

Frequently asked questions

1. GENERAL QUESTIONS

Why should I use the Client Portal?

The Client Portal gives you the tools to help you manage and track all of your finances. You can quickly identify where all of your money goes each month and identify ways to cut back on spending while saving more. The Client Portal shows you how your finances are made up with easy to understand graphics and interactive charts for you to play with, so you can see summary information or click into more detailed views. The Client Portal makes managing your money easy and enjoyable and most importantly it's completely safe and secure.

I cannot remember my login details. What can I do?

If you have forgotten your password, go to the login section of www.strabenshall.moneyinfo.co.uk and input your e-mail address to reset your password. Upon validation of your username, an email will be sent to you containing a link allowing you to validate yourself by responding to security questions and then to reset your password. Once you have logged in to the Client Portal you will be able to amend your User Name, Password or Security Questions by clicking on the Details tab.

2. SECURITY

How secure is it?

We understand that we are dealing with sensitive financial information and that's why we take data protection and security so seriously. The Client Portal uses the same level of data encryption and security as banks to ensure that your data is protected at all times. We don't store any of your bank or credit card account usernames or passwords. In fact, you simply see a view of your banking or credit card accounts so no transactions take place through the Client Portal; all that is still safely handled by your bank or credit card supplier. Using the Client Portal is as safe as using your online banking service.

Here's the technical bit...

All information is securely transmitted using SSL standard encryption, which creates an encrypted connection between your browser and our servers. Your information remains encrypted at all times. Our servers are protected with firewalls which prevent unauthorised access to our servers and are monitored 24/7. Transaction information is stored on servers located in a secure facility that is protected by the very best in physical security, electronic security and internal security policies to ensure that your details remain totally secure. Security personnel monitor the system 7 days a week, 24 hours a day and access requires multiple levels of authentication, including biometrics (fingerprint/eye scans) procedures.

How private is my data?

All of your data belongs to you and sensitive account information is completely private so that only you can see it. As we don't store banking user names, passwords or any other account information, only the Client Portal employee can view or change your information. Your privacy and trust is our highest priority and so we put extensive safeguards in place to protect your identity, privacy and financial data at all times.

Why does the Client Portal need the usernames and passwords for my Bank and Credit Card accounts?

You give us this information just once and we use it to establish a secure connection to your Bank or Credit Card Company so that we can retrieve your transaction or statement information securely. Once the connection is made, we do not store your banking or credit card usernames or passwords in the Client Portal.

Can the Client Portal employees or my IFA access or view my Bank login details?

No. The Client Portal does not store any of your Bank or Credit Card account usernames or passwords on any of our servers or systems. This means that no one at the Client Portal can access your banking credentials. Your identity and your account information is both anonymous and safe.

Am I at greater risk of someone stealing my identity with the Client Portal?

No. The Client Portal does not hold any information that would personally identify you such as your full name or your address details. This means that your data remains anonymous at all times.

If someone does manage to steal my Client Portal log in credentials, can they access my bank accounts and credit cards to make any transactions?

No. The Client Portal gives you a read only view of your bank account or credit card information so you cannot move money around or make any transactions. You only ever enter your usernames and passwords once to enable us to establish a connection with your bank or credit card supplier. Your usernames and passwords are not stored and are never displayed in the Client Portal.

What is the benefit of using the Client Portal for documents and messaging?

The Client Portal also allows you and your adviser to send and receive secure messages and to upload and store PDF documents. The content of a message sent via the Client Portal is encrypted before it is sent over the internet and therefore is far more secure than a standard email. All documents are virus checked and then encrypted before they are stored on our servers. As with your other banking and financial information all documents remain encrypted at all times; a document is only decrypted as you download it.

Is my data protected under the Data Protection Act?

The Client Portal strictly adheres to the Data Protection Act, so you can be assured that any data, documents or messages are kept safe and secure with rigid data protection principles in mind. We do not share any data or information with third parties, unless given explicit consent by you.

What happens to my data if I no longer use the Client Portal?

Should you stop using the Client Portal all of your personal and financial data, along with any documents stored are completely deleted from our servers.

3. BANK ACCOUNT

How do I add a bank or credit card account?

Within the Statements page of the Money tab click on the Add button. Enter the name of your bank or credit card supplier in the Search box and click on the search button. The Client Portal will return those banks or credit card suppliers matching the name you have entered. Simply select the relevant entry from the list and click the 'Next' button. You will then be asked to input your online banking credentials. Your account will be added and you will be able to monitor all transactions and up to date balances.

What happens if I am unable to find my bank or credit card supplier in the list?

Our banking integration partner is working to increase the number of providers currently being supported. If you are unable to locate a provider in the options available, firstly try inputting any variation of the bank's name i.e. RBS, Royal Bank of Scotland. If you are still unable to locate the provider please contact your IFA with the details and we will request that the provider be added to the service.

I receive an error message when attempting to add an account. What do I need to do?

There may be a number of reasons why we are unable to link to your online banking site to set up your account:

- a. The online banking credentials input to the Client Portal do not match those held by the bank's site. Please recheck your login details by accessing your online banking site and then correcting the details, input to the Client Portal.
- b. The Client Portal is unable to update your account due to technical difficulties at the banking site. Please login to your online banking site directly and verify that you can view all of your account information. Then try to update your account again through the Client Portal. If you continue to receive this error, the problem will be escalated to the technical team at the banking aggregation technology provider and we will notify you when this is corrected.
- c. The Client Portal could not update your account because the account has been locked. This usually results from too many unsuccessful login attempts in a short period of time. Please access your online banking site or contact their customer support to resolve this issue. Once you have done so, please update your account credentials within the Client Portal in case they are changed.

In all cases, the Client Portal will monitor any error messages received and escalate where necessary. We will advise you as soon as the problem is resolved.

Why are there transactions missing from my statement?

If you have made any transactions today or are expecting more transactions than are visible, refresh your account by clicking on the 'Refresh' button.

I have changed my online banking credentials. How do I notify the Client Portal?

The Client Portal will be notified that your online login credentials have changed when it tries to update your account. In this instance a 'warning icon' will appear and by clicking on this you will be able to re-enter your amended details. You can also change your online banking credentials via the Manage Accounts section by clicking on the cog icon. Please note this does not change the actual credentials used by your bank, only the way in which the Client Portal connects to it.

4. FINANCIAL PORTFOLIO

How do I add an Insurance Policy to the Client Portal?

To add a new insurance policy, select the Insurance tab and click on the 'Add' button. Then choose the type of policy you are adding before clicking next. The Add Plan box is displayed. Follow the instructions to complete the relevant details before clicking the 'Save' button.

How do I add an Asset or Liability to the Client Portal?

To add a new asset or liability, select the Net Worth tab and click on the 'Add' button then select the relevant type of holding. Complete the details before clicking the 'Finish' button.

How do I add an Investment Plan or Pension to the Client Portal?

To add a new Investment Plan or Pension, select the Investments tab and click on Portfolio or the Net Worth tab. Then click on the 'Add' button and choose the type of holding you wish to add. The Client Portal will then guide you through the process of adding your new portfolio item.

How are my Investment Plans updated?

Indicators to the right of each portfolio item tell you when the unit holdings and price were last updated so you can see at a glance the accuracy or strength of your valuations – hover your mouse over the indicator for a description of what each one means:

- a. Three bars means that the units and price are updated via a direct feed from a platform or provider.
- b. Two bars means that the unit prices are being updated via a direct price feed but units are being manually updated so may not be up to date.
- c. One bar means that the value of the item is manually updated and so may be an estimate.

How do I Edit or Delete an item that is already showing on the Client Portal?

If you have been given access to do so, you can select the item to be changed. Go to the Details tab and then click on the Edit button which will then allow you to update the information before clicking on the 'Save Changes' button to save your changes. To delete the item, click on the X button, next to the holding.

I have a query regarding the information being displayed in the Client Portal who do I contact?

In the first instance, all queries regarding the information being displayed in the Client Portal should be referred to your Administrator or IFA. They will be able to provide you with an explanation of your financial details.