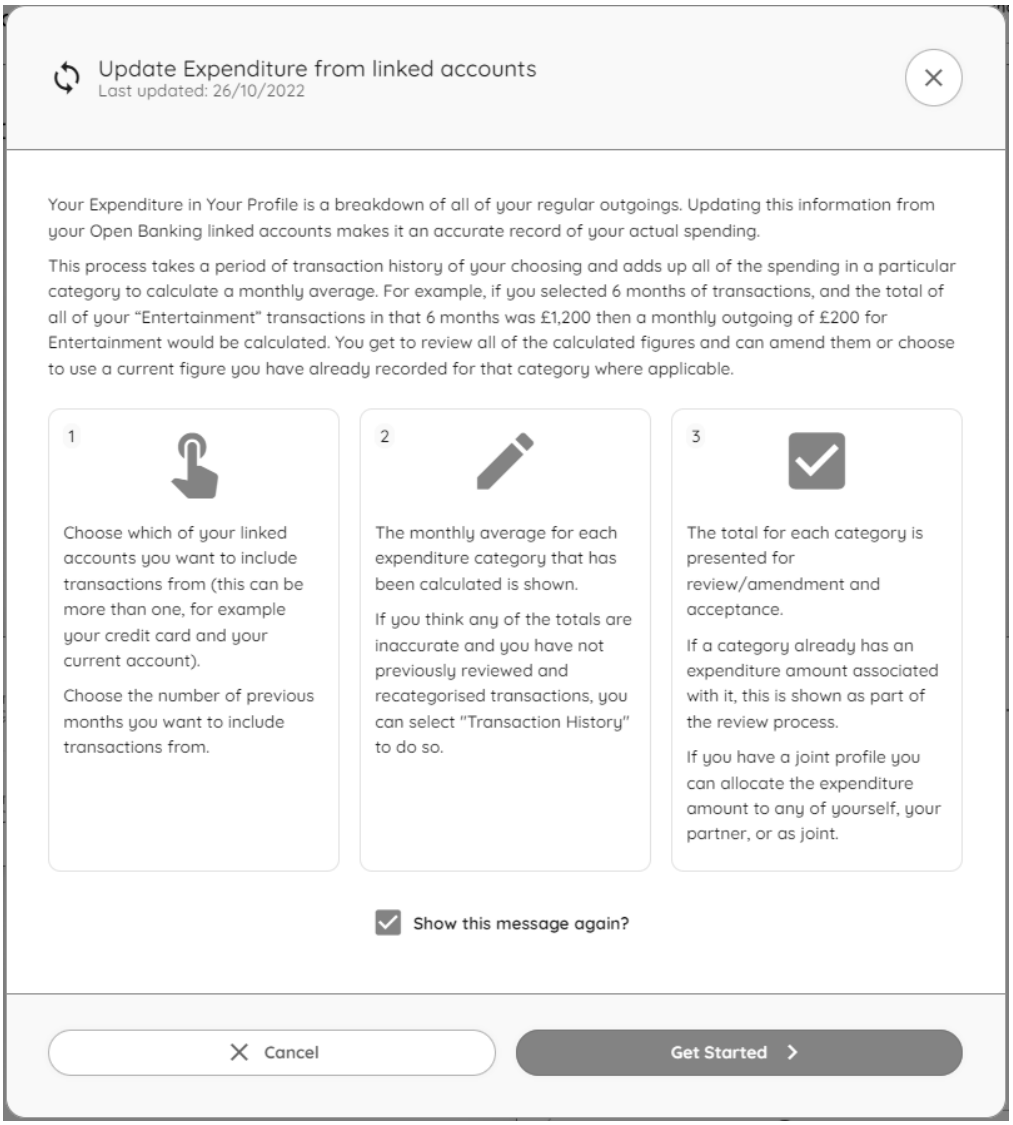
Linked Accounts - Income & Expenditure

When completing income and expenditure details in Profile, you can now choose to fill the data from your **Linked Accounts** transactions to give an up-to-date and accurate representation. This is possible because each transaction is automatically categorised based on the transaction details.

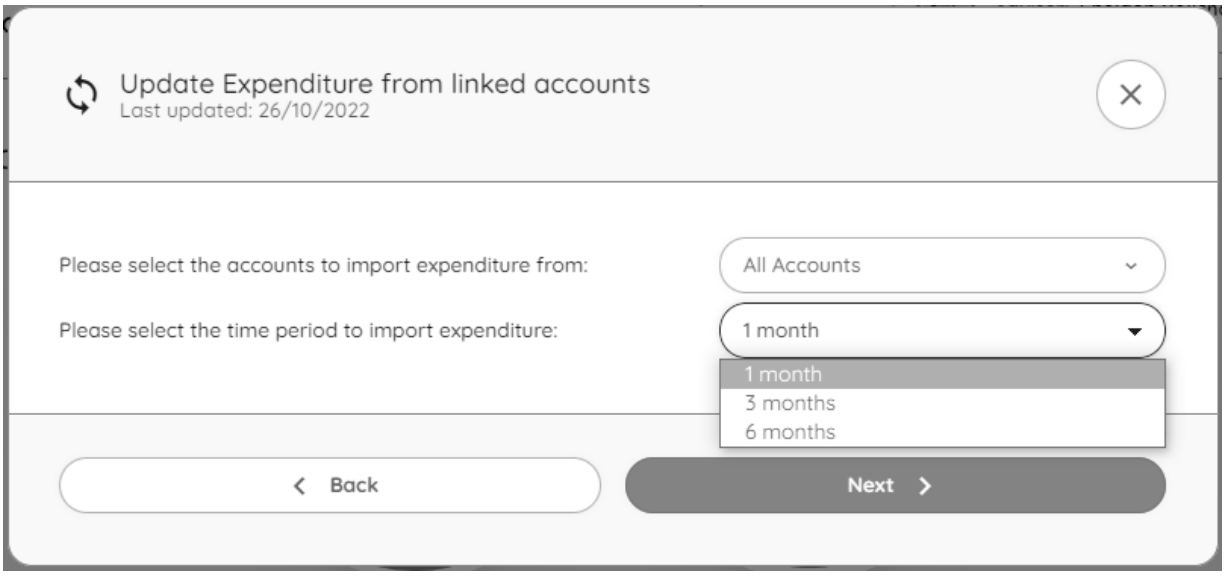
You will see a new panel in the Income & Expenditure area of the Profile. If you have already linked your accounts, you will see them here. If you have not linked accounts, then you can do that from this area in addition to the Linked Accounts app.



Upon selecting to Update Income or Update Expenditure, you will be presented with a pop-up which explains the process:

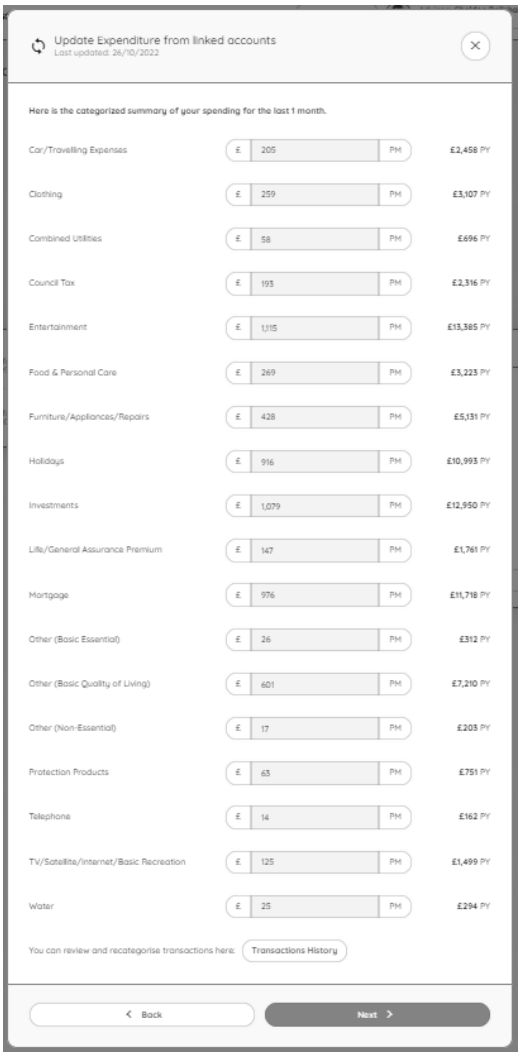


The update process just takes a few minutes to complete. Firstly, you should select which accounts you want to include, and how much account history you want to include also. You can select from 1, 3, 6 or 12 months, depending on how much account history is available. Note that where multiple accounts are selected, only periods of months are available where there are transactions for both accounts – for example if the first account has 6 months of history and second has 12 months of history, then only 6 months would be available to select.



Once you have selected, you will see a summary of all the category totals for where your transactions have been automatically allocated. Totals are calculated per month but also shown annually for information. The monthly calculation for each category is very simple and just divides the sum of all the transactions allocated to that category by the number of months selected.

If there are any obvious issues with the summary, you can select ‘Transaction History’, from where you can analyse and re-categorise your transactions if needed.

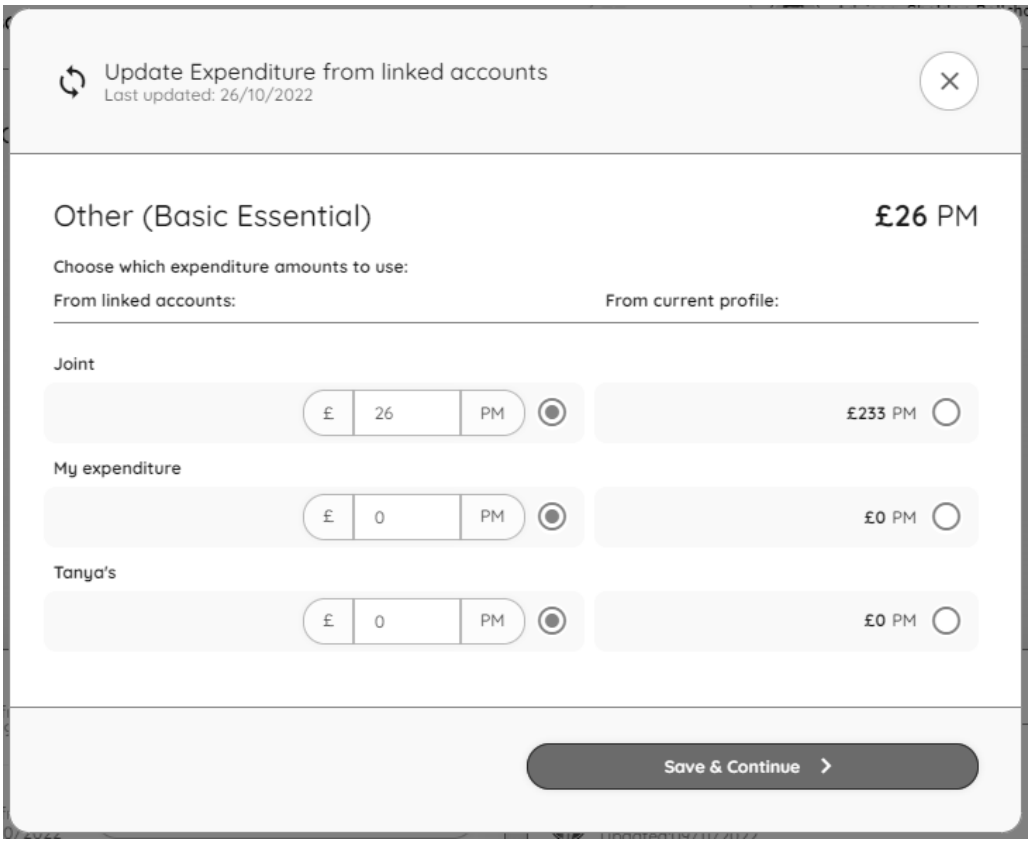


*This is shortened to illustrate – normally there would be a larger number of categories with totals.

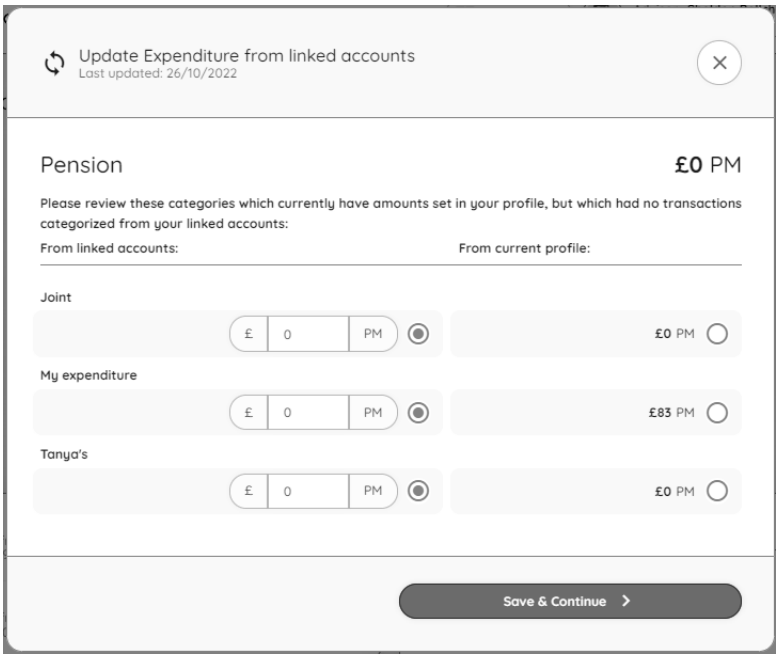
After the summary, you will cycle through each category where you will have the choice to:

- accept the automatically totalled amount.
- keep an amount for that category that is already present on your profile.
- key another amount.

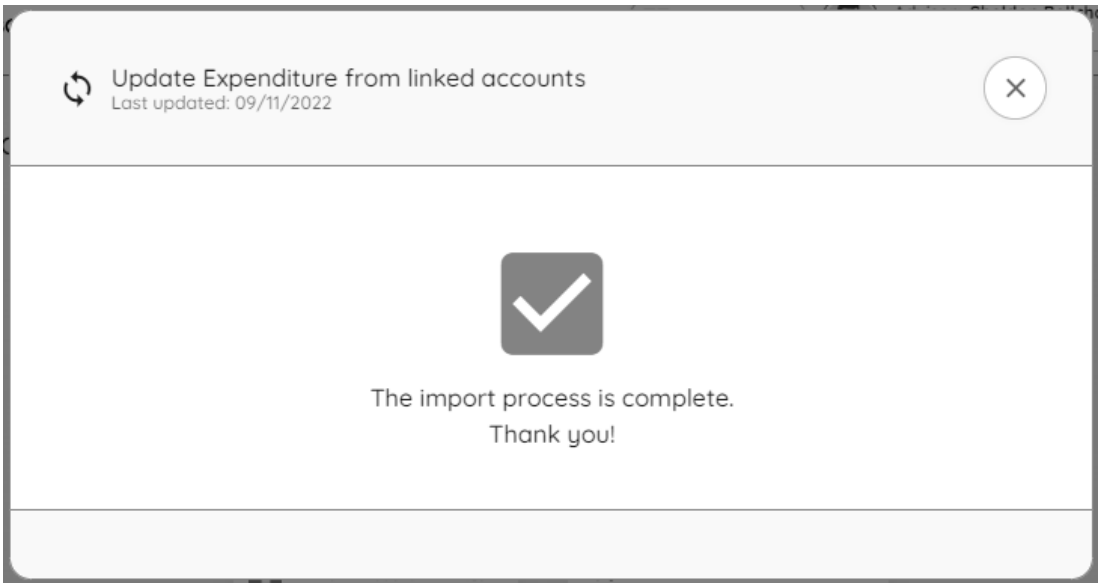
Where the profile is a joint profile, you can allocate each amount to either yourself, your partner, or as a joint income/expense.



Once you have reviewed all the categories for which you have amounts allocated from your linked accounts, you may also need to review any amounts which were already existing in your income/expenditure profile but for which no transactions were allocated during the process. This is to ensure that your whole profile is accurate.

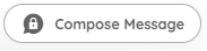


You are now finished and will see a confirmation that the process is complete:



Since you are free to keep your profile information as up-to-date and accurate as possible, you can repeat the process any time you need to.

How do I send a Secure Message?

1. Press the 'Compose' button on the Dashboard Messages app. You can also generate a secure message from within the Messages app, click on 

button.
2. Enter a subject and your body content.
3. The message is always sent to your servicing adviser but depending on your adviser's set up, others in the business will receive a notification.

Sending with an attachment?

To add with an attachment simply click the 'Add attachment from: Computer' button on the Compose Message dialogue.

ⓘ HINT

You can select multiple files from the same folder. To select multiple files, hold down the 'Ctrl' key while you select the files that you want.

How do I save an attachment to 'Your Documents'?

If your adviser has sent you a secure message with an attachment on it, you can upload this to 'Your Documents' if you would like.

The icon here will move the attachment to 'Your Documents'. After pressing you will get a confirmation message.

Moving an attachment to 'Your Documents' will reduce your overall storage quota.

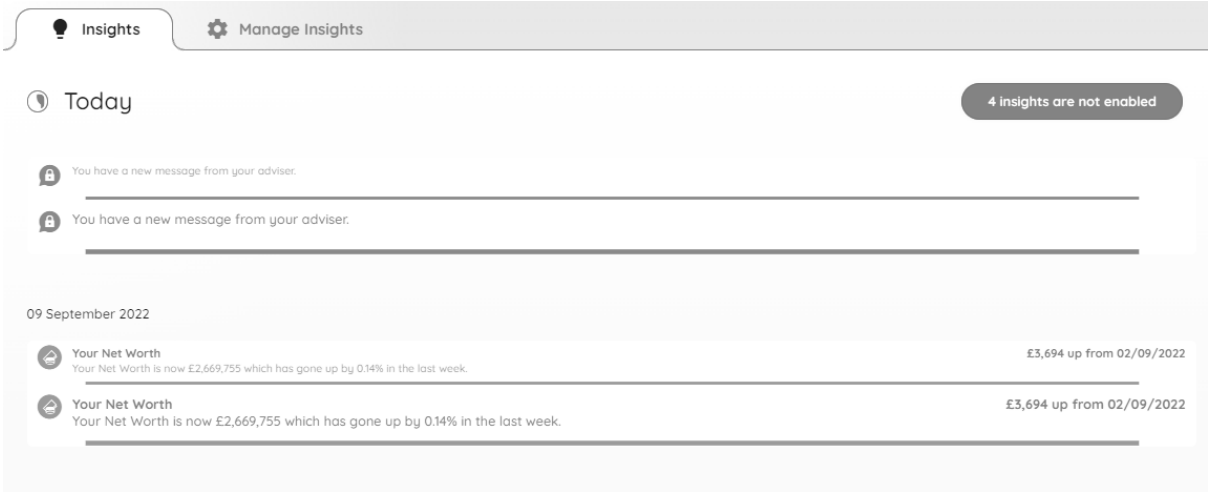
Can I delete a Secure Message?

Secure Messages act as an audit trail for correspondence between you and your adviser. As such, they cannot be deleted.

What are Insights?

Insights are little snippets of information that relate to you and your portfolio, which are generated based on rules that exist in PFP.

Insights need to be enabled by you.



Your latest Insights can be viewed within the 'Insights app' on the Dashboard. You can view the full list of Insights by tapping the button.

You will be notified via email when new insights have been generated.

Specific Insight Descriptions

- Net Worth - value and percentage change over the period defined. Plan Valuation - a threshold insight delivered when Investment or Pension plans increase/decrease in value over the period defined.
- Valuation - a threshold insight delivered when Investment or Pension increase/decrease in value over the period defined.

If you have Linked Accounts/Open Banking enabled, you will also see the following insights:

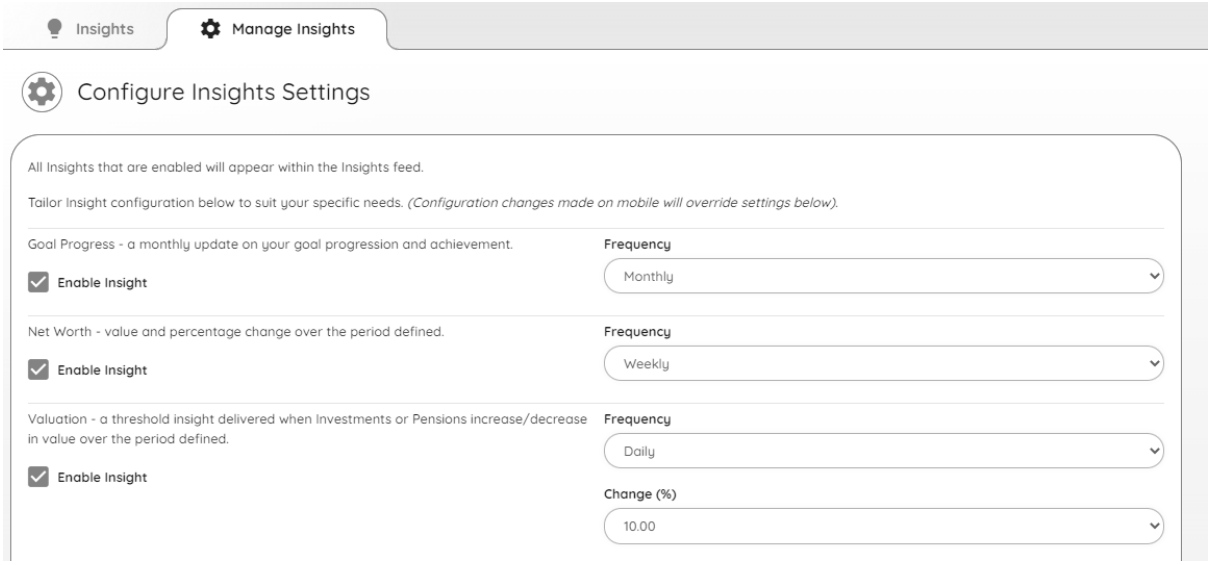
- Large Expense - generated when a transaction is greater than the threshold.
- Large Income - generated when a transaction is greater than the threshold.
- Top 5 Expenses - a weekly summary of your top 5 spending areas.

Can I turn Insights off?

Insight generation and email notification are intrinsically linked. If you turn off a specific insight, this means that the insight will not be generated, and you will not receive an email notification for that insight.

You cannot turn off only email notifications.

Please use this checkbox found at 'Manage Insights' tab to enable and disable specific insights.



Please get in touch

If you haven't found what you were looking for in this Guide, then please contact your adviser for help. Just click on your adviser’s image at the top of the page to find a contact number or compose a secure message.