

Client Care Desktop Compliance User Guide

(Version 4.3.2)

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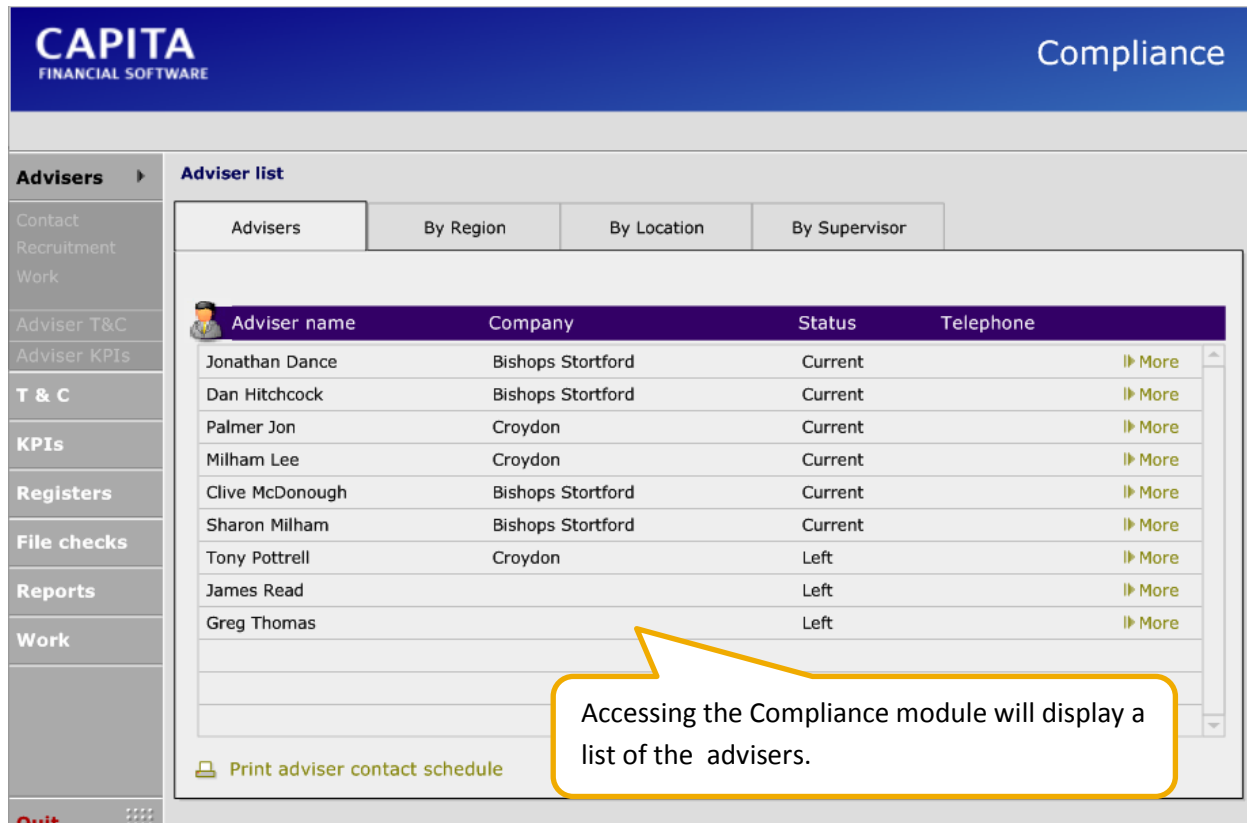
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1 advisers

This user guide will assume that the adviser has already been set up within the **Setup** module. The staff member will only appear in the **Compliance** module if they are marked as an 'adviser' on their staff record.

When a new adviser joins the company you can record the references and credit checks within the **Compliance** module.

1.1 Adding References



The screenshot shows the CAPITA Financial Software interface. The top bar is blue with the CAPITA logo on the left and the word 'Compliance' on the right. Below this is a navigation menu on the left with options: Advisers, Contact, Recruitment, Work, Adviser T&C, Adviser KPIs, T & C, KPIs, Registers, File checks, Reports, Work, and Quit. The main area is titled 'Adviser list' and contains a table with columns: Adviser name, Company, Status, and Telephone. The table lists several advisers, including Jonathan Dance, Dan Hitchcock, Palmer Jon, Milham Lee, Clive McDonough, Sharon Milham, Tony Pottrell, James Read, and Greg Thomas. Each row has a 'More' link next to the telephone number. A yellow callout box points to the table with the text: 'Accessing the Compliance module will display a list of the advisers.'

Adviser name	Company	Status	Telephone
Jonathan Dance	Bishops Stortford	Current	More
Dan Hitchcock	Bishops Stortford	Current	More
Palmer Jon	Croydon	Current	More
Milham Lee	Croydon	Current	More
Clive McDonough	Bishops Stortford	Current	More
Sharon Milham	Bishops Stortford	Current	More
Tony Pottrell	Croydon	Left	More
James Read		Left	More
Greg Thomas		Left	More

Print adviser contact schedule

In the example below, an adviser record is shown after being clicked on. The IRN number field is greyed out here, but is completed within **Setup > Staff List**, within the adviser's record. This needs to be completed.

Advisers ▾

[Adviser list](#) > **Adviser**

Contact

Recruitment

Work

Adviser T&C

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

Status ▾	Personal	Financial	Scanned docs.	Notes
<div> <div>Staff ref</div> <div>JoDA</div> <div>IRN</div> <div>DAN45644</div> </div> <div> <div>Title / Initial / Surname</div> <div>Mr J Dance</div> </div> <div> <div>Forename</div> <div>Jonathan</div> </div> <div> <div>Category</div> <div>Adviser</div> </div> <div> <div>Initial Adviser status</div> <div>Independent</div> </div> <div> <div>Training program required</div> <div>Full</div> </div> <div> <div>Initial assessment form date</div> <div>01/07/2012 </div> </div> <div> <div>Self assessment form date</div> <div></div> </div> <div> <div>Adviser display name</div> <div>Dance, Jonathan</div> </div>				
<div> <div>Current Adviser status</div> <div>CF30 - Investment Adviser</div> <div>Adviser has left <input type="checkbox"/></div> </div> <div> <div>Date status last updated</div> <div>01/07/2012 </div> <div>Adviser Type</div> <div>Independent</div> </div> <div> <div>Comments regarding the Adviser's current status</div> <div></div> </div>				

Reference JoDA

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Compliance

Sharon De Boos

Advisers ▾ [Adviser list](#) > [Adviser](#) > [Recruitment](#)

Contact
Recruitment
Work
Adviser T&C
Adviser KPIs

Recruitment **References** Credit checks

Recruitment History

Employment status: Current

Date of joining: [Calendar icon]

Date of Form A: [Calendar icon]

Date Form A submitted: [Calendar icon]

Date of FCA approval: [Calendar icon]

Date left: [Calendar icon]

Date of Form C: [Calendar icon]

References obtained

Credit checks conducted

Quit [Grid icon]

Annotations:

- "Once the adviser has been selected go to recruitment".
- Select the 'References' tab to record a reference.

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Advisers ▾ [Adviser list](#) > [Adviser](#) > [Recruitment](#) > **References**

Recruitment References Credit checks

[+ Add reference](#)

Reference type	Company / Detail	Requested	Received	Response	
Past employer	Hunt & Hunt Ltd	01/09/12	14/09/12	Satisfactory	More

References previously added will be listed. Clicking 'Add reference' will take you through to the details page to add a new reference.

Advisers ▾ [Adviser list](#) > [Adviser](#) > [Recruitment](#) > [References](#) > **Contact**

Reference requested

Date requested Type

Title / Initial / Surname

Forename

Company name

Address

Post code

Telephone Fax

E-mail

Date employment started End date

Reference received

Received Response

Enter the details of the reference.

Response details can be recorded.

1.2 Adding Credit Checks

Adviser credit checks can be recorded in the same area as the references. As with references, access the adviser's record and select 'Recruitment' from the left hand menu.

Advisers ▼ Adviser list > Adviser > Recruitment > Credit checks

Recruitment References **Credit checks**

⋮ + Add record

Check type	Date	Agency used	Signed off by	Date
Personal	03/09/12	Experian	Sharon Milham	04/09/12

From **Recruitment** select the 'Credit checks' tab and then select 'Add record' to record the details of the credit check.

Once you have selected 'Add record' you will receive a prompt screen asking if the credit check is 'Personal' or 'Industry Debt'.

Message

Do you want to create a new credit history record?

Industry debt Personal No

The information will vary depending on which one you select. Below is the 'Personal' credit check.

Advisers ▼ Adviser list > Adviser > Recruitment > Credit checks > Industry debt

Date credit search conducted 03/09/2012

Reference obtained from FSA

Did the search identify a debt? No

Debt amount

Overall result Pass

Date signed off

Signed off by

Notes

Record any additional notes that are required in the 'Notes' box.

If the Reference or Credit Check has not been received and is outstanding, it will appear in the **Work** section of the **Compliance** module, these work items will not appear in the diary in the administration module of CCD.

2 Recording Adviser's Qualifications and Specialisations

CCD will help you keep a record of all of the advisers' qualifications and specialisations.

Select the adviser in the **Compliance** module and access the **adviser T&C** area.

Advisers ▾ Adviser list > Adviser > Adviser T&C

Adviser T&C

Adviser status File reviews

Competency Observations Development

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

Competency	Advising on	Competent in	Supervising in
	✓ Added Removed	✓ Added Removed	✓ Added Removed
Regulated Mortgages	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>
Non-Investment Insurance	<input checked="" type="checkbox"/> 01/05/00 <input type="text"/>	<input checked="" type="checkbox"/> 01/12/01 <input type="text"/>	<input type="checkbox"/> <input type="text"/>
Retail Investments	<input checked="" type="checkbox"/> 01/05/00 <input type="text"/>	<input checked="" type="checkbox"/> 01/12/01 <input type="text"/>	<input checked="" type="checkbox"/> 14/04/09 <input type="text"/>

Able to take private clients through stakeholder decision trees ☐

Able to supervise non-advised sales of Lifetime Mortgages ☐

Able to design filtering questions for non-advised sales of Lifetime Mortgages ☐

Current status Specialisations Qualifications Notes

The initial screen will give an overview of the adviser's current status. To record information either select 'Specialisations', 'Qualifications' or 'Notes' from the tab menu at the bottom of the screen.

To record qualifications, click the tab:

Advisers ▾ Adviser list > Adviser > Adviser T&C

Adviser T&C

Adviser status File reviews

Competency Observations Development

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

Basic Advanced Designations Other Archive

Exam.	Date passed	Exam.	Date passed	Exam.	Date passed
FPC1 (or eq.)	04/05/1998	CeMap		ER1	
FPC2 (or eq.)	18/02/1999	CF 1		HR1	
FPC3 (or eq.)	05/09/2000	CF 2		FA1	
IAC 1		CF 3		FA2	
IAC 2		CF 4		IFAQ	
IAC 3		CF 5		IFQ	
CeFA 1		CF 6		CeFA	
CeFA 2		CF 8		CeLTI	
CeFA 3		CF 10		CeMP	
MAQ	22/09/2002	Other		CeRER	
SV1				CeRGI	

Current status Specialisations Qualifications Notes

Select each tab along the top. Ensure that all the relevant qualification dates have been recorded.

Enter the dates of when the adviser passed the exam.

If the adviser specialises in a particular areas of financial planning, this can be recorded within 'Specialisations':

The screenshot displays the 'Adviser T&C' interface. On the left is a sidebar with navigation links: Advisers, Adviser T&C, Competency, Observations, Development, Adviser KPIs, T & C, KPIs, Registers, File checks, Reports, and Work. The main area has tabs for 'Adviser status' and 'File reviews'. The 'Adviser status' tab is active, showing a table with columns: Specialisation, Comments, and Date gained. The 'Specialisation' column lists various business types with checkboxes: Retirement options (checked), Transfers, Mortgages, Long term care, Equity release, Unregulated investment, and Non investment insurance. The 'Comments' column contains the text 'Passed all relevant qualifications'. The 'Date gained' column shows '14/08/2010'. A callout box points to the 'Specialisations' column with the text: 'Within the 'Specialisations' area you can set automated case checks or file reviews if the adviser writes business that they do not specialise in.' At the bottom, there are tabs for 'Current status', 'Specialisations', 'Qualifications', and 'Notes'. The 'Specialisations' tab is selected. In the bottom right corner, there are two buttons: 'Case check' and 'File review'.

Specialisation	Comments	Date gained
<input checked="" type="checkbox"/> Retirement options	Passed all relevant qualifications	14/08/2010
<input type="checkbox"/> Transfers		
<input type="checkbox"/> Mortgages		
<input type="checkbox"/> Long term care		
<input type="checkbox"/> Equity release		
<input type="checkbox"/> Unregulated investment		
<input type="checkbox"/> Non investment insurance		

Action required if Adviser writes business for which specialisation is not held

Current status | **Specialisations** | Qualifications | Notes

Case check
File review

3 Case Checks and File Reviews

'Case checks' and 'File reviews' can either be automatically selected or you can manually select new business for a Case check or File review.

3.1 Automatic Case Checks and File Reviews

New business can automatically be selected if you have selected either a 'Case check' or 'File review' when an adviser writes business that they are not specialised in as seen in the previous section.

Automatic file reviews can also be set up in the adviser T&C area. You can ask for a random percentage of new business to be selected and/or specific cases based on high-risk business categories. Also the type of advice can be selected, execution only, etc.

Setting up the automatic file reviews is done per adviser so you can tailor it to each individual rather than having one process for all advisers.

To set up the automatic file reviews, select the adviser in the Compliance module and go to 'adviser T&C'.

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Compliance

Jane Green

Advisers

Adviser T&C

Competency

Observations

Development

Adviser KPIs

T & C

Adviser list > Adviser > Adviser T&C

Adviser status

File reviews

Routine selection of files for review

Current adviser status

CE21

File check % - 0%

Date set -

Re-set by - jonc

Automatically select 1 in every

5

files for this adviser

Equivalent target file check %

20%

Date set

17/07/2008

Proposal Counter

0

Execution only

☒

Insistent client

☒

Limited info. / Restricted advice

☐

Direct offers

☐

Replacement contracts

☐

routine

Risk based

Outstanding

Complete

From the 'adviser T&C' screen select the 'File reviews' tab. You can choose how many files, and which type of new business should be selected for a file review.

There are additional tabs for you to complete and also view previous file

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Adviser T&C

File reviews

Product basis

Product category

Retirement

Equity release

Routine

Risk based

Outstanding

Complete

The 'Risk based' tab allows you to select a 'Product basis' and/or 'Product category'. When the adviser recommends the product basis or product category that has been selected, it will be marked for a file review. In this example a file review will be triggered if the adviser writes any retirement products and/or an equity release product.

The 'Outstanding' and 'Complete' tabs will show file reviews that are outstanding or completed.

3.2 Manually Selecting Case Checks and File Reviews

It may be applicable for companies to select cases manually for file check, perhaps if the adviser has only sold a small number of cases in a period. This can be done by looking at various lists and choosing from these.

CAPITA Compliance

list > File checks > File selection

Manual Automatic

I want to...

- View all new business book entries: 01 Jun 2008 - 14 Jul 2008
- Filter new business by Adviser: JPJ
- Filter new business by Product type:
- Filter new business by Provider:
- Filter new business by Execution basis:
- Filter new business by Replacement policy.
- View all plans taken out between 01/06/08 and 14/07/08
- View all plan holders currently aged between and
- View Mortgage plans with special borrowing requirements:
- View Mortgage plans arranged with evidence of earnings:

Report date... 01/06/2008 Product basis ... date range 14/07/2008 Provider Adviser ref JPJ Execution

Quit

Select **File Selection** within the **File checks** section.

Use the criteria at the bottom of the screen to filter the business to do a manual selection.

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New business written between 01/01/2006 and 25/08/2006 Return

Contract holder	Adviser	Provider	Contract type	Status	App. date				
Clift, G H		Nationwide Building Society	Repayment mortgage	Completed	12/07/06				More
Clift, G H		Norwich Union Life	Decreasing Term with	In force	12/07/06				More
Dent, G P	Sheila Andrews	Norwich Union Life	Income Protection	In force	14/08/06				More
Pound, M K & Pound, C	Clive McDonough	Friends Provident	Decreasing Term with	In force	10/08/06				More
Pound, M K	Clive McDonough	Prudential			10/08/06				More
Cheung, T	Clive McDonough	Scottish Equitable			10/08/06				More
Cheung, T	Clive McDonough	Norwich Union Life			10/08/06				More
May, G	Mark Andrew Brent	Northern Rock plc			10/08/06				More
May, G	Mark Andrew Brent	Norwich & Peterborough			10/08/06				More
May, G	Mark Andrew Brent	Platform Home Loans			10/08/06				More
Taylor, C A	Sheila Andrews	Scottish Equitable			10/08/06				More
Taylor, C A	Sheila Andrews	Scottish Equitable	Self invested	In force	20/08/06				More

The business that matches the criteria will be listed. Selecting 'More' will allow you to manually select the business for a 'Case check' or 'File review'

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Any matches which has a coloured square in the 3 columns on the right hand side shows that a holding has already been selected for a file review.

CAPITA FINANCIAL SOFTWARE Compliance

Find record | List records

Advisers: Adviser list > File checks > **File selection** > Automatic

T & C: Manual | Automatic

KPIs: Peter Williams Clerical Medical Unit Linked Bond

Registers: New business | Sales process | **Reason selected**

File checks

File selection

File reviews

Case checks

Reports

Work

Quit

Status: Proposed

Contract holder(s): Williams, P

Birth (Client / Partner): 12/06/1978

Sex (Client / Partner): Male

Lives: Single

Provider: Clerical Medical

Product: Unit Linked Bond

Contract number

Initial / increment: Initial Term / to age

Contribution / investment: Frequency

Commission / revenue basis

Initial commission posted / clawback liability: £ 0.00

Earnings Pd. (months)

An overview of the screen will be displayed, if it is not the correct piece of business go back to 'File selection' along the History bar. If it is the correct piece of business select 'Reason selected'.

CAPITA FINANCIAL SOFTWARE Compliance

Find record | List records

Advisers: Adviser list > File checks > File selection > Automatic

T & C: Manual | Automatic

KPIs: Peter Williams Clerical Medical

Registers: New business | Sales process | Reason selected

File checks

File selection

File reviews

Case checks

Reports

Work

Quit

Case Check

File Review

Reason

Manual selection for Case Check

Manual selection for File Review

If the case has been automatically selected previously as described in section 3.1, the reason will be automatically selected here.

You can now manually select either a 'Case Check' or 'File Review'. If 'File Review', there is also an option for you to record a reason.

3.3 Completing a File Review

Once a piece of new business has been selected, either automatically or manually, it can be accessed in two areas.

The screenshot shows the CAPITA Financial Software Compliance interface. The top header displays the CAPITA logo and the word 'Compliance'. The user's name, Jonathan Paul Jones, is in the top right. The left sidebar contains a menu with options: Advisers, Adviser T&C, Competency, Observations, Development, Adviser KPIs, T & C, KPIs, Registers, File checks, Reports, Work, and Quit. The main area shows the 'Adviser list > Adviser > Adviser T&C' path. Below this, there are tabs for 'Adviser status' and 'File reviews', with 'File reviews' being the active tab. A table lists file reviews with columns: Contract holder, Provider, Reason for file selection, and Status. The first row shows 'Williams, P' as the contract holder, 'Clerical Medical' as the provider, and 'Further investigation.' as the reason. Below the table, there are filters for 'Routine', 'Risk based', 'Outstanding', and 'Complete', with 'Outstanding' being selected. A legend indicates 'Review commenced' (blue square) and 'Review alert' (red square). A callout box points to the 'File reviews' tab and the 'Outstanding' filter, stating: 'File reviews' can be accessed from the individual adviser's record, **adviser T&C** and 'Outstanding File reviews'. Select the business if you wish to view it. The bottom breadcrumb trail reads: Adviser list > File checks > Files selected > Case summary.

Contract holder	Provider	Reason for file selection	Status
Williams, P	Clerical Medical	Further investigation.	

■ Review commenced ■ Review alert

Routine Risk based **Outstanding** Complete

Adviser list > File checks > Files selected > Case summary

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Compliance

Advisers

Adviser list > File checks > Files selected

T & C

Outstanding

Conditional

Complete

KPIs

Registers

File checks

File selection

File reviews

Case checks

Reports

Work

Contract holder

Adviser

Reason for file selection

Status

Bennett, J

Claire Jones

Random selection.

Williams, P

Jonathan Paul Jones

Further investigation.

Print outstanding file checks

Review commenced

Review alert

All selected

By reason

By adviser

By Branch

By reviewer

Quit

File reviews for all advisers can be accessed within **File checks** and **File reviews**. Select the piece of business you wish to view.

Advisers

Adviser list > File checks > Files selected > Case summary

T & C

Case summary

File review

Review results

Tasks

Review forms

KPIs

Rel

File

File

Case

Reports

Work

Reason for file selection

High risk clients.

More

Application status

NTU

Contract holder(s)

Hasselhof, D

Provider

Aviva Insurance

Contract type

Unit Linked Bond

Contract number

12345\$\$100

Initial / increment

Initial

Contract term

yrs.

To age

Premium / contribution

10,000.00

Frequency

M

Adviser

Neal Talamas

Location

Capita Financial Software Ltd.

Supervisor

Region

South East

Case selected

Administration

Compliance

Remunerations

Scanned docs.

Quit

Switch to Holding record

Once you have selected the business a 'Case summary' screen will be displayed.

The 4 tabs at the bottom of the page will show the following information:

Administration - gives details of dates and information of when the recommendation was made and submitted.

Compliance - shows the dates of the compliance documentation.

Remunerations - shows an overview of any remuneration received for the business.

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Scanned docs - will give you access to all the documents attached to this business (but only if you have a document management system).

The tabs along the top will need to be completed for the File Check:

CAPITA FINANCIAL SOFTWARE **Compliance**

Peter Williams > Clerical Medical > Unit Linked Bond > [Icons]

Advisers: Adviser list > File checks > Files selected > Case summary > **File review**

T & C: Case summary | **File review** | Review results | Tasks | Review forms

The 'File review' tab allows you to record the areas that have been checked.

	Result	Comments
Terms of business issued	Yes	
Fact find complete	Yes	
Supporting information	Yes	
Verification of client ID	Yes	
"Know your client" demonstration	Yes	
Evidence of research	Yes	
Suitability letter	No	Letter issued but needs amending
Key features document	Yes	
Disclosure / fees & commissions	No	old version issued
Illustration	Yes	
Quality / completeness of file	Yes	
Execution only confirmation	Yes	
Replacement contract confirmation	Yes	
Chronology	Yes	

Result: Yes = 9

'Result' is selected from the drop down list and additional comments can be added.

'Review results' tab is where the overall result of the file review can be recorded.

Case summary | File review | **Review results** | Tasks | Review forms

File checks

- File selection
- File reviews**
- Case checks

Reports

Work

	Result	Comments
Is the transaction suitable?	Yes	
Overall assessment	Conditional	
Any remedial actions		

Review conducted date 30/11/2012 [Calendar Icon]

File grade [Dropdown]

Review conducted by [Text Box]

Supervisor [Text Box]

Remuneration suppressed ☐

Issue/s outstanding [Text Box] [Tasks]

Issues complete [Text Box]

Issues complete date [Text Box] [Calendar Icon]

■ Marked for review ■ Review complete

Quit [Grid Icon]

If there is any outstanding work it can be recorded here and can be timed and diarised in the 'Tasks' tab. Please refer to the 'Getting Started' user guide for information on 'Tasks'.

If the 'Remuneration Suppressed' box is checked, any remuneration will not be released for reconciliation. Once the File check has been fully completed and any remedial action taken, the checker can then release the remuneration for reconciliation. If this is an option, that is required with the business, this can be set up within the **Setup > Technical > Remuneration**.

The screenshot shows the 'Remunerations' configuration screen. The left sidebar contains a 'Setup' menu with options like 'User info.', 'Admin. codes', 'Standard text', 'Staff list', 'Providers', 'Products', 'Prices', 'Forms', 'Technical' (highlighted), and 'Tables'. Below this is a 'User licence' section. The main area has tabs for 'Applications', 'Passwords', 'Remunerations' (selected), 'Advanced', and 'Regional'. Within 'Remunerations', there are sub-tabs for 'General' and 'EDI'. The 'General' tab is active, showing various settings. The 'Remuneration suppression' section at the bottom is highlighted with an orange arrow pointing to the 'Withhold remuneration payment to advisers where compliance incomplete' dropdown menu, which is set to 'Selected'.

Section	Setting	Value	More
Remuneration split basis	Remuneration split basis	3	More
	Default VAT rate	20%	
VAT rate	Default apply VAT on client fees	<input checked="" type="checkbox"/>	
	Default apply VAT on holdings	<input type="checkbox"/>	
Remuneration tolerances	Apply tolerance settings during remuneration reconciliation	<input checked="" type="checkbox"/>	More
	Tolerance minimum / maximum value	10 / 12	
	Tolerance %	10%	
Remuneration splits for introducers*	Pay Introducer splits on gross or net?	Gross	
	Estimate the remuneration due date	No	
Reconciliation	Display a warning when attempting to reconcile receipts with past dates	Yes	
	Date for reconciliation purposes	Statement Date	
Remuneration suppression	Withhold remuneration payment to advisers where compliance incomplete	Selected	

* If you are a network member, you can agree to pay introducers based either on the total gross remuneration or the net that you receive after the network deductive

By choosing 'Selected' from the dropdown box, every file which has been selected for file checking will have its remuneration suppressed, i.e. not available for reconciliation until the case has been checked and the reviewer has unchecked the 'Remuneration Suppressed' box on the file check.

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Compliance

Mickey Mouse > No policy number

Adviser list > File checks > Files selected

Case summary | File review | Review results | Tasks | **Review forms**

Checklist form for guidance on PPP transfers
Print a File monitoring review sheet for this case
File monitoring review sheet for this case

+ Add document to the document library

Category	Created date

Quit

The 'Review forms' tab allows you to document the file review.

You can either use the CCD file monitoring document, which will include all the information on the file review, or add your own documentation which you may have stored in CCD in the 'Setup' of CCD, or add an external document.

The file monitoring form is a two page PDF document.

File Monitoring review sheet

Client and Adviser details				File review	
Firm name	Quay Software Solutions			Reason/s for file selection	Further investigation.
Adviser	Jonathan Paul Jones				
Adviser status	Current				
Contract holder(s)	Williams, P				
Product Provider	Clerical Medical			Review conducted date	23/07/08
Product type	Unit Linked Bond			Review conducted by	Jones, Claire
Documents	Date	Satisfactory	Comments		
Terms of business issued	Yes	Yes			
Fact find complete	Yes	Yes			
Additional supporting information	Yes	Yes			
Verification of client ID	Yes	Yes			
"Know your client" demonstration	Yes	Yes			
Evidence of research	Yes	Yes			
Suitability letter	No	No	letter issued but needs amending		
Key features document	Yes	Yes			
Disclosure / fees & commissions	No	No	old version issued		
Illustration	Yes	Yes			
Quality / completeness of file	Yes	Yes			
Execution only confirmation	Yes	Yes			
Replacement contract confirmation	Yes	Yes			
Chronology	Yes	Yes			

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File Monitoring review sheet

Review results	Satisfactory	Comments
Is the transaction suitable?	Yes	
Any remedial actions		
Supervisor's name Supervisor's signature Date		
Claire Jones		

Capita Financial Software Ltd. Printed: 23/07/2008

The results of 'File reviews' will be analysed by CCD and presented as part of the KPI reports, which will identify the adviser's shortfalls and training needs.

3.4 Completing a Case Check

If a piece of business has been selected for a case check either automatically or manually, you can add notes and record who completed the case check.

Access the outstanding case checks within **File checks** and **Case checks**.

Compliance

adviser list > File checks > Case checks

Outstanding Complete

Contract holder	Adviser	Contract type
Williams, P	Jonathan Paul Jones	Personal Pension

Select the 'Case check' you wish to complete.

All selected By specialisation By adviser By Branch

Quit

CAPITA FINANCIAL SOFTWARE **Compliance**

Peter Williams > Norwich Union Life > Personal Pension > 65456456

Checks > Case summary > Case check

Advisers
T & C
KPIs
Registers
File checks
File selection
File reviews
Case checks
Reports
Work

Case summary Case check

Notes regarding the case check conducted Case check required ☒

Free type text

Case check completed by Claire Jones

Do you wish to select this case for a File review? ☐
Reason

Case check complete Complete case checklist

Switch to Holding record

From the 'Case summary' screen select the 'Case check' tab.

Notes regarding the case check can be entered and will be available if the case is upgraded to a file review. Confirmation of who reviewed the case can also be recorded.

The case can be upgraded to a file review and will then appear in the outstanding 'File reviews'.

CAPITA FINANCIAL SOFTWARE **Compliance**

Adviser list > File checks > Files selected > Complete

Outstanding Conditional Complete

Review month 7 Year 2008

Contract holder	Adviser	Reason for file selection
Williams, P	Jonathan Paul Jones	Further investigation.

File selection
File reviews
Case checks

A history of the case checks and file reviews will remain within the **File checks** area. Select either **File reviews** or **Case checks** and then select the 'Complete' tab. Your completed case checks and file reviews will be listed.

4 Key Performance Indicators

4.1 Setting Key Performance Indicator (KPI) Standards

CCD will produce the KPI reports for your company. These reports can be used to check that you are meeting your regulatory requirements or as a basis for an adviser's review. For CCD to do this effectively, firstly you will need to set up the standards. Minimum and maximum tolerances can be set which are acceptable for your advisers to work within. For example if the maximum tolerance limit is 10% and 11% is reached, CCD will flag it to be investigated to identify any potential risk areas where advice may have fallen outside of the criteria.

Access the setup area within **KPIs** and **Generation** from the left hand menu and the 'Standards' tab.

The 'Standards' are divided into four areas: 'File checks', 'Business written', 'Business spread' and 'Persistence'.

Enter the tolerance amounts you are happy with.

Category	Item	Maximum Tolerance %
File checks	Disclosure / fees & commissions	0.00
	Illustration	0.00
	Quality / completeness of file	10.00
	Execution only confirmation	0.00
Business written	Replacement contract confirmation	0.00
	Chronology	10.00
	Know your client demonstration	0.00
	Evidence of research	0.00
Business spread	Suitability letter	0.00
	Key features document	0.00
Persistence		

CAPITA
FINANCIAL SOFTWARE
Compliance

Advisers

T & C

KPIs ▼

Generation

Outstanding

Complete

Registers

File checks

Reports

Work

Quit

Adviser list > KPIs > Generation > Standards

Adviser

Selected

Standards

File checks

Business written

Business spread

Persistency

Maximum Tolerance %

Advice basis		
Execution only	0.00	
Insistent client	10.00	
Limited information	5.00	
Direct offers	5.00	
Replacement contracts	10.00	
Restricted advice	1.00	

Minimum Tolerance %

Product categories		
Protection	0.00	
Retirement	0.00	
Investment	0.00	
Savings	0.00	
Mortgages	0.00	
Other	0.00	

In the 'Business written' tab, enter the tolerances for types of 'Advice' and 'Product' categories.

CAPITA
FINANCIAL SOFTWARE
Compliance

Advisers

T & C

KPIs ▼

Generation

Outstanding

Complete

Registers

File checks

Reports

Work

Quit

Adviser list > KPIs > Generation > Standards

Advisers

Selected

Standards

File checks

Business written

Business spread

Persistency

Maximum Tolerance %

Provider spread		
Provider 1	20.00	
Provider 2	20.00	
Provider 3	20.00	
Provider 4	20.00	
Provider 5	20.00	

Minimum Tolerance %

Product spread		
Product 1	0.00	
Product 2	0.00	
Product 3	0.00	
Product 4	0.00	
Product 5	0.00	

In the 'Business Spread' tab, enter the tolerances for providers and products. You do not need to select who Provider 1 is etc. When the KPIs are generated it will apply the top five providers and products for each adviser.

CAPITA

FINANCIAL SOFTWARE

Compliance

Advisers

T & C

KPIs

Generation

Outstanding

Complete

Registers

File checks

Reports

Work

Quit

Adviser list > KPIs > Generation > Standards

Advisers

Selected

Standards

File checks

Business written

Business spread

Persistence

Minimum requirement %

Total persistency 90.00

In the 'Persistence' tab enter the minimum requirement for total persistency. In this example if more than 10% falls off the books, it will flag this.

NB: All KPI figures quoted are examples and not compliance or regulatory standards.

4.2 Generating KPI Reports

CAPITA FINANCIAL SOFTWARE Compliance

Advisers Adviser list > KPIs > Generation

T & C

KPIs

Generation

Outstanding

Complete

Re...

Quit

Select all ☐

Adviser	Company	Status	Competence	Select
Jane Green	Capita Financial Software Ltd.	Current	CF21	<input type="checkbox"/>
Jonathan Paul Jones	Capita Financial Software Ltd.	Current		<input type="checkbox"/>
Claire Jones	Capita Financial Software Ltd.	Current		<input type="checkbox"/>

Select records ☒ for the generation of a KPI report

Generate the KPI reports from 'KPIs' and 'Generation'.

Select the adviser(s) you wish to generate the KPI report for.

CAPITA FINANCIAL SOFTWARE

Advisers Adviser list > KPIs > Generation > Advisers selected

T & C

KPIs

Generation

Outstanding

Complete

Quit

Advisers

Selected

Standards

Adviser	Company	Status	Competence status
Jane Green	Capita Financial Software Ltd.	Current	Cf21

Generate KPI reports for selected Advisers for the periods ending 31/07/2008

KPI month end

KPI year end

3m start end

12m start end

24m start end

Selecting the adviser will take you to the 'Selected' tab where the advisers that have been selected will be listed.

Select the period you wish to run the report for. Enter the KPI month end and KPI year end.

Click on the Generate KPI link to produce the KPI reports.

Once you have entered the month end and year end, three time frames will be displayed.

CAPITA

Compliance

KPIs
 Generation
Outstanding
 Complete

Outstanding
 By adviser

Adviser	Firm	Supervisor	KPI created	
Jane Green		Claire Jones	17/07/2008	More

View / Print schedule of KPI reports currently awaiting sign-off

Quit

The adviser's KPI reports will be listed in the 'Outstanding' area.

Select the adviser's name to view the KPI report.

CAPITA
FINANCIAL SOFTWARE

Compliance

Advisers

Adviser list > KPIs > Outstanding > File checks

T & C

File checks

Business written

Persistency

Compliance

Sign-off

KPIs

Results

...continued

	3 mths.	%	12 mths.	%	24 mths.	%	Max. Tolerance %
Number of cases submitted	5		5		5		
Unsuitable advice	0	0.00	0	0.00	0	0.00	0.00
Overall failure	0	0.00	0	0.00	0	0.00	10.00
Terms of business	0	0.00	0	0.00	0	0.00	0.00
Fact find complete	0	0.00	0	0.00	0	0.00	10.00
Additional supporting information	0	0.00	0	0.00	0	0.00	10.00
Money Laundering verification	0	0.00	0	0.00	0	0.00	0.00
Know your client demonstration	0	0.00	0	0.00	0	0.00	0.00
Evidence of research	0	0.00	0	0.00	0	0.00	0.00
Suitability letter	1	20.00	1	20.00	1	20.00	0.00
Key features document	0	0.00	0	0.00	0	0.00	0.00
Disclosure / fees & commissions	1	20.00	1	20.00	1	20.00	0.00

Comment

Quit

All the tabs will be populated with their results.

Ensure you access the sub-tabs within the main tabs.

If any of the results do not fall within the tolerances, they will be highlighted in red. Select 'Comment' to enter a note regarding the result.

CAPITA
FINANCIAL SOFTWARE

Compliance

Jonathan Paul Jones, Period to 31/07/2008

Advisers

Adviser list > KPIs > Outstanding > File checks > Comments

T & C

File checks Business written Persistency Compliance Sign-off

KPIs

Results ...continued

Unsuitable advice

Overall failure

Terms of business

Fact find complete

Additional supporting information

Money Laundering verification

Know your client demonstration

Evidence of research

Suitability letter

Key features document

Disclosure / fees & commissions

Discuss at 121

Made aware of new documentation

Generation

Outstanding

Complete

Registers

File checks

Reports

Work

Quit

A list of all the areas will be listed. Enter a note in the areas that were highlighted in red.

CAPITA
FINANCIAL SOFTWARE

Compliance

Jonathan Paul Jones, Period to 31/07/2008

Advisers

Adviser list > KPIs > Outstanding > File checks

T & C

File checks Business written Persistency Compliance Sign-off

KPIs

Results ...continued

3 mths. % 12 mths. % 24 mths. % Max. Tolerance %

Number of cases submitted

5 5 5

0 0.00 0 0.00 0 0.00 0.00

0 0.00 0 0.00 0 0.00 10.00

0 0.00 0 0.00 0 0.00 0.00

0 0.00 0 0.00 0 0.00 10.00

0 0.00 0 0.00 0 0.00 10.00

0 0.00 0 0.00 0 0.00 0.00

0 0.00 0 0.00 0 0.00 0.00

1 20.00 1 20.00 1 20.00 0.00

0 0.00 0 0.00 0 0.00 0.00

1 20.00 1 20.00 1 20.00 0.00

Generation

Outstanding

Complete

Re

Fi

Re

Work

Quit

When you return to the 'Results' screen the previously red areas will no longer be highlighted.

Go through each tab to ensure the KPI's are within the tolerances that have been set.

Clive McDonough, Period to 31/01/2008

Advisers > Adviser list > KPIs > Outstanding > Sign-off

File checks | Business written | Persistency | Compliance | Sign-off

Sign off | Notes | Printables

Overall assessment

Pass
Pass
Pass
Pass
Pass
Pass

Review completed by: Anna Maria Smith
Branch: Head Office
Supervisor: Sheila Andrews

KPI review complete Complete compliance checklist

Clicking on the 'Complete compliance checklist' link will insert today's date in the 'KPI Review complete' box.

Complete the 'Overall assessment', selecting from the drop down list.

If the KPI report has not been completed correctly, the sign off page could look like this:

Clive McDonough, Period to 31/01/2008

Advisers > Adviser list > KPIs > Outstanding > Sign-off

File checks | Business written | Persistency | Compliance | Sign-off

Sign off | Notes | Printables

Overall assessment

Review completed by:
Branch: Head Office
Supervisor: Sheila Andrews

KPI review complete Complete compliance checklist

The sections which are blue and underlined indicate these areas have not been completed.

CAPITA

To complete these areas, click onto the blue line itself and this will link you through to the relevant section to be completed. The KPI cannot be completed until all sections have been dealt with.

KPI review complete	14/01/2011	◀ Complete compliance checklist
---------------------	------------	---------------------------------

To print off the KPI report or to send it to your adviser (and their supervisor) navigate to the 'Printables' tab:

CAPITA FINANCIAL SOFTWARE Compliance

Jonathan Paul Jones. Period to 31/07/2008

Adviser list > KPIs > Outstanding > Sign-off > Printables

File checks Business written Persistency Compliance Sign-off

Sign off Notes **Printables**

Print KPI report
View KPI report

PDF printables *

Create KPI report in PDF format

* Automatically email this report to Jonathan Paul
Copy in the Supervisor (Claire Jones)

Within the 'Printables' tab you can print and view the KPI report.

You can PDF the document and e-mail it to the adviser and Supervisor if relevant.

File Reviews

Jonathan Paul Jones

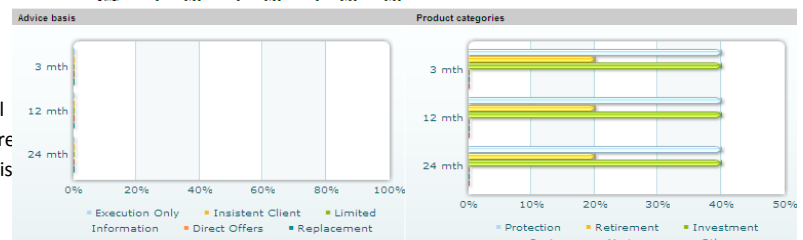
Number of cases submitted

During the 3 month period (01/05/2008...31/07/2008) 5
During the 12 month period (01/08/2007...31/07/2008) 5
During the 24 month period (01/08/2006...31/07/2008) 5

	3 m	%	12 m	%	24 m	%	Limit %	Comments
Unsuitable advice	0	0.00	0	0.00	0	0.00	0.00	
Overall failure	0	0.00	0	0.00	0	0.00	10.00	
Terms of business	0	0.00	0	0.00	0	0.00	0.00	
Fact find complete	0	0.00	0	0.00	0	0.00	10.00	
Additional supporting information	0	0.00	0	0.00	0	0.00	10.00	
Money Laundering verification	0	0.00	0	0.00	0	0.00	0.00	
Know your client demonstration	0	0.00	0	0.00	0	0.00	0.00	
Evidence of research	0	0.00	0	0.00	0	0.00	0.00	
Suitability letter	1	20.00	1	20.00	1	20.00	0.00	Discuss at 121
Key features document	0	0.00	0	0.00	0	0.00	0.00	
Disclosure / fees & commissions	1	20.00	1	20.00	1	20.00	0.00	
Illustration	0	0.00	0	0.00	0	0.00	0.00	
Quality / completeness of file	0	0.00	0	0.00	0	0.00	0.00	
Execution only confirmation	0	0.00	0	0.00	0	0.00	0.00	
Replacement contract confirmation	0	0.00	0	0.00	0	0.00	0.00	
Chronology	0	0.00	0	0.00	0	0.00	0.00	
Average file grade	3.00		3.00		3.00			

Examples of the KPI report.

This document is the property of Capita Financial document, either in whole or in part, must not be re has been supplied, without CFSL prior written permis



Provider Spread

Period	Provider name	Cases	%	Limit %	Comments
3 months	AXA Sun Life	1	20.00	20.00	
	Clerical Medical	1	20.00	20.00	
	Legal & General	1	20.00	20.00	
	Norwich Union Life	1	20.00	20.00	
	Zurich	1	20.00	20.00	
12 months	AXA Sun Life	1	20.00	20.00	
	Clerical Medical	1	20.00	20.00	
	Legal & General	1	20.00	20.00	
	Norwich Union Life	1	20.00	20.00	
	Zurich	1	20.00	20.00	
24 months	AXA Sun Life	1	20.00	20.00	
	Clerical Medical	1	20.00	20.00	
	Legal & General	1	20.00	20.00	
	Norwich Union Life	1	20.00	20.00	
	Zurich	1	20.00	20.00	

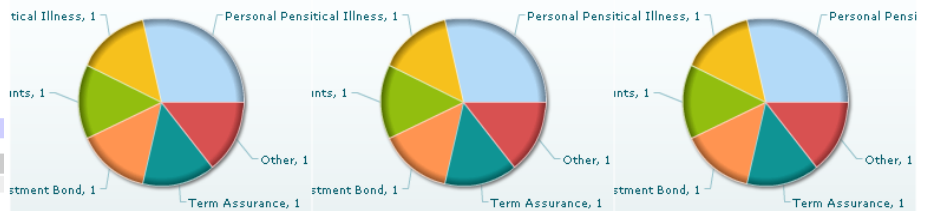
Top 5 Providers % of cases submitted (3 months)



Product Type Spread



Period	Product type	Cases	%	Limit %	Comments
3 months	Personal Pension	2	28.57	0.00	
	Critical Illness	1	14.29	0.00	
	Individual Savings Accounts	1	14.29	0.00	
	Investment Bond	1	14.29	0.00	
	Term Assurance	1	14.29	0.00	
12 months	Personal Pension	2	28.57	0.00	
	Critical Illness	1	14.29	0.00	
	Individual Savings Accounts	1	14.29	0.00	
	Investment Bond	1	14.29	0.00	
	Term Assurance	1	14.29	0.00	
24 months	Personal Pension	2	28.57	0.00	
	Critical Illness	1	14.29	0.00	
	Individual Savings Accounts	1	14.29	0.00	
	Investment Bond	1	14.29	0.00	
	Term Assurance	1	14.29	0.00	

Top 5 Product types No of cases submitted (3 months) No of cases submitted (12 months) No of cases submitted (24 months)



Persistency & Compliance

Persistency	3 m	%
Number of cases submitted		
In force		
Reinstated		
Total in force		
Lapsed		
Surrendered		
Paid up		
Total ceased / persistency		98.00
Cancelled		
NTU		
Pipeline		
Other		



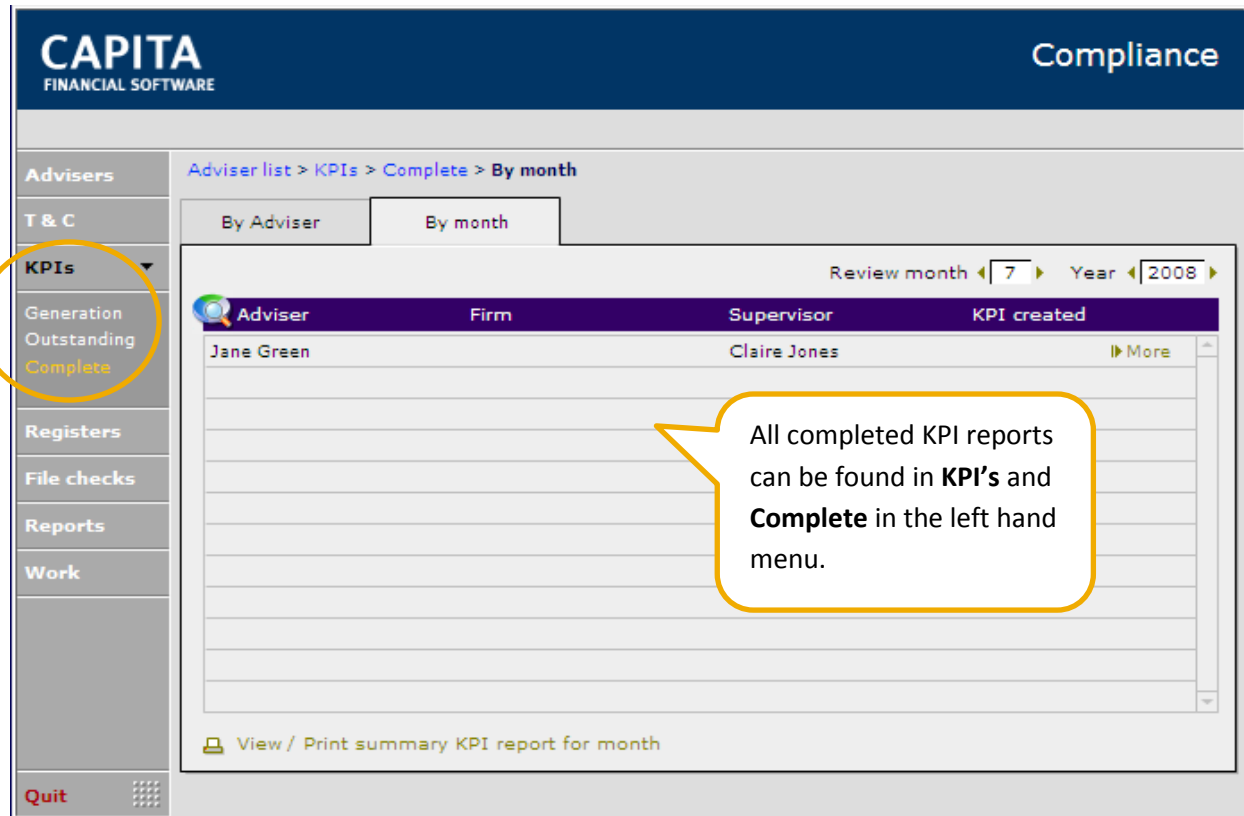
Compliance	3 m	12 m	24 m	Comments
Complaints upheld				
Adverts placed				
Breaches				
Disciplinary		1	1	
Overall assessment				Comments
Review of File checks	Pass			
Review of the basis of the advice	Pass			
Review of product category spread	Pass			
Review of product type spread	Pass			
Review of product providers	Pass			
Review of the persistency of the business written	Pass			
Review of compliance registers	Pass			
Review completed by	Sheila Andrews			
Creation date	14/08/2009			
Completion date	14/08/2009			

Key: Performance Indicators. Report prepared for Sheila Andrews covering the period to 30/11/2008

Persistency & Compliance

4.3 Viewing Completed KPI Reports

KPI reports can be viewed from two areas within the Compliance module.



CAPITA FINANCIAL SOFTWARE Compliance

Adviser list > KPIs > Complete > By month

By Adviser By month

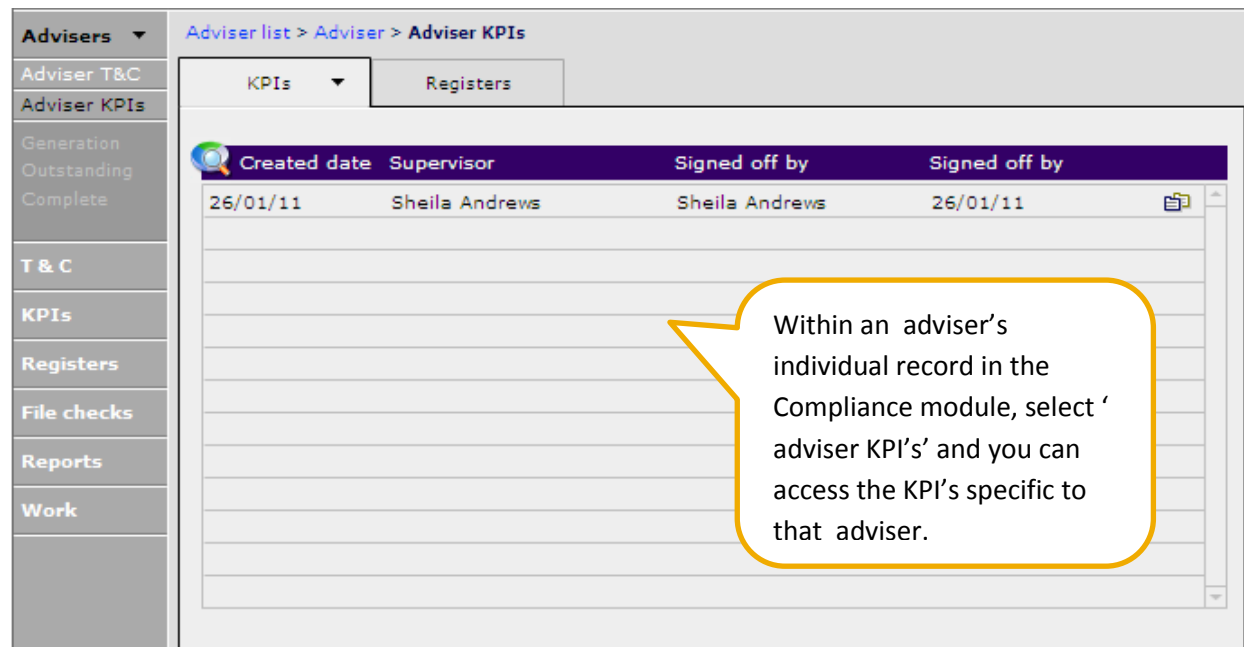
Review month 7 Year 2008

Adviser	Firm	Supervisor	KPI created
Jane Green		Claire Jones	More

View / Print summary KPI report for month

Quit

All completed KPI reports can be found in **KPI's** and **Complete** in the left hand menu.



Adviser list > Adviser > Adviser KPIs

KPIs Registers

Created date	Supervisor	Signed off by	Signed off by
26/01/11	Sheila Andrews	Sheila Andrews	26/01/11

Within an adviser's individual record in the Compliance module, select 'adviser KPI's' and you can access the KPI's specific to that adviser.

5 Observations

To help you to ensure that your advisers remain competent, you can record all observations that have taken place with the advisers in your company.

Advisers ▾ **Adviser list > Adviser > Adviser T&C > Observations**

Adviser T&C Observations Outstanding Historic records

Current Adviser status CF30 - Investment Adviser

Next observation Date of next observation 13/11/2012 Month 11
Review every 3 months
Next observation type Manager one to one
Notes

Select the adviser and go to **adviser T&C** and **Observations** from the left hand menu.

Details and frequency of the observation can be entered here.

To add the one to one meeting into this area, click on the Outstanding tab:

Advisers ▾ **Adviser list > Adviser > Adviser T&C > Observations > Outstanding**

Adviser T&C Observations Outstanding Historic records

Observed interview Dan Hitchcock 28/11/12

Outstanding observations are listed in the 'Outstanding' tab.

To add a new observation, select 'Add record'.

Advisers ▾ Adviser list > Adviser > Adviser T&C > Observations > **Overview**

Adviser T&C Overview Training () Review form

Competency
Observations
Development

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

Date of observation 30/11/2012

Observation type One to One

Reviewer Sharon Milham

Supervisor Sharon Milham

Notes

An overview of the observation can be recorded and the date it was completed at the bottom of the screen.

Record completion date Complete observation record

Advisers ▾ Adviser list > Adviser > Adviser T&C > Observations > Overview > **Review form**

Adviser T&C Overview Training () Review form

Competency
Observations
Development

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

Insert form: Drag and drop your form over the (white) document area.

Review / edit standard form: Right click on the form and select **Open document**. Changes will be saved automatically on closing the form

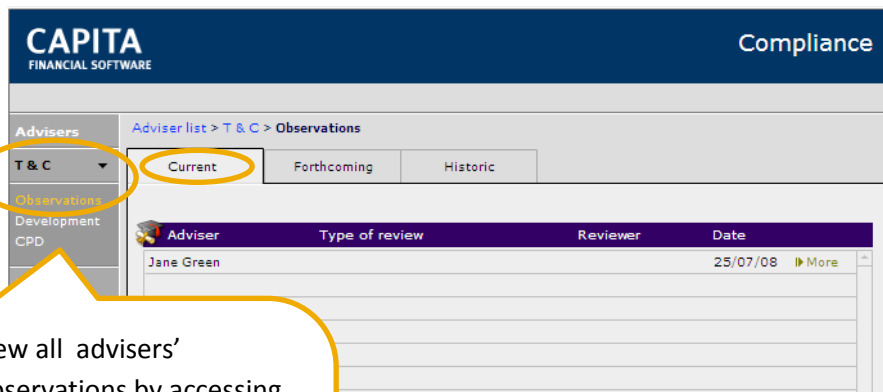
Electronic forms that have been completed for the observation can be attached to the observation record for future reference.



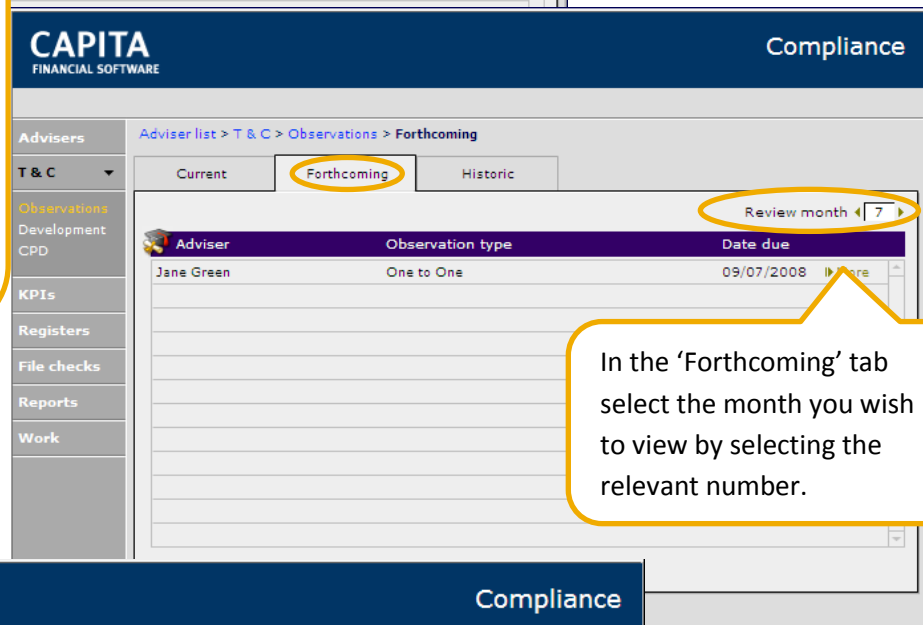
One to One form
Microsoft Office Word Document
12 KB

Drag the document over the white area in the above screen shot and drop it in.

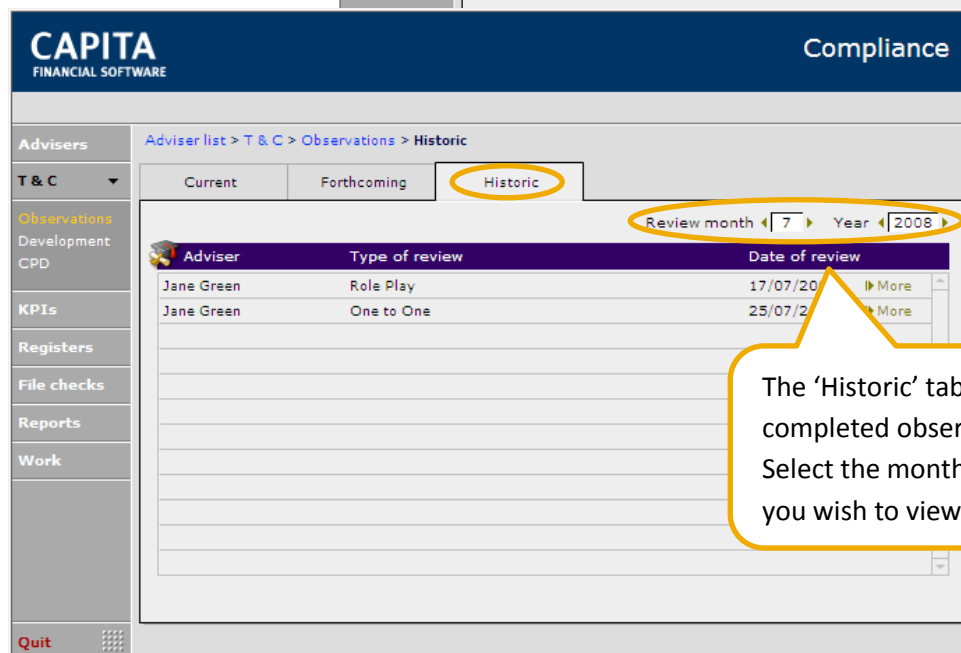
5.1 Viewing Observations



View all advisers' Observations by accessing 'T&C' and 'Observations' from the left hand menu. The first list displayed will be the current list of observations, select the observation you wish to view.



In the 'Forthcoming' tab select the month you wish to view by selecting the relevant number.



The 'Historic' tab will list all completed observations. Select the month and year you wish to view.

6 Recording Adviser's Development

When development needs for your advisers are identified it is important for you to keep a record for compliance purposes. The need can be entered along with the results of when the need was addressed.

The development need can either be a result of observations or another method like an exam result. Depending on how it was identified will determine where it is recorded.

If the development need was identified following an observation, access the outstanding observation within the 'adviser T&C'.

Advisers ▾ Adviser list > Adviser > Adviser T&C > Observations > Outstanding

Adviser T&C Observations Outstanding Historic records

Competency Observations Development

Adviser KPIs T & C KPIs Registers File checks Reports Work

+ Add record

Type of observation	Reviewer	Date	Result
Observed interview	Dan Hitchcock	28/11/12	
One to One	Sharon Milham	30/11/12	

Within the 'Outstanding' tab click 'Add record' which will take you through to the 'Training' area.

If the development need is not following an observation, it can be recorded directly in the 'Development' area.

Advisers ▾ Adviser list > Adviser > Adviser T&C > Development

Adviser T&C Developments Resources

Competency Observations Development

Adviser KPIs T & C KPIs Registers File checks Reports Work

Current History

+ Add record

Development identified	Creation date
Financial Planning	28/11/12

Select **Development** from the adviser T&C section.

Click 'Add record' to enter a new Development.

When using the '+Add' record button, the following page is displayed:

Advisers ▾ [Adviser list](#) > [Adviser](#) > [Adviser T&C](#) > [Development](#) > **Training need**

Adviser T&C

Competency

Observations

Development

Adviser KPIs

Registers

File checks

Reports

Work

Training CPD (0 hrs.) Results

Development identified

Objective of the training

Studying for Qualifications

Attending a training course to learn for the R05 exam.

Self study will then be required to swot up for the exam.

Method/s of training to be used By who By when Complete / date

Professional Course	Adviser	18/11/12	Yes	18/11/2012
Self Study	Adviser	07/12/12		

Latest dates 07/12/12 18/11/12

The 'Development identified' is an editable drop down list.

Type the objective of the training i.e. what will the adviser achieve by completing the training.

The methods of training can be recorded as well as a date when they need to be completed by. The 'Method/s of training' to be used and 'By who' are editable drop down lists.

The results of the training can be recorded in the 'Results' tab:

Advisers ▾ [Adviser list](#) > [Adviser](#) > [Adviser T&C](#) > [Development](#) > [Training need](#) > **Results**

Adviser T&C

Competency

Observations

Development

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

Training CPD (0 hrs.) Results

Results achieved

Exam taken and passed.

Print a development statement

Overall result Pass

Signed off by

Date of sign off

You can free type the results of the training that has been completed by the adviser.

The 'Overall result' and 'Signed off by' and 'Date of Sign off' can be entered. If the adviser did not successfully complete the training, another record will need to be added.

6.1 Viewing Existing Development Records

To view records which have been added but not yet completed, navigate to the adviser and then to Development. Any items not completed, will be shown here:

Advisers ▾ Adviser list > Adviser > Adviser T&C > Development

Adviser T&C

Competency Observations **Development**

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

Developments Resources

Current History

+ Add record

Development identified	Creation date	
Studying for Qualifications	28/11/12	More

All the advisers' current and historic developments can be viewed in **adviser T&C** and **Development** from the left hand menu.

6.2 Recorded Continuous Professional Development (CPD)

The adviser's Continuous Professional Development can be recorded within each training record you have completed. To add records, click onto the Development or add a new one using the **+Add record** button. In the screen shot on the next page, the development shown has been added and now CPD records need to be added:

Advisers ▾ Adviser list > Adviser > Adviser T&C > Development > Training need

Adviser T&C

Competency Observations **Development**

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

Training CPD (0 hrs.) Results

Development identified: Studying for Qualifications

Objective of the training: Attending a training course to learn for the R05 exam. Self study will then be required to swot up for the exam.

Method/s of training to be used	By who	By when	Complete / date
Professional Course	Adviser	18/11/12	Yes 18/11/2012
Self Study	Adviser	07/12/12	

Latest dates 07/12/12 18/11/12

Advisers ▾ Adviser list > Adviser > Adviser T&C > Development > Training need > **Related CPD**

Adviser T&C Training **CPD (0 hrs.)** Results

Competency Observations Development

+ Add record

Description development undertaken Training date Hrs. 00 More

You will be taken to the 'Training' screen, from here select the 'CPD' tab.

Click 'Add record' to enter the details of the CPD.

CPD allocated to this development record (Hrs.) 0.00

Once the **+Add record** has been clicked, then the following page appears and information about the CPD can then be added:

Advisers ▾ Adviser list > Adviser > Adviser T&C > Development > Training need > Related CPD > **CPD record**

Adviser T&C CPD record

Date of training 18/11/2012 CPD Type Structured

CPD description Exam study

Minutes awarded 300 Equivalent of 5.00 hours awarded

Related development Financial Planning

Training summary

Enter the date of the training and confirm whether it is structured or unstructured.

The time needs to be entered in minutes and it will calculate the hours.

The 'Related development' field will pre-populate from the development record. 'Training summary' is a free type field.

Print current CPD record

Record completion date Complete CPD record

To mark the CPD as complete, select 'Complete CPD record' which will enter today's date.

If you have the 'Advanced Security' licence the advisers will be able to record their own CPD hours, but the Compliance Manager will need to sign the CPD hours off.

Advisers

T & C

Observations

Development

CPD

KPIs

Registers

File checks

Reports

Work

Adviser list > T & C



Training and Competency

Task	Status	View records
Observations awaiting sign off	5	More
Observations due in month 11	1	More
Adviser developments awaiting completion	32	More
CPD awaiting acceptance / sign off	8	More

I want to...

- [View all observations currently awaiting sign off](#)
- [View observations due and create appointments](#)
- [View all developments currently awaiting completion](#)
- [View all developments currently awaiting acceptance / sign off](#)

Within T & C you will be told of any CPD awaiting sign off.

Advisers

T & C

Observations

Development

CPD

KPIs

Registers

File checks

Reports

Work


Adviser list > T & C > CPD

Current

Historic

Adviser	Development undertaken	Date	Hrs.	
Simon Cockle	Attendance at conferences	22/08/12	0.83	More
James Read	Specialist reading	14/11/12	2.00	More
Jonathan Dance	Exam study	18/11/12	5.00	More

Adviser ref

 Current incomplete CPD records

To sign this off, simply click on to the CPD event

Advisers Adviser list > T & C > CPD > CPD Record

T & C CPD record

Observations Development CPD

KPIs

Registers

File checks

Reports

Work

Jonathan Dance

Date of training 18/11/2012 CPD Type Structured

CPD description Exam study

Minutes awarded 300 Equivalent of 5.00 hours awarded

Training summary

Message

Is this CPD acceptable and should the record be signed off?

No Yes

Print current CPD record

Record completion date Complete observation record

CPD relates to: Financial Planning

Check the CPD record and then click onto the 'Complete observation record'. Select Yes to the pop up.

Once done, the date will be entered in the box:

Print current CPD record

Record completion date 30/11/2012 Complete observation record

6.3 Reviewing CPD Records

All CPD records that are added will be stored in CCD.

You can view the CPD records either in the 'Current' tab or 'By month' tab, which will list all current and completed CPD records. Select the record you wish to view.

Advisers Adviser list > T & C > CPD > Historic

T & C Current Historic

Observations Development CPD

KPIs

Review month 11 Year 2012

Adviser	Development undertaken	Date	Hrs.	
Simon Cockle	Attendance at conferences	22/08/12	2.00	More
James Read	Specialist reading	14/11/12	2.00	More
Jonathan Dance	Exam study	18/11/12	5.00	More

Report from Report to Date Type Adviser ref

Complete CPD records

All 'advisers' CPD records are listed in T&C and CPD from the left hand menu.

7 Complaints

Any complaints that are received need to be recorded for compliance purposes. CCD allows you to record full details of the complaint along with how you dealt with it regarding timescales and outcome.

All complaints that are logged into CCD will be used to compile a 'Complaints' register. Complaints are recorded in the Complaints register. Select **Registers** and **Complaints** from the left hand menu.

The screenshot displays the CAPITA software interface for managing complaints. On the left, a vertical menu includes options like Advisers, T & C, KPIs, **Registers** (highlighted), Complaints, Fin Proms., Disciplinary, Breaches, File checks, Reports, and Work. The main content area is titled 'Adviser list > Registers > Complaints' and features two tabs: 'Outstanding' and 'All complaints'. A table lists complaints with columns for Client, Complaint, and Product. Two entries are visible: Clarice Smith with 'Unsuitable or misleading advice' and Dario Franchetti with 'Poor customer service'. A callout box points to the 'Add complaint record' button in the top right corner of the table, stating: 'Any outstanding complaints will be listed. To record a new complaint, click 'Add complaint record'.' At the bottom left of the table, there is a 'Print complaints register' button.

Client	Complaint	Product
Clarice Smith	Unsuitable or misleading advice	Group Personal Pension
Dario Franchetti	Poor customer service	Unit Linked Bond

Once **+Add record** has been selected, you will be taken to the 'Complaint' tab. The first screen will be for you to enter an overview of the complaint and record important dates. The 'Synopsis' and 'Client notes' tabs are free type screens:

CAPITA
FINANCIAL SOFTWARE
Compliance

Advisers Adviser list > Registers > Complaints > Overview

Complaint

Tasks

Ombudsman

Remedial

Complaint

Synopsis

Client notes

Registers

Complaints

Fin Proms.

Disciplinary

Breaches

File checks

Reports

Work

Quit

Date of complaint

10/01/2008

Complaint delivery

Complainant category

Private individual

More

Client reference

Clarice Smith

More

Select from list of clients

More

Product

Group Personal Pension

More

Select from list of holdings

More

Adviser

Paul Mortlock

More

Nature of complaint

Unsuitable or misleading advice

More

FCA complaint category

Advising / Selling / Arranging

More

Client acknowledgment date

Investigation start

Senior management letter date

Decision date

Upheld

FCA reported date

FCA reported

Complaint closed

Client response

In days

Complaint closed

In weeks

Regulator reporting period: Within 4 weeks

* Cases will remain on the outstanding list until they are recorded as closed

As the complaint will have been sent by a client (or prospective client) who will be recorded on CCD, search for the client by clicking on **>Select from list of clients**.

Advisers Adviser list > Registers > Complaints > Overview

Complaint

Tasks

Ombudsman

Remedial

Complaint

Synopsis

Client notes

File checks

Registers

Complaints

Fin Proms.

Disciplines

Breaches

Quit

Show clients with surnames beginning **s**

Client Details	Telephone	Postcode	
Salo, Mr Mika		Bh14	Select
Sampson, Mr Tony		EH12 5BB	Select
Schmacher, Michael			Select
Scott, Mr Ian			Select
Scott, Mrs Nikki			Select

Now that this has been done, you will be taken back to the complaint screen, and you can now find the holding for which the complaint has been made:

Click on the **>Select from the list of holdings**:

Client reference

Ian Scott

More

Select from list of clients

More

Product

More

Select from list of holdings

More

This will show a list of holdings that the client has:

Adviser list > Registers > Complaints > Overview

Complaint	Tasks	Ombudsman	Remedial
Product provider	Holding	Policy number	
1st Policy Company	Group Personal Pension	No policy number	Select
3XD	Group Income Protection	9876789	Select
3XD	Group Multi Benefits	No policy number	Select
3XD	Group SIPP		Select
Access Broker Services	Group Personal Pension		Select
Zurich	Group Life		Select

Click on 'Select' for the appropriate holding.

Now complete the rest of the information within the red fields:

Advisers

Adviser list > Registers > Complaints > Overview

T & C

KPIs

Registers

Complaints

Fin Proms, Disciplinary Breaches

File checks

Reports

Work

Complaint

Synopsis

Client notes

Date of complaint

10/01/2008

Complaint delivery

Complainant category

Private individual

Client reference

Clarice Smith

Select from list of clients

Product

Group Personal Pension

Select from list of holdings

Adviser

Paul Mortlock

Nature of complaint

FCA complaint category

Client acknowledgment date

Investigation start

Senior management letter date

Fields to be aware of are the **FCA reported** and the **FCA reported date**. These fields are to be used if the case has been reported to the FCA on one of the RMAR returns. By selecting these fields it will ensure that once a complaint has been counted by the FCA once, it won't be counted again if it's taking time to resolve the complaint.

Adviser list > Registers > Complaints > Overview

Complaint ▼ Tasks Ombudsman Remedial

Complaint Synopsis Client notes

Date of complaint 10/01/2008 Complaint delivery Email

Complainant category Private individual

Client reference Clarice Smith ▶ More
▶ Select from list of clients

Product Group Personal Pension ▶ More
▶ Select from list of holdings

Adviser Paul Mortlock

Nature of complaint Breach of customer agreement or contract

FCA complaint category Terms and disputed sums / charges

Client acknowledgment date 22/05/13 Investigation start 23/05/13

Senior management letter date 24/05/13

Upheld Yes Decision date

FCA reported FCA reported date 23/05/13

Client response Accepted

Complaint closed * In days 0 In weeks 0

Regulator reporting period: Within 4 weeks

* Cases will remain on the outstanding list until they are recorded as closed

Marking the 'Client response' as 'Rejected – Ombudsman contacted' will activate the 'Ombudsman' tab.

Here information can be recorded about any investigation that the Ombudsman may carry out:

Adviser list > Registers > Complaints > Overview > Ombudsman details

Detail Tasks Ombudsman Remedial


Date secondary investigation began 01/12/2012

Free format notes (no diary) regarding Ombudsman Date

Ombudsman upheld

Once the complaint has been finished, move to the Remedial tab and record any remedial action that needs to be taken:

Advisers [Adviser list](#) > [Registers](#) > [Complaints](#) > [Overview](#) > **Remedial actions**

Detail	Tasks	Ombudsman	Remedial
<p>Date of remedial action <input type="text" value="15/12/12"/>  > Autofill with closed date</p> <p>Nature of remedial action <input type="text" value="Other - see details"/></p> <p>Redress paid <input type="text" value="15,000.00"/></p> <p>Reported by <input type="text" value="Dance, Jonathan"/></p> <p>Signed off by <input type="text" value="Milham, Sharon"/></p> <p>Notes of remedial action</p> <div style="border: 1px solid #ccc; height: 100px; margin-top: 5px;"></div>			

The **Date of remedial action** can be auto-filled with the close date of the complaint. If this needs to happen, click on the **>Auto-fill with closed date**.

The **Redress** field is available for recording information for any money paid to clients who have made a complaint. This field is used within two of the Complaint reports held within the **Reports** section.

Any active complaint will show on a client record in the top left hand corner of the client record.

8 Producing Compliance Reports

CCD can produce a vast variety of Compliance related reports that can be used to control your business or be produced for the Regulator. These could add value to your business and take away the stress of producing regulatory reports when the FCA requests them.

The reports are split into two sections, **Management** and **Regulatory**. The Management reports will help you monitor your business and the Regulatory reports can be used for the FCA.

All reports can be modified to ensure that you are looking at specific time frames to suit your needs. To get the most out of the reports in CCD we would recommend that you take time to familiarise yourself with the reports.



Some of the more common reports are displayed on this page and selecting one of these will take you through to the relevant section, where you can access the filters. Alternatively select the area you want from the **Reports** sub menu on the left hand side.

8.1 Management Reports

Due to the amount of Management reports, these are divided into five categories as seen at the bottom of the screen below – Monitoring, New Business, Supervision, Development and Registers.

Advisers
T & C
KPIs
Registers
File checks
Reports
Management
Regulatory
Work

Adviser list > Reports > Management

- Analysis of file reviews conducted within date range by Adviser
- Analysis of file reviews conducted within date range, by Supervisor
- Analysis of reviews conducted within date range by Adviser and Reason selected
- Analysis of reviews conducted as a percentage of business written
- Schedule of cases selected for file review within date range, by Reason selected
- Schedule of cases selected for review where additional requirements are outstanding
- Schedule of cases selected for reason of un-authorised product sale
- Current adviser status (All Adviser)
- Adviser product specialisations (All Adviser)
- Schedule of Mortgage plans with special borrowing requirements:
- Schedule of Mortgage plans arranged with evidence of earnings:

Report from 01/01/2012
Report to 30/11/2012
Adviser ref
Supervisor ref
Location
Region

Monitoring New business Supervision Development Registers

If reports are required on Complaints, navigate to the 'Registers' tab and when this opens up, input the relevant search criteria – using the white fields at the bottom:

Advisers
T & C
KPIs
Registers
File checks
Reports
Management
Regulatory
Work

Adviser list > Reports > Management > Registers

Complaints Other

- Print complaints register, all currently outstanding complaints
- Analysis of complaints received within date range (by the nature of the complaint)
- Analysis of complaints received within date range (by product)
- Analysis of time taken to close complaints received within date range
- Complaints that were outstanding as at the period beginning 01/01/2012
- Complaints that were outstanding as at period end (30/11/2012)
- Complaints Reporting by Retail investment Advisor
- Complaints Upheld where Redress Exceeds £50,000
- Adviser Multiple Complaints within last 12 months

Report from 01/01/2012
Report to 30/11/2012
Adviser ref
Supervisor ref
Location
Region

Monitoring New business Supervision Development Registers

Select the appropriate report by clicking on it. In the example below, the Complaints reporting by Retail Investment Advisor:

Complaints reporting by Retail Investment Adviser

Complaints by Retail Investment Adviser between 01/01/2012 and 30/11/2012

IRN	Adviser	Total complaints received	Total complaints closed	Total complaints upheld	Total redress paid
No IRN recorded	Milham Lee	3	2	3	0.00
ABC456411	Tony Pottrell	4	4	1	1,000.00
DAN45644	Jonathan Dance	15	10	7	140,300.00
REA4156	James Read	9	9	7	10,950.00
THY12377	Dan Hitchcock	1	0	0	0.00
YUT78654	Palmer Jon	1	1	1	0.00
Total		33	26	19	152,250.00

8.2 Regulatory Reports

There are regulatory reports, which are accessed by clicking into **Regulatory** on the main menu:

Advisers | **Adviser list > Reports > Regulatory**

Regulatory reports

Equivalent RMAR section

- B1 - Regulated Business Revenue
- B2 - Other revenue
- B2 - Income from other regulated activities
- G - Training and competence
- G - Advice types
- G - COB data - Clawed back remuneration
- H - COB data - Appointed Representatives
- I - Supplementary product sales data
- J - Annual income report
- K - Adviser Charge Revenue
- L - Consultancy Charge Revenue
- Expenditure
- FSCS Report

- Regulated business revenue
- Non-regulated business revenue
- Income from other regulated activities
- Current Adviser status (All Advisers)
- T&C Advice type analysis
- Schedule of clawbacks recorded
- Appointed representatives
- Analysis of non-investment insurance premiums
- Annual income report
- Adviser charge revenue
- Consultancy charge revenue
- Expenditure - remuneration and fees paid
- Split of business by product class

Report from

Report to

Adviser ref

Location

Quit

You can view all the reports within date ranges.

All of these reports need information to be completed elsewhere in CCD. For instance, the **T&C Advice type analysis** requires information to be recorded in **Setup > User Info > T&C Advice types**:

Setup > **User information** > **Advice type**

User info.

Admin. codes
Standard text
Staff list
Providers
Products
Prices
Forms
Technical
Tables

User licence

Your company Regulatory Company brand System brand Locations

Contact Banking Financial Charging Structure T&C Advice types

Add record

Date created	Advice start date	Advice category	
28/11/2012	28/11/2012	Retail Investment	More
28/11/2012	28/11/2012	Retail Investment	More
22/10/2012	22/10/2012	Retail Investment	More
12/10/2012	12/10/2012	Retail Investment	More
10/10/2012	10/10/2012	Retail Investment	More
10/10/2012	10/10/2012	Retail Investment	More
10/10/2012	10/10/2012	Non-Regulated	More

This information is then used in the following report:

Section G: T&C Advice Analysis

Retail Investment	Mortgage	Non Investment Insurance	Retail Investment Products
Independent	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Independent (whole of market plus option of fee only)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Whole of market (without fee-only option)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
On the basis of a fair analysis of the market	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Restricted/Multi-tie/the products of a limited number of providers	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Restricted/Single-tie/the products of one provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Restricted - limited types of product	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Retail Investment	Mortgage	Non Investment Insurance	Retail Investment Products
Independent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Independent (whole of market plus option of fee only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Whole of market (without fee-only option)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
On the basis of a fair analysis of the market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Restricted/Multi-tie/the products of a limited number of providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Restricted/Single-tie/the products of one provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Restricted - limited types of product	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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If all of the critical fields have been completed on your new business, invoice and remuneration records then the RMAR reports should complete without further input. Should you want to check that all reporting fields have been added then navigate to Admin > Remuneration and select the RMAR field summary.



Administration > Remunerations

Remunerations manager
Remuneration reconciliation

Remuneration status	Values	View records
Remuneration posted but not paid	£6,519	▶ More
Receipts as yet unreconciled	£127	▶ More
Amounts reconciled in August 2014		▶ More

I want to...

- [▶ Add a new receipt](#)
- [▶ Reconcile a statement that I have received](#)
- [▶ View summary remuneration splits by case](#)
- [▶ View RMAR field summary](#)

CommlIndex	policyholder	provider	policynumber	policytype	createddate	dateinitrecd.
000040172CORE	Halfhide, N &	Lloyds TSB Group	MOR123456	Mortgage	16/07/2014	17/07/2014
000040172CORE	Halfhide, N &	Skandia	IB123456	Investment Bond	16/07/2014	17/07/2014
000040172CORE	Halfhide, N	Nucleus Financial	ISA789456	Stocks and Shares	16/07/2014	17/07/2014
000040172CORE	Halfhide, N &	Legal & General	MBP123456	Multi Benefit	16/07/2014	17/07/2014
000040172CORE	Halfhide, N &	Skandia	IB123456	Unit Linked	16/07/2014	17/07/2014
000040172CORE	Halfhide, N	Nucleus Financial	ISA789456	Stocks and Shares	16/07/2014	17/07/2014
000040172CORE	HiNE, B N	Prudential	IB852963	Unit Linked	16/07/2014	17/07/2014
000040172CORE	Street, N D	Standard Life	GPP123456	Unit linked	16/07/2014	17/07/2014
000040172CORE	Halfhide, N &	Legal & General	MBP123456	Multi Benefit	16/07/2014	17/07/2014
000040172CORE	Halfhide, N &	Skandia	IB123456	Unit Linked	16/07/2014	17/07/2014
000040172CORE	Halfhide, N	Nucleus Financial	ISA789456	Stocks and Shares	16/07/2014	17/07/2014
000040172CORE	HiNE, B N	Prudential	IB852963	Unit Linked	16/07/2014	17/07/2014
000040172CORE	Street, N D	Standard Life	GPP123456	Unit linked	16/07/2014	17/07/2014

Here you can view and amend any information that has been input incorrectly or not recorded on the original record.

If you require more information on how the RMAR reports are compiled and what information is required to ensure accurate reporting please contact the Support Desk on 0800 028 0033 and request the detailed guides for section J, K & L.

9 Work

The last section of the main menu is **Work**. Any incomplete Credit Checks and References will sit here until CCD has been updated to confirm that they have been received.

Also, there is a compliance diary which will show any outstanding work which you have recorded in the Compliance module.

CAPITA
FINANCIAL SOFTWARE
Compliance

Advisers

T & C

KPIs

Registers

File checks

Reports

Work

Diary

Credit checks

References

Events

Adviser list > Work > Diary due today > All outstanding items

Due today

By Individual

All outstanding

Task	Action by	FAO	Related to
Maintaining compliance registers		SAN	Adviser

Print today's task list

Quit
Switch to Compliance > Section > Diary

The outstanding work will show in one of these tabs.

There is also an area for you to record **Events**. These **Events** could be pieces of work that you as the Compliance Manager are undertaking as part of your role. The dropdown list below gives some examples. However, there is an 'Edit' button to allow other types of events to be added.

Adviser list > Work > Current events > Event

Who

Date of event

Event

Event status

Notes

Host Product

Description of document

Category

SAN

17/08/2009

T&C Review

Compliance plan

Compliance review

FSA Annual return

FSAVC return

Pensions quarterly return

T&C Review

Edit...

Insert form: Drag and drop your form over the (white) document area.

Review / edit standard form: Right click on the form and select **Open document**. Changes will be saved automatically on closing the form

With the 'Edit' button you can add your own options to this list. (Remember at upgrade this list will be reverted to a standard list).