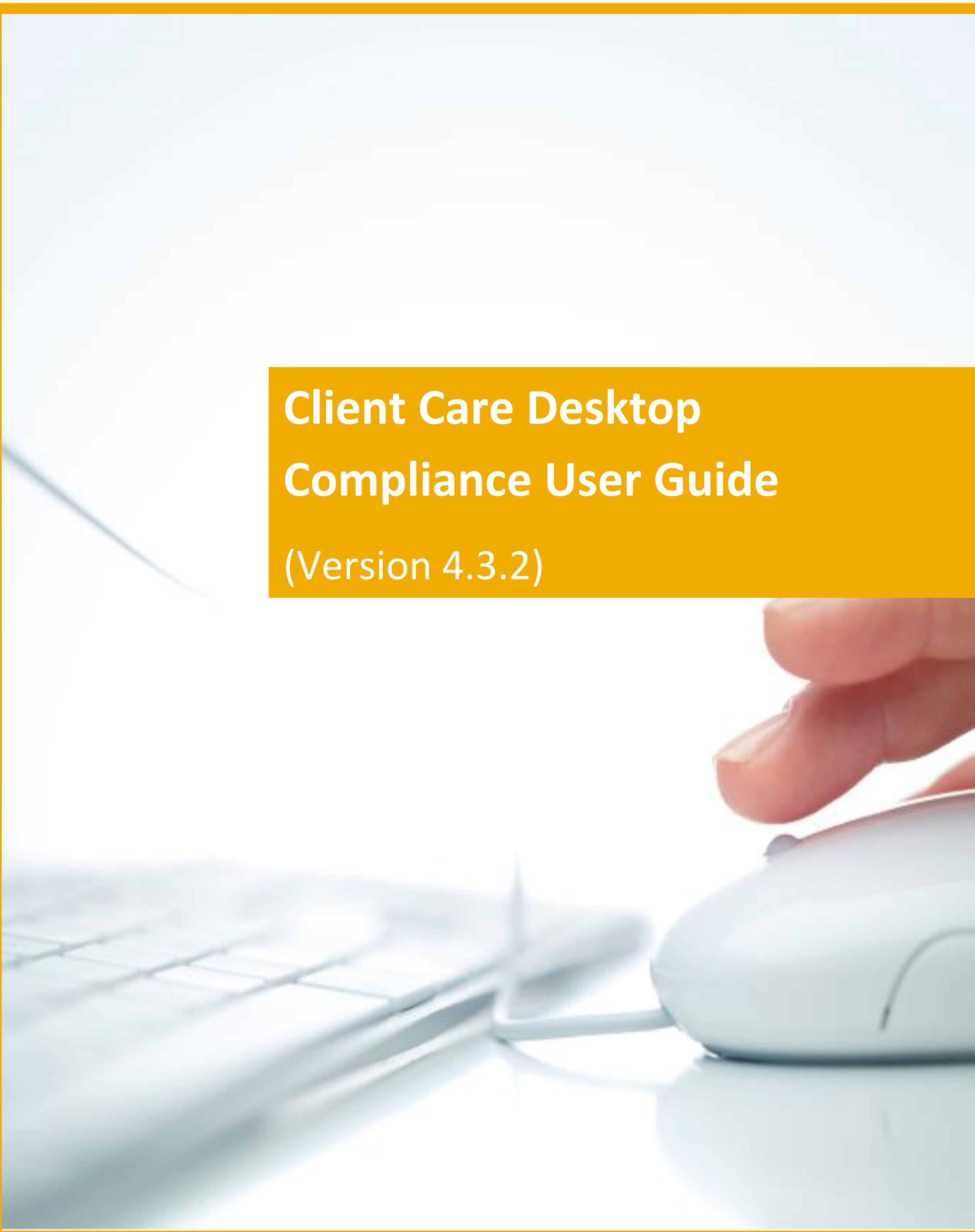
CAPITA

SYNAPTIC CLIENT CARE
Manage Clients. Better.



Client Care Desktop Compliance User Guide

(Version 4.3.2)

CAPITA

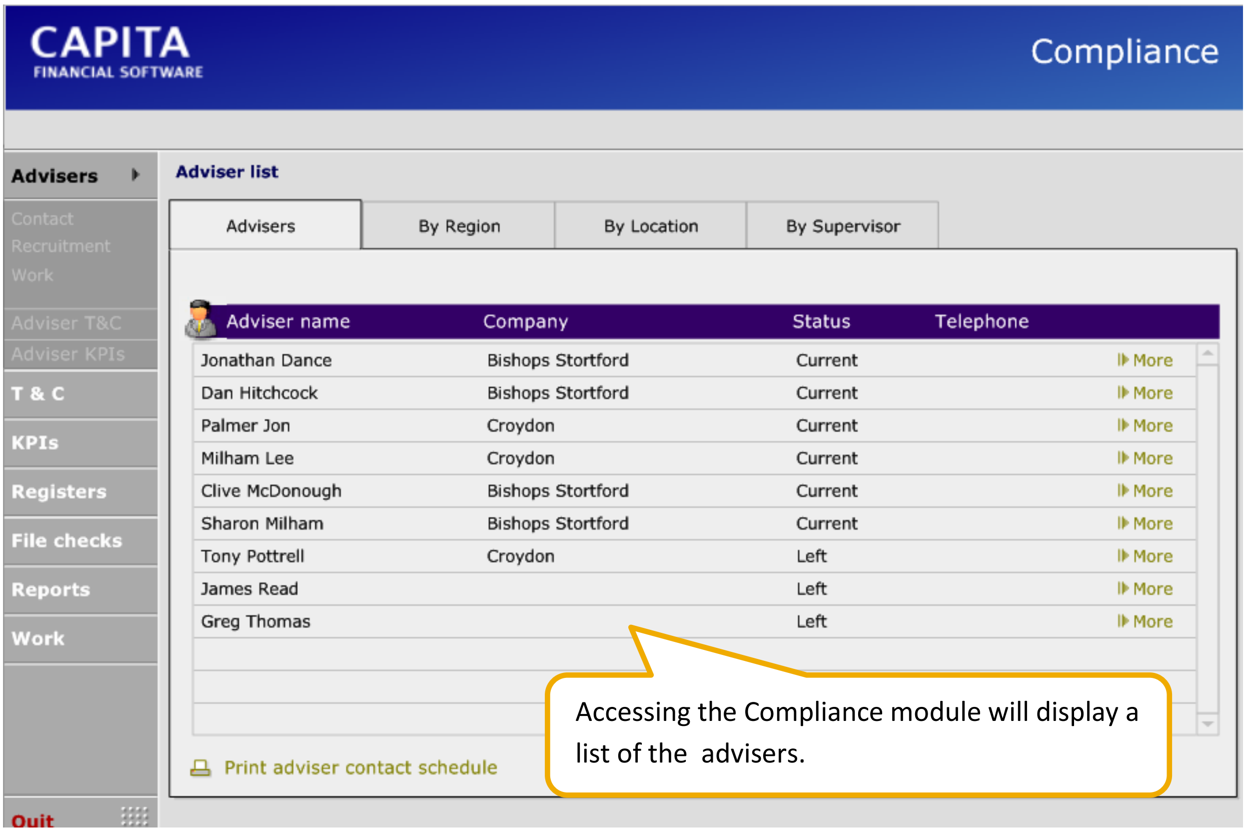
Contents

1 advisers

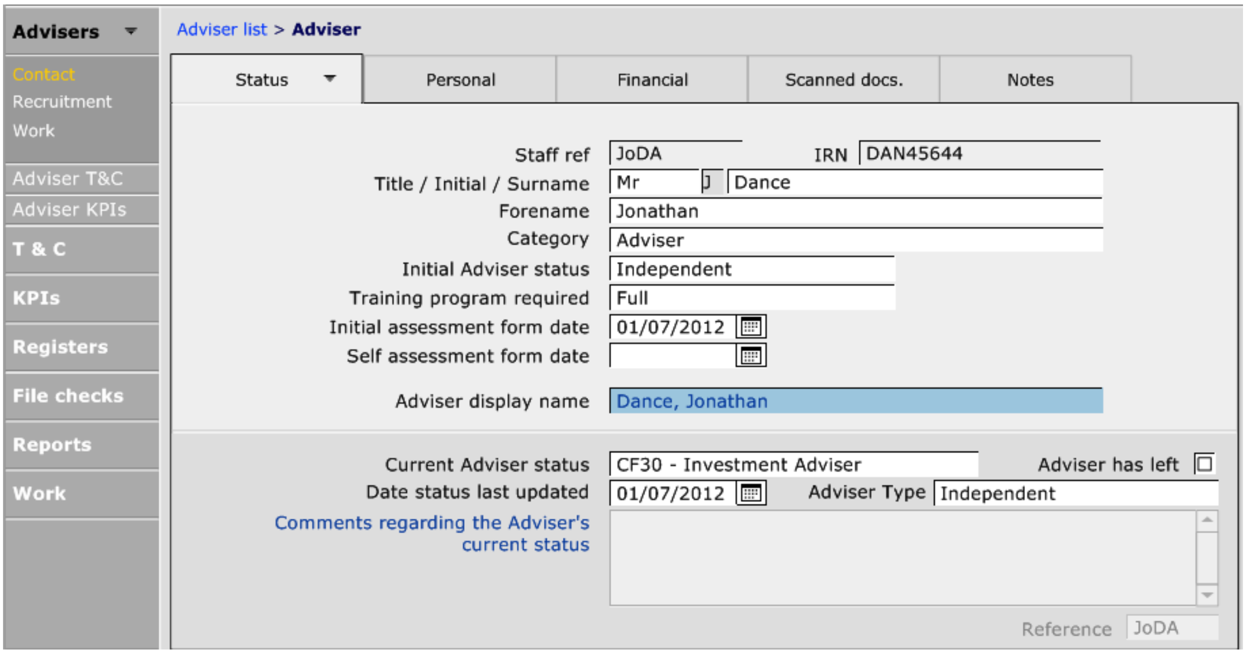
This user guide will assume that the adviser has already been set up within the **Setup** module. The staff member will only appear in the **Compliance** module if they are marked as an ‘ adviser’ on their staff record.

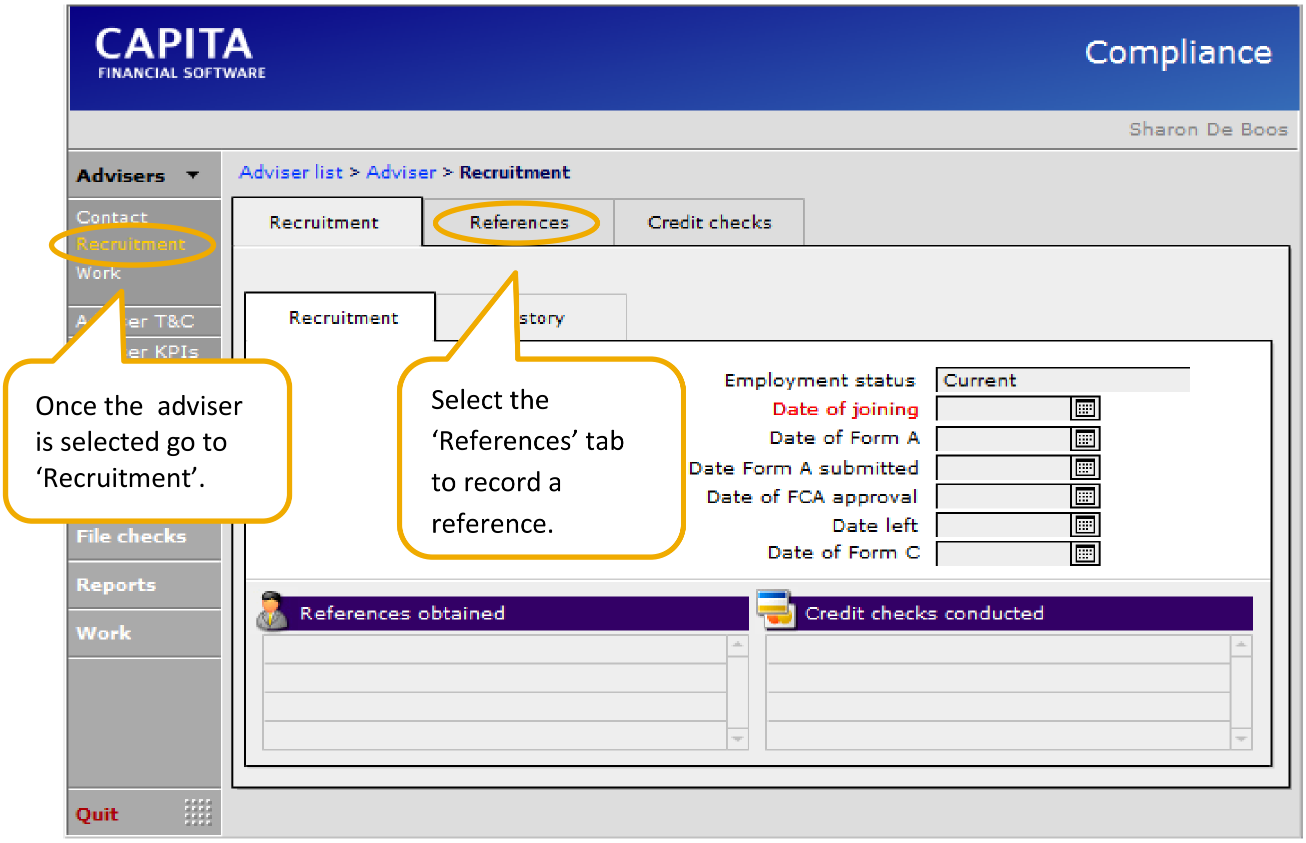
When a new adviser joins the company you can record the references and credit checks within the **Compliance** module.

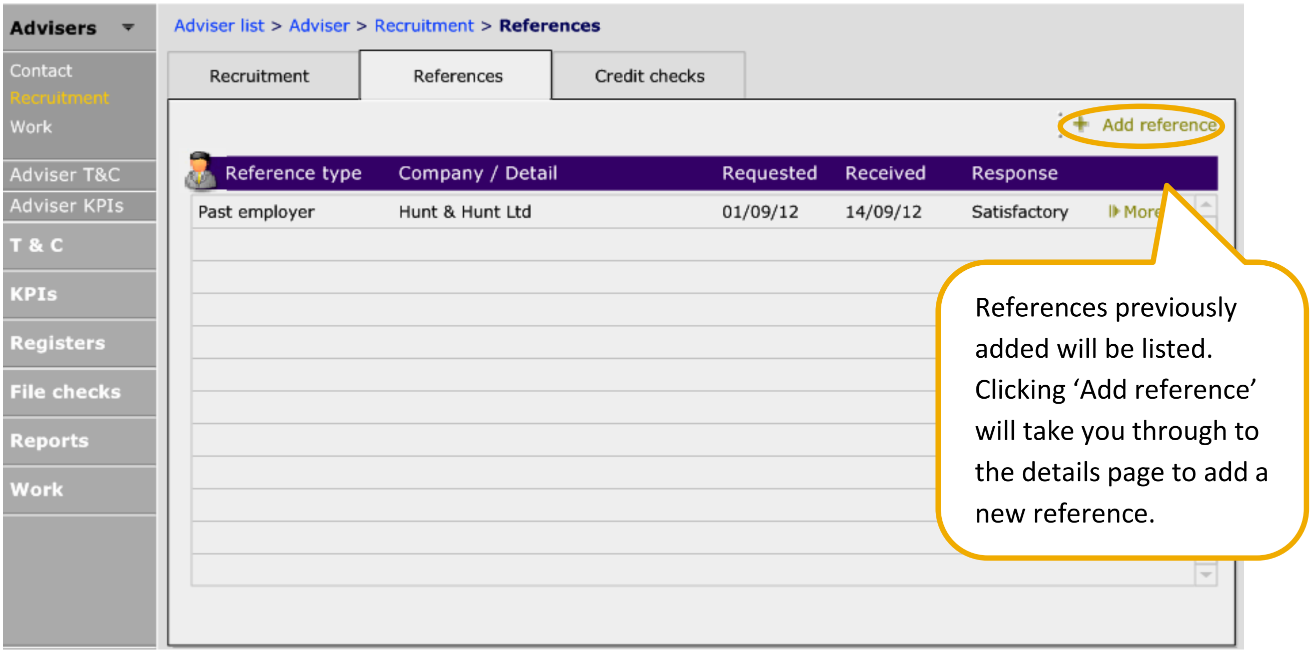
1.1 Adding References

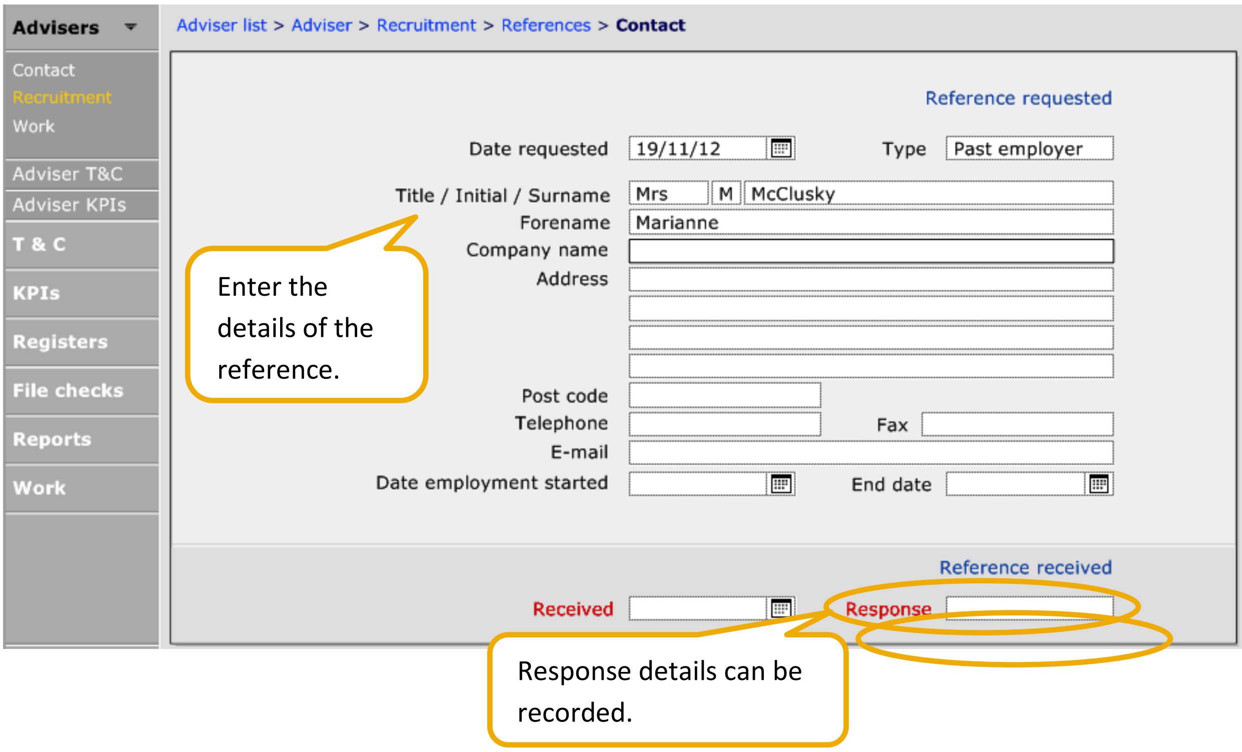


In the example below, an adviser record is shown after being clicked on. The IRN number field is greyed out here, but is completed within **Setup > Staff List**, within the adviser’s record. This needs to be completed.


Advisers
Contact
Recruitment
Work
Adviser T&C
Adviser KPIs
T & C
KPIs
Registers
File checks
Reports
Work
Adviser list > Adviser
Status
Personal
Financial
Scanned docs.
Notes
Staff ref JoDA
IRN DAN45644
Title / Initial / Surname Mr J Dance
Forename Jonathan
Category Adviser
Initial Adviser status Independent
Training program required Full
Initial assessment form date 01/07/2012
Self assessment form date
Adviser display name Dance, Jonathan
Current Adviser status CF30 - Investment Adviser
Adviser has left
Date status last updated 01/07/2012
Adviser Type Independent
Comments regarding the Adviser's current status
Reference JoDA


CAPITA
FINANCIAL SOFTWARE
Compliance
Sharon De Boos
Advisers
Contact
Recruitment
Work
Adviser list > Adviser > Recruitment
Recruitment
References
Credit checks
Recruitment
story
Employment status Current
Date of joining
Date of Form A
Date Form A submitted
Date of FCA approval
Date left
Date of Form C
File checks
Reports
Work
References obtained
Credit checks conducted
Quit
Once the adviser is selected go to 'Recruitment'.
Select the 'References' tab to record a reference.





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.

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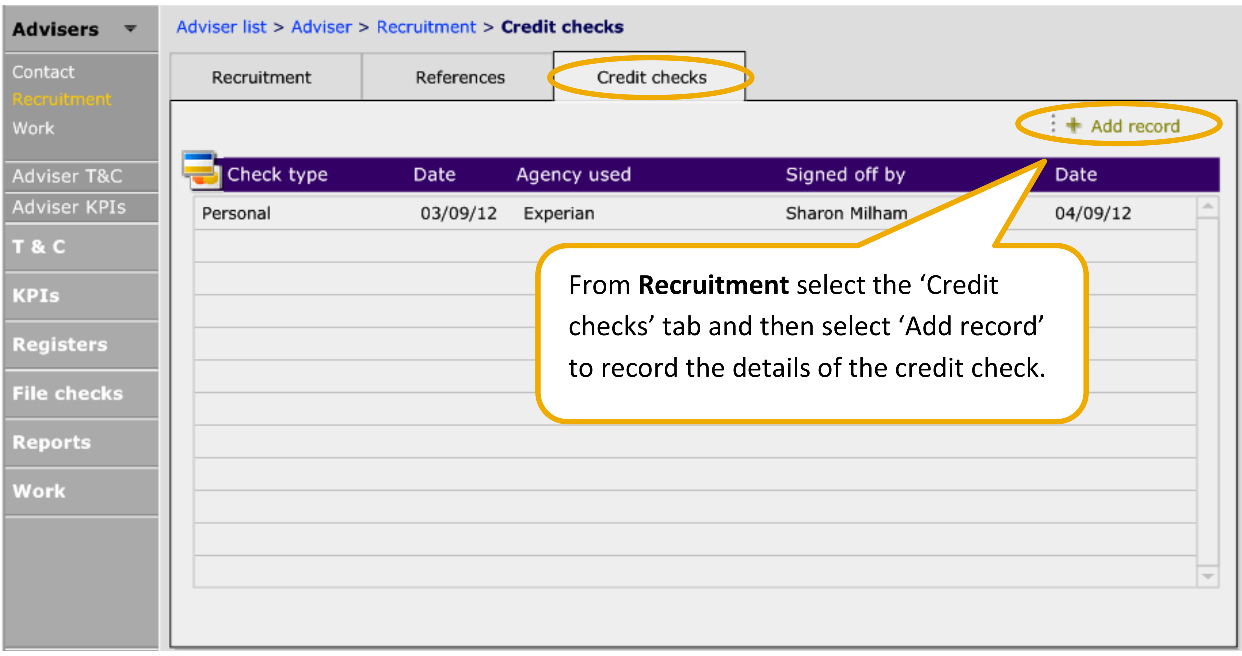
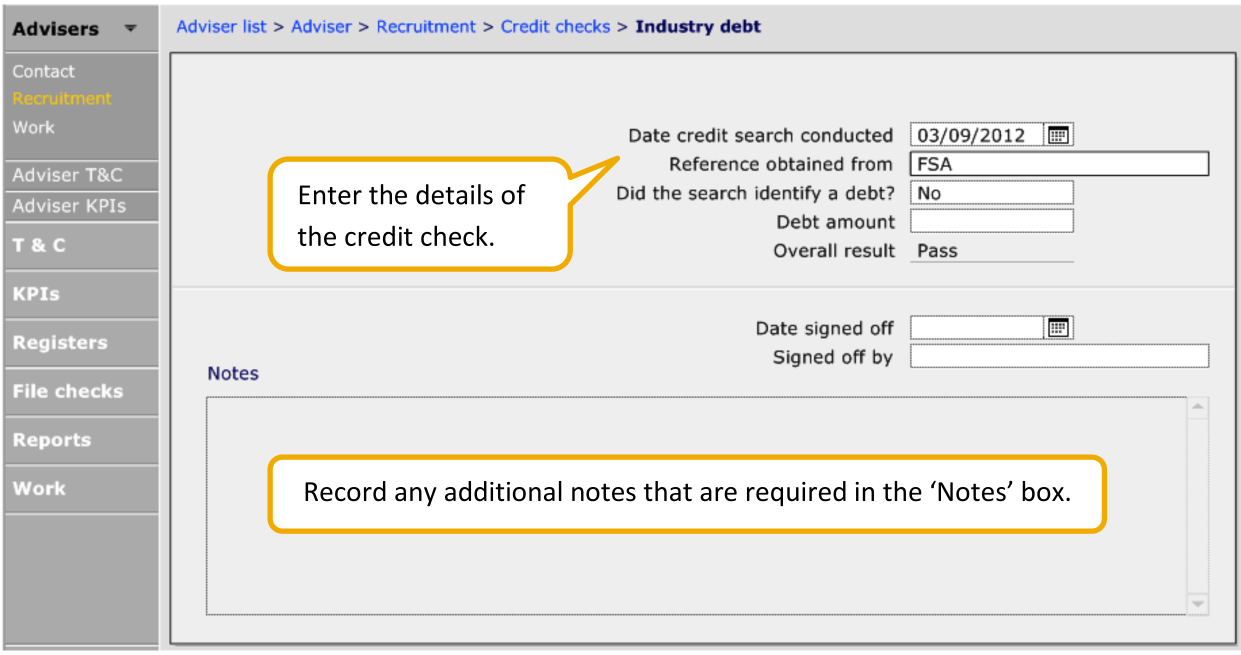


Once you have selected 'Add record' you will receive a prompt screen asking if the credit check is 'Personal' or 'Industry Debt'.

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



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.

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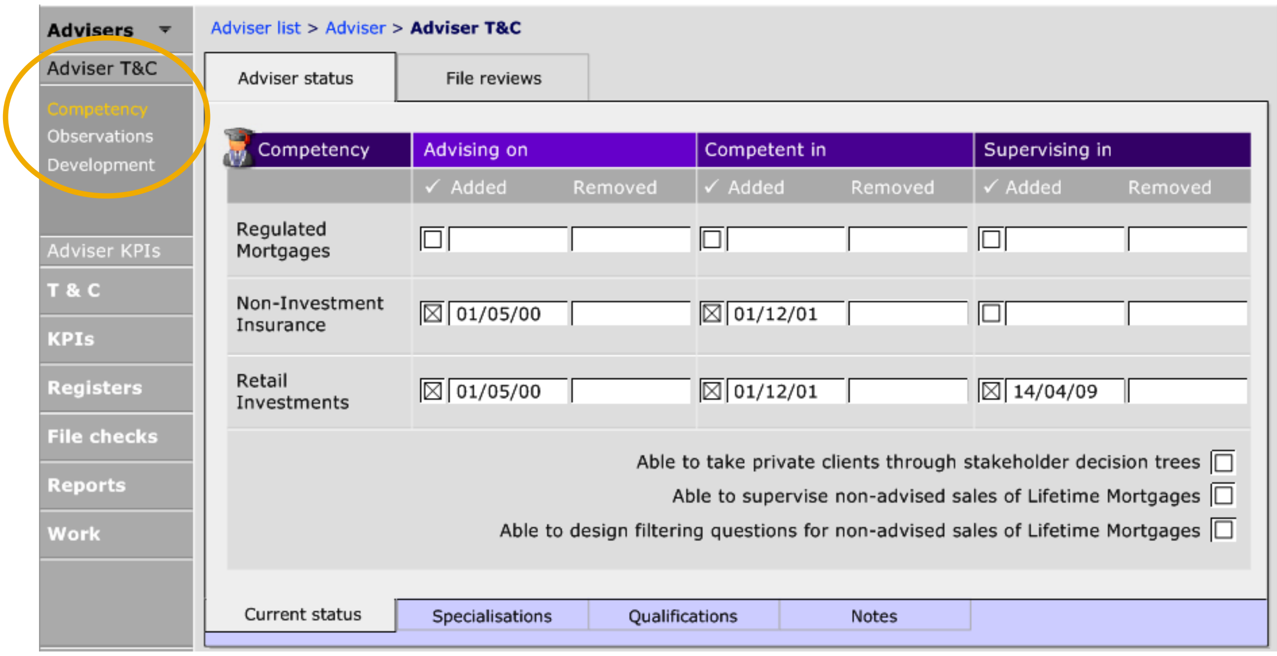
2 Recording Adviser's Qualifications and Specialisations

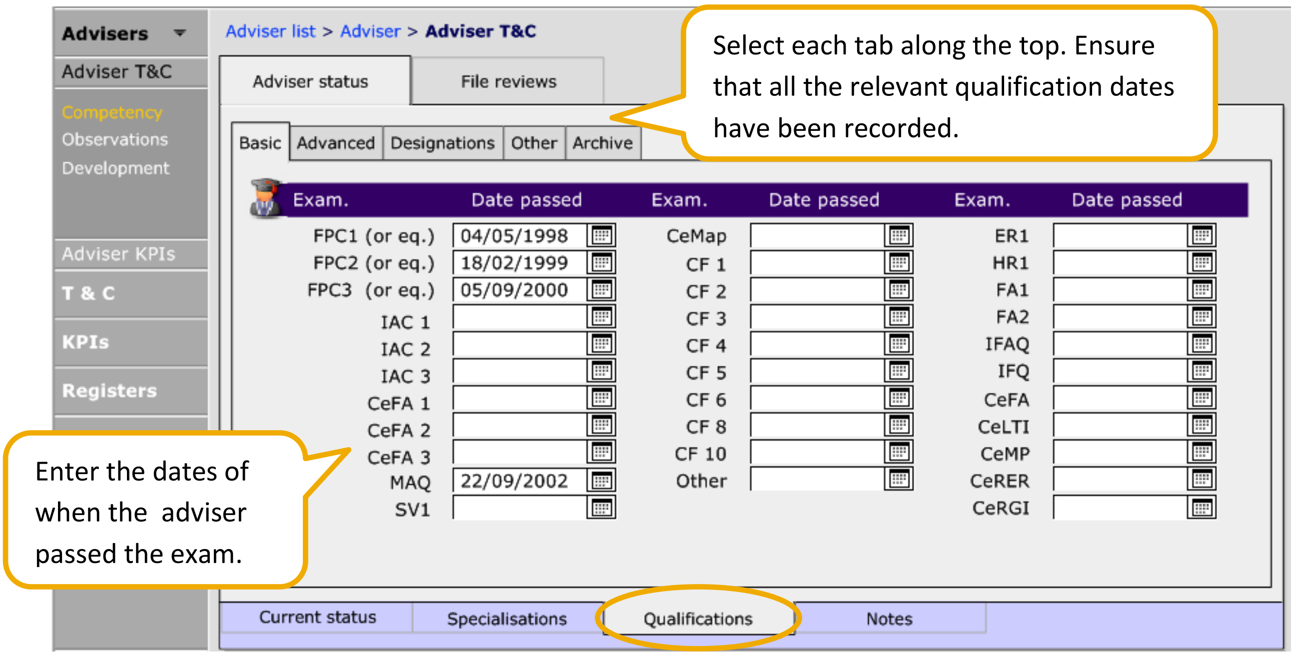
CCD will help you keep a record of all of the advisers' qualifications and specialisations.

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

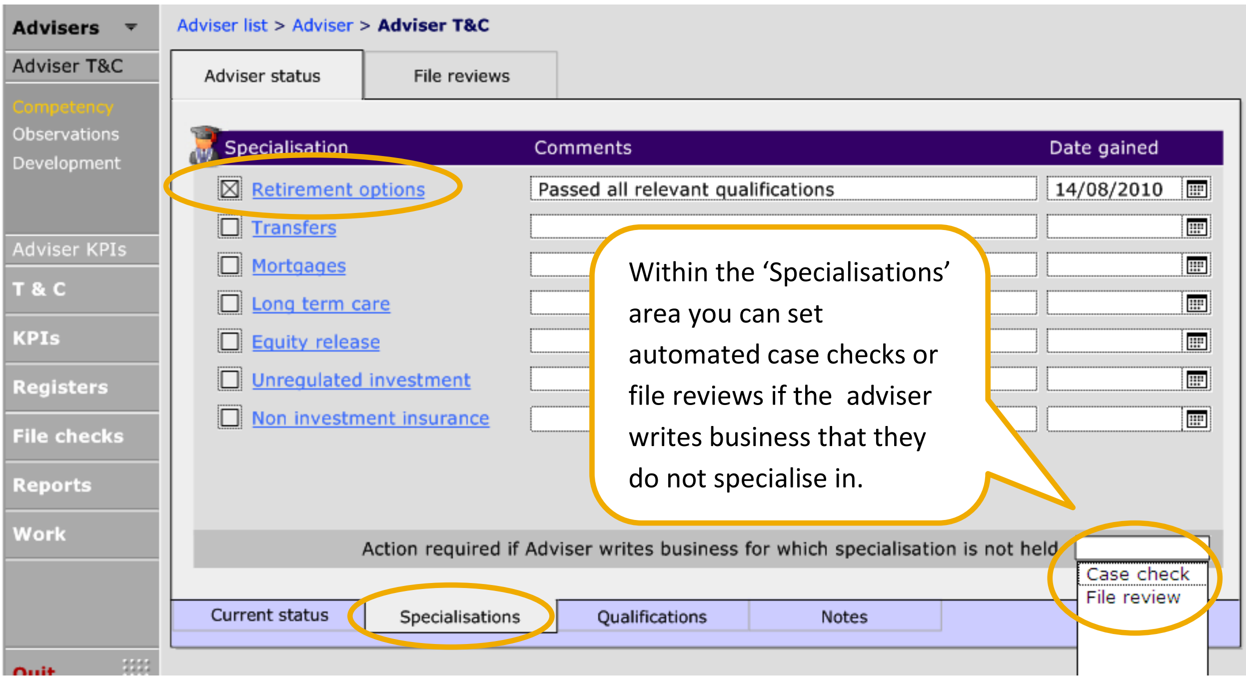


The initial screen will give an overview of the adviser's current status. To record information either select 'Specialisations', 'Qualifications' or 'Notes' from the tab menu at the bottom of the screen.

To record qualifications, click the tab:



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



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.

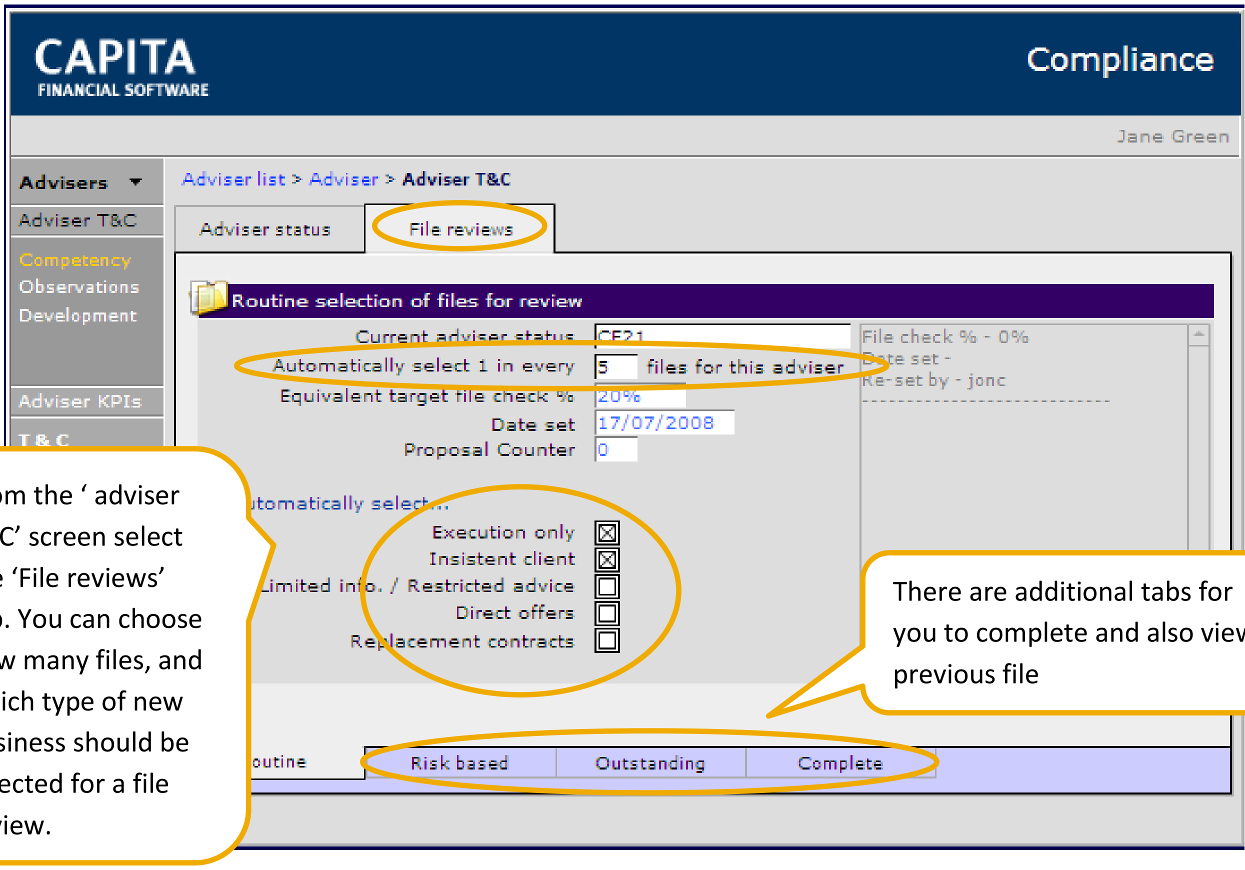
3.1 Automatic Case Checks and File Reviews

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.

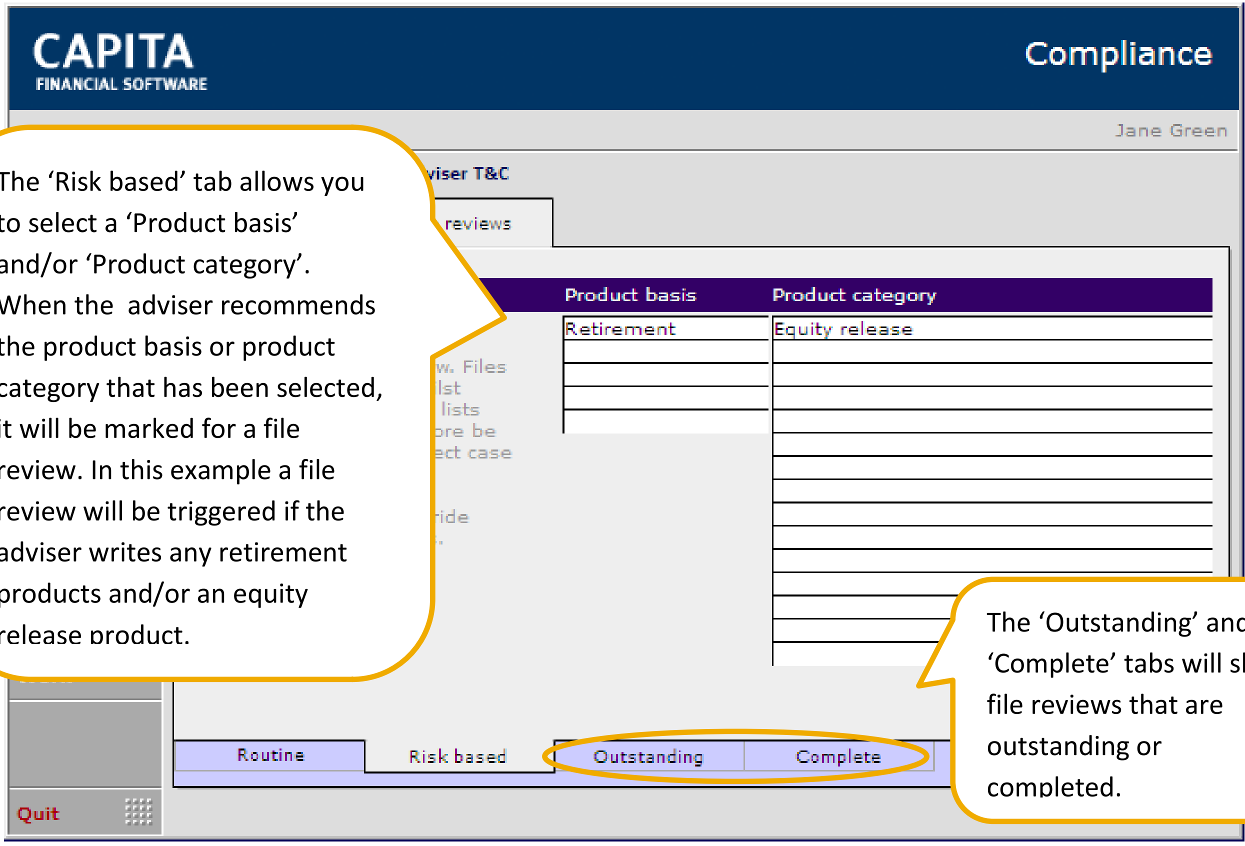
Setting up the automatic file reviews is done per adviser so you can tailor it to each individual rather than having one process for all advisers.

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



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



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.

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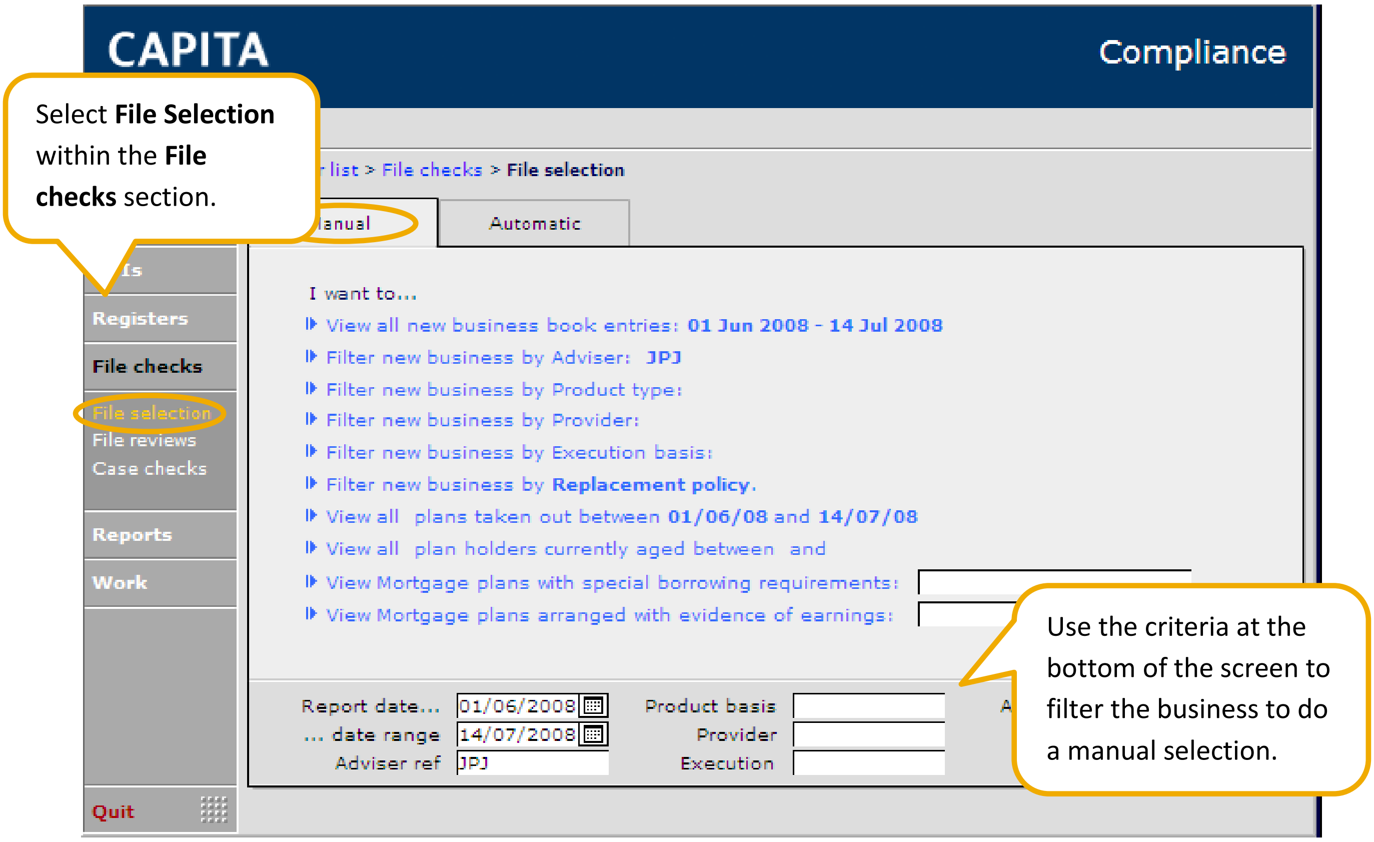
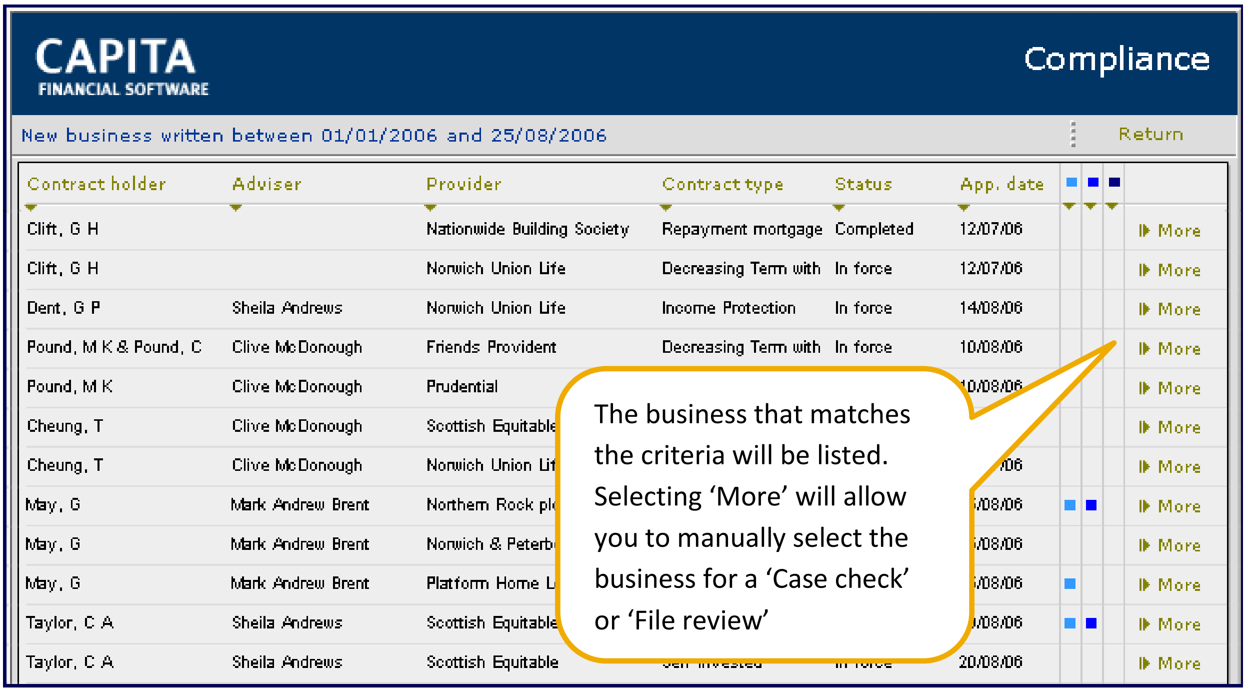
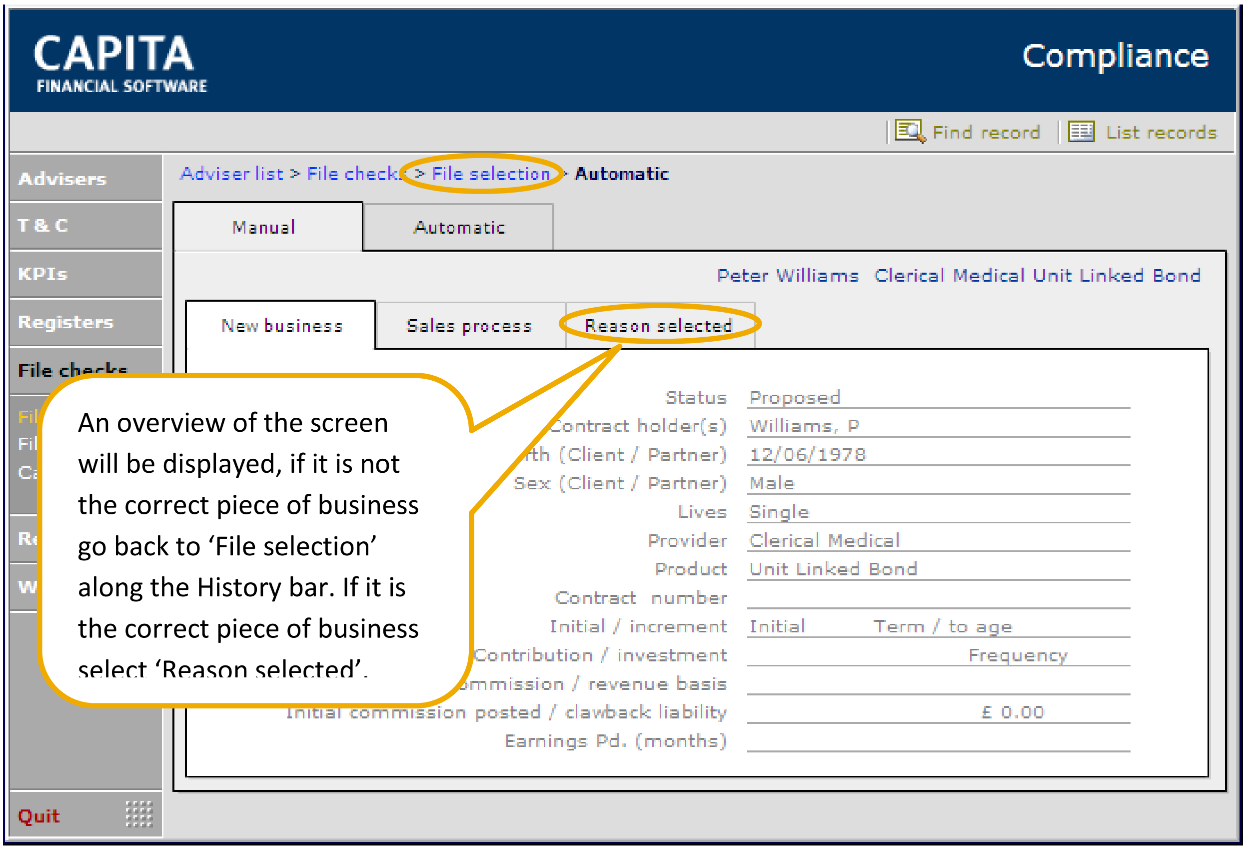
3.2 Manually Selecting Case Checks and File Reviews

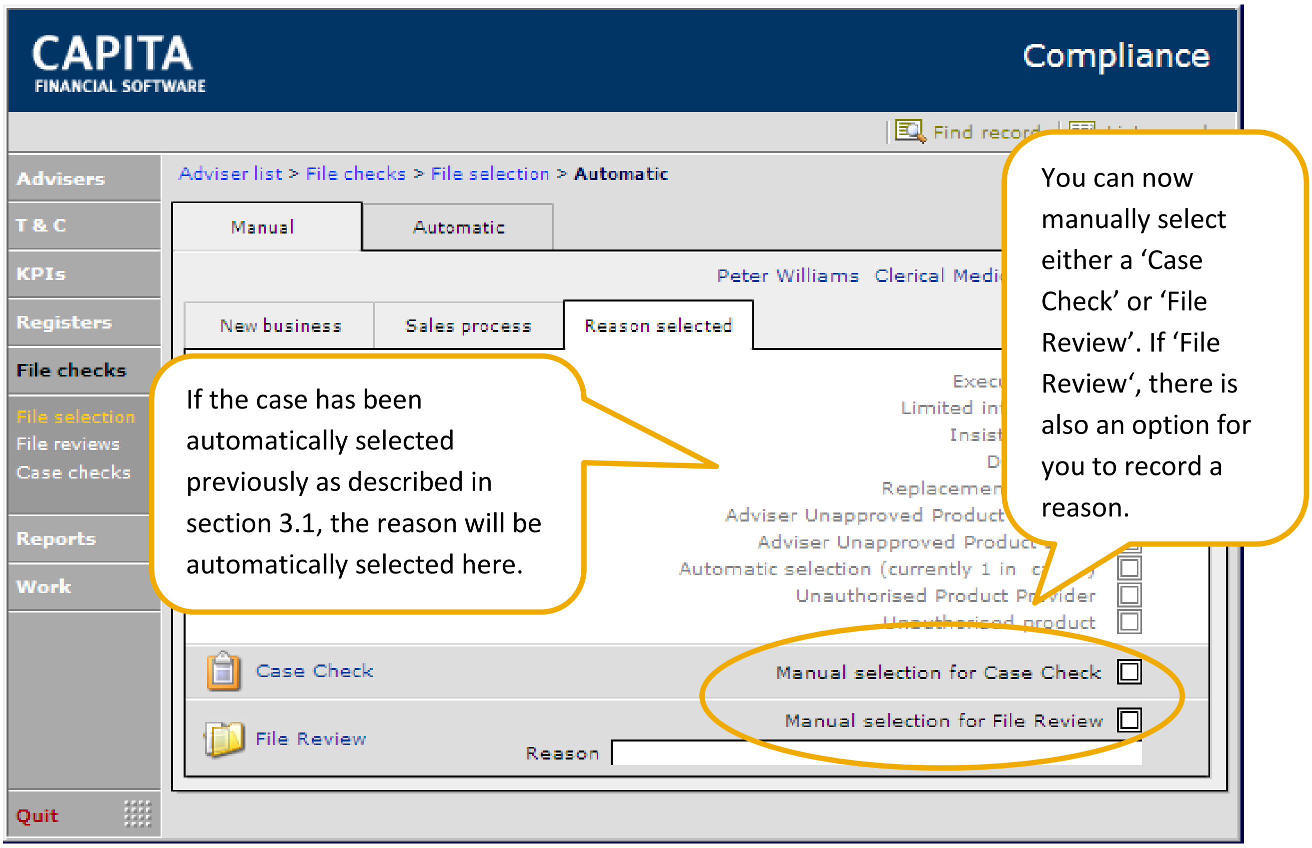
It may be applicable for companies to select cases manually for file check, perhaps if the adviser has only sold a small number of cases in a period. This can be done by looking at various lists and choosing from these.





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.





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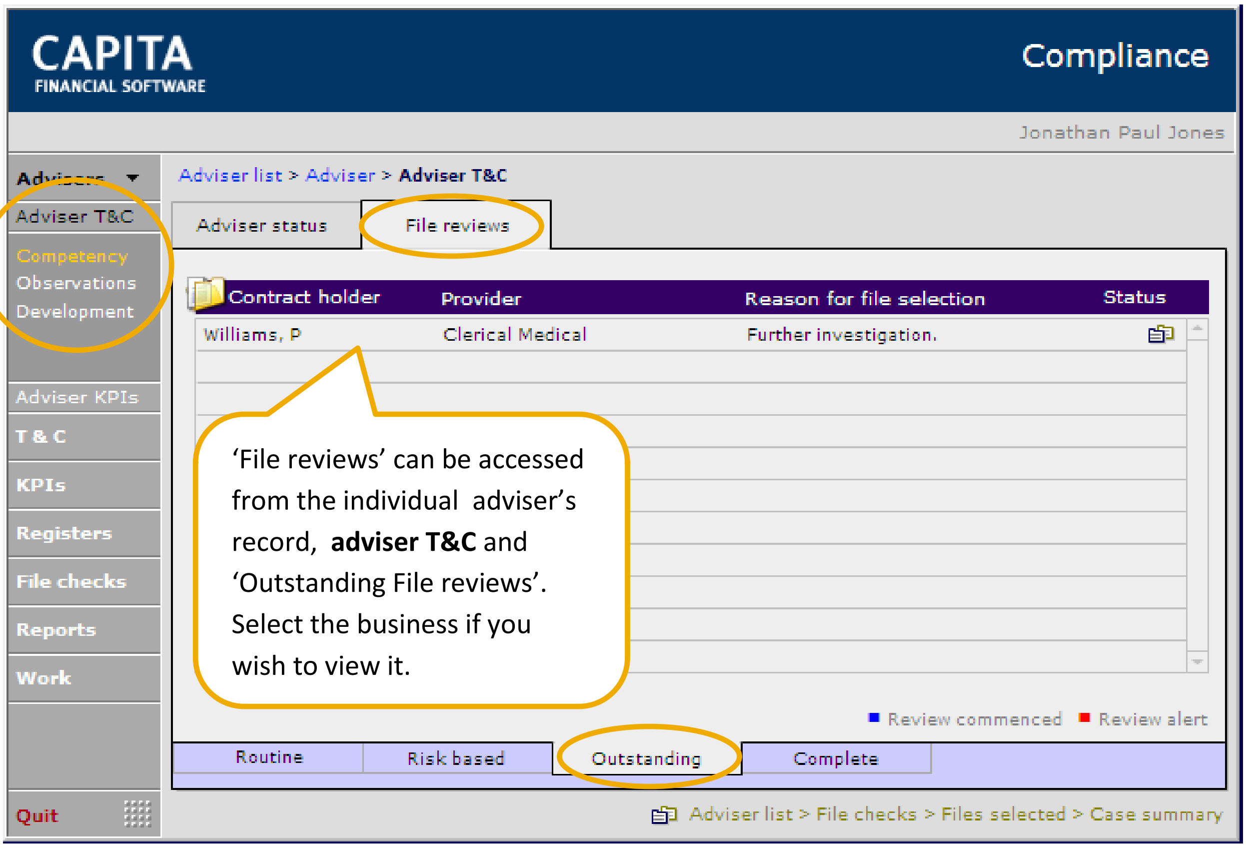
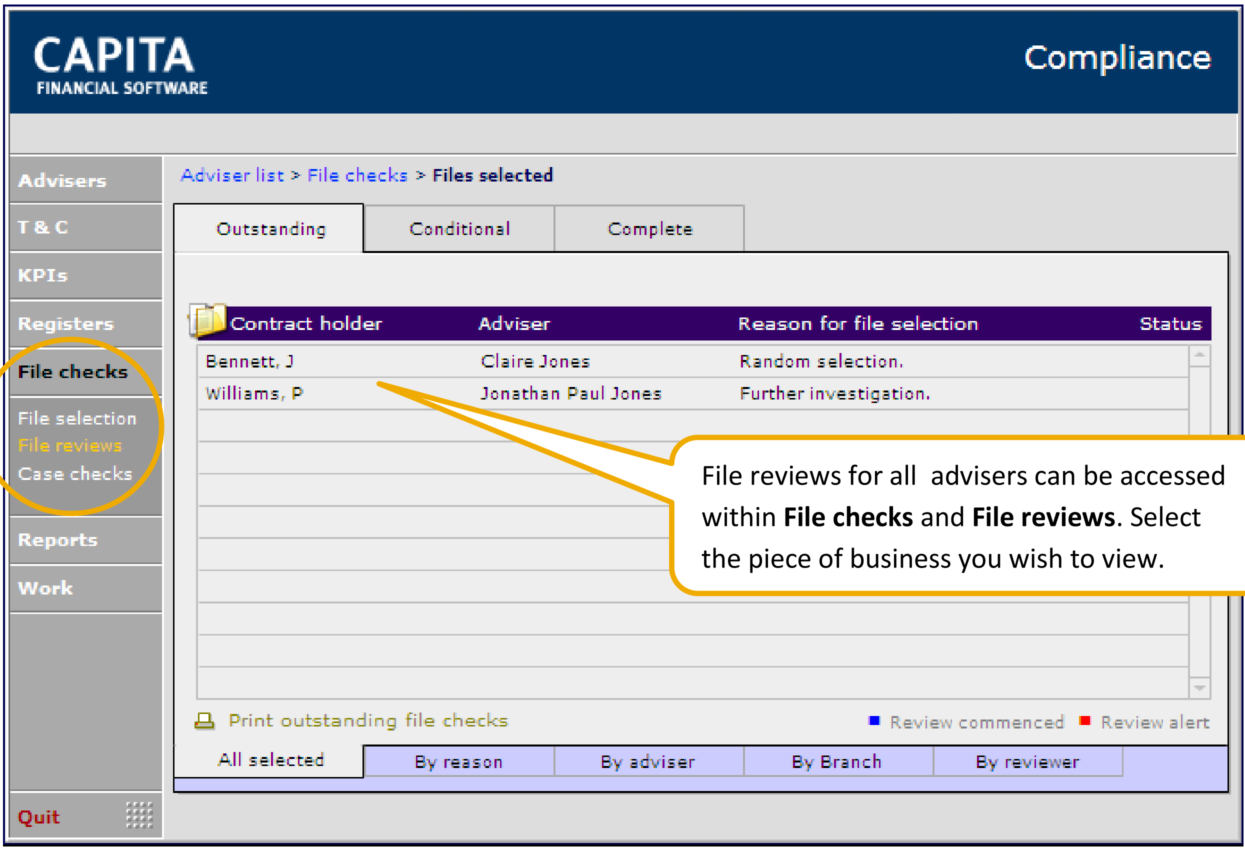
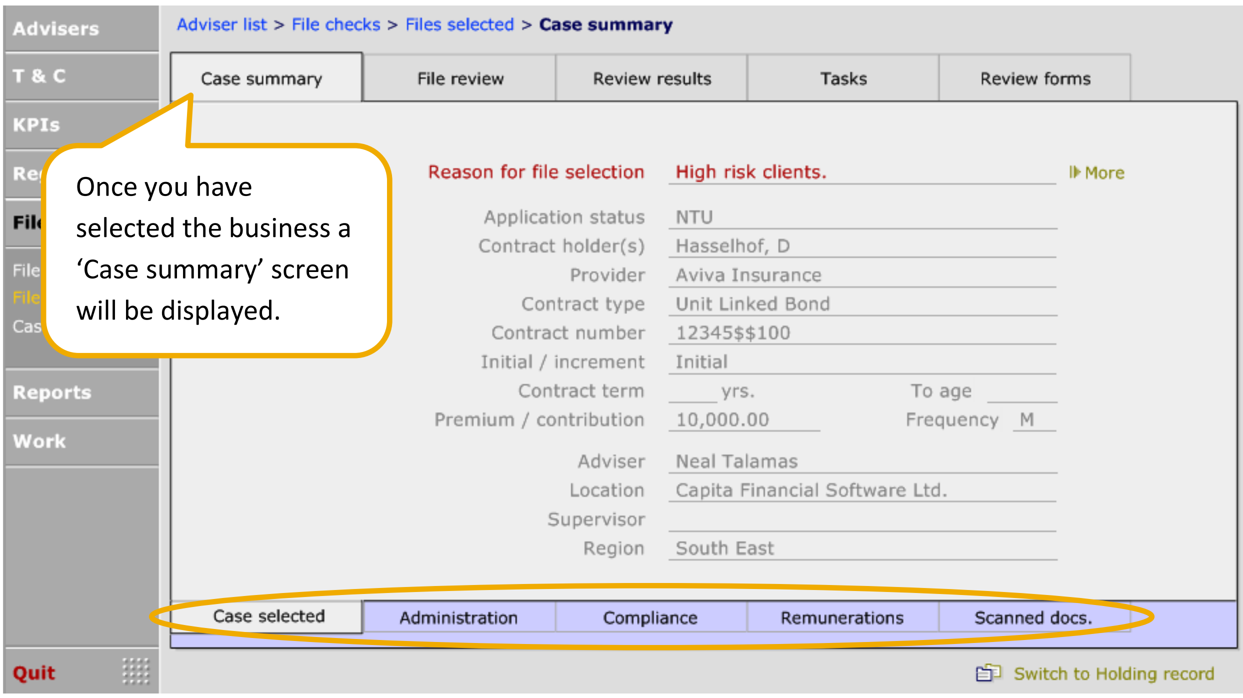
3.3 Completing a File Review

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







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

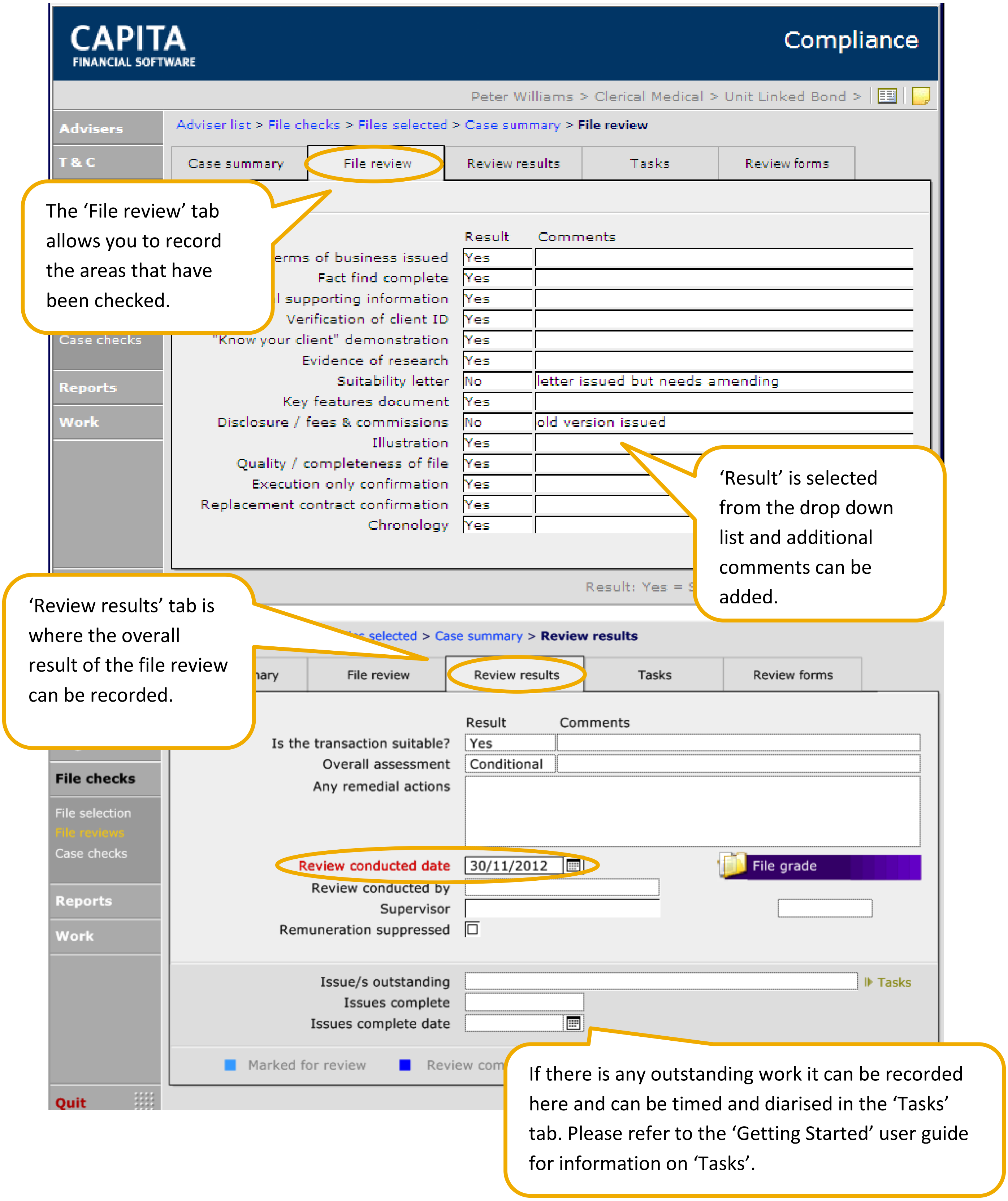
Administration - gives details of dates and information of when the recommendation was made and submitted.

Compliance - shows the dates of the compliance documentation.

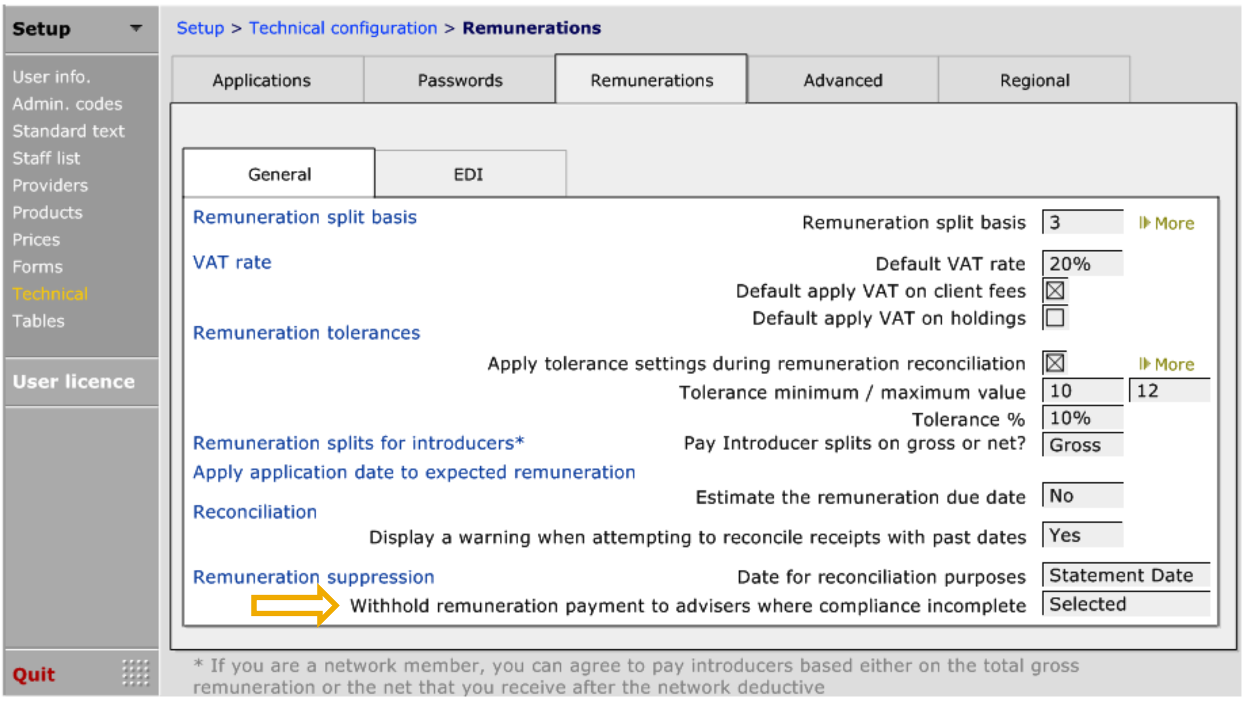
Remunerations - shows an overview of any remuneration received for the business.

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:



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**.



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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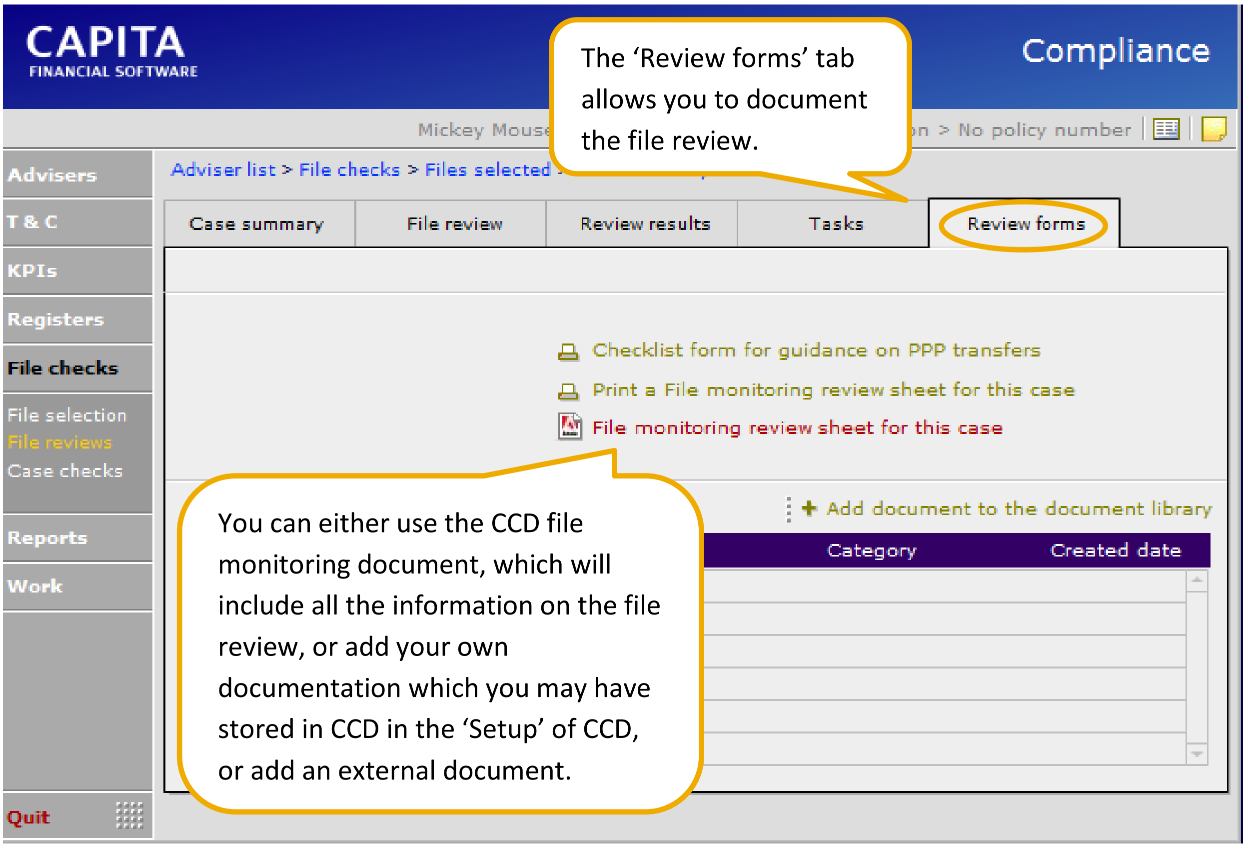


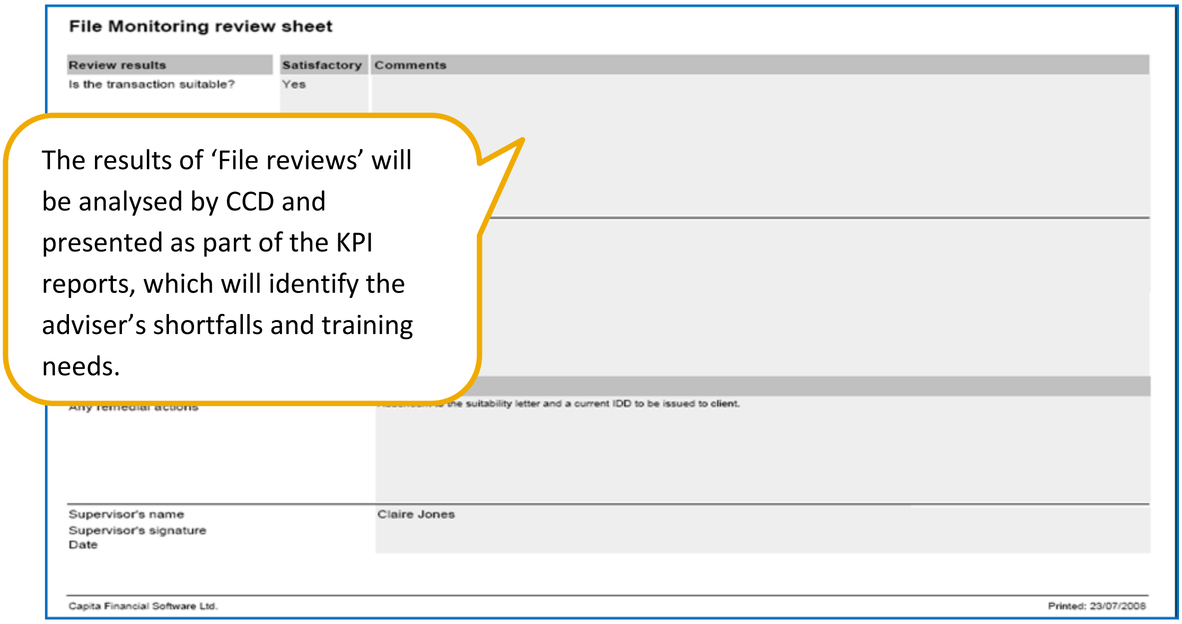
The file monitoring form is a two page PDF document.

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

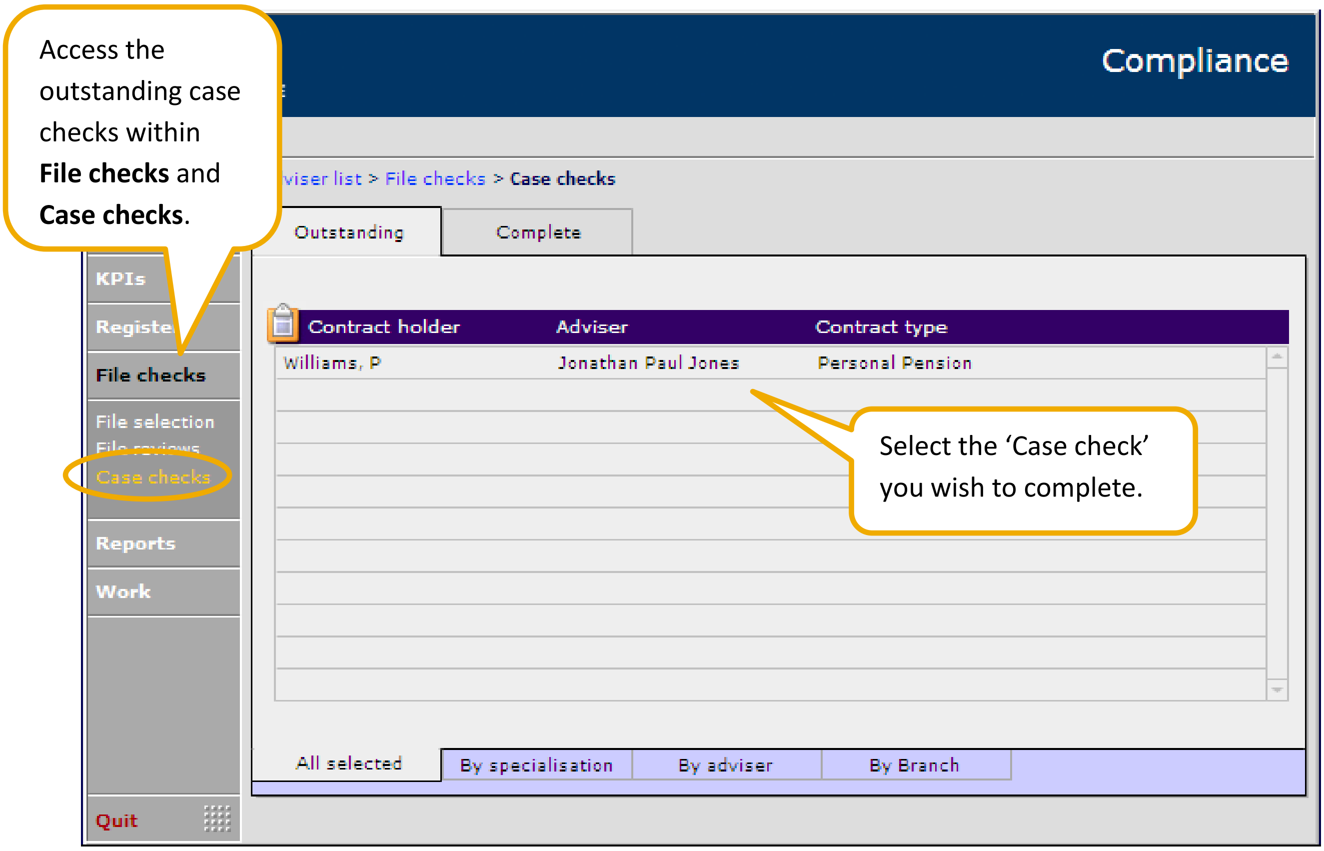
Documents	Date	Satisfactory	Comments
Terms of business issued	Yes	Yes	
Fact find complete	Yes	Yes	
Additional supporting information	Yes	Yes	
Verification of client ID	Yes	Yes	
"Know your client" demonstration	Yes	Yes	
Evidence of research	Yes	Yes	
Suitability letter	No	No	letter issued but needs amending
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	

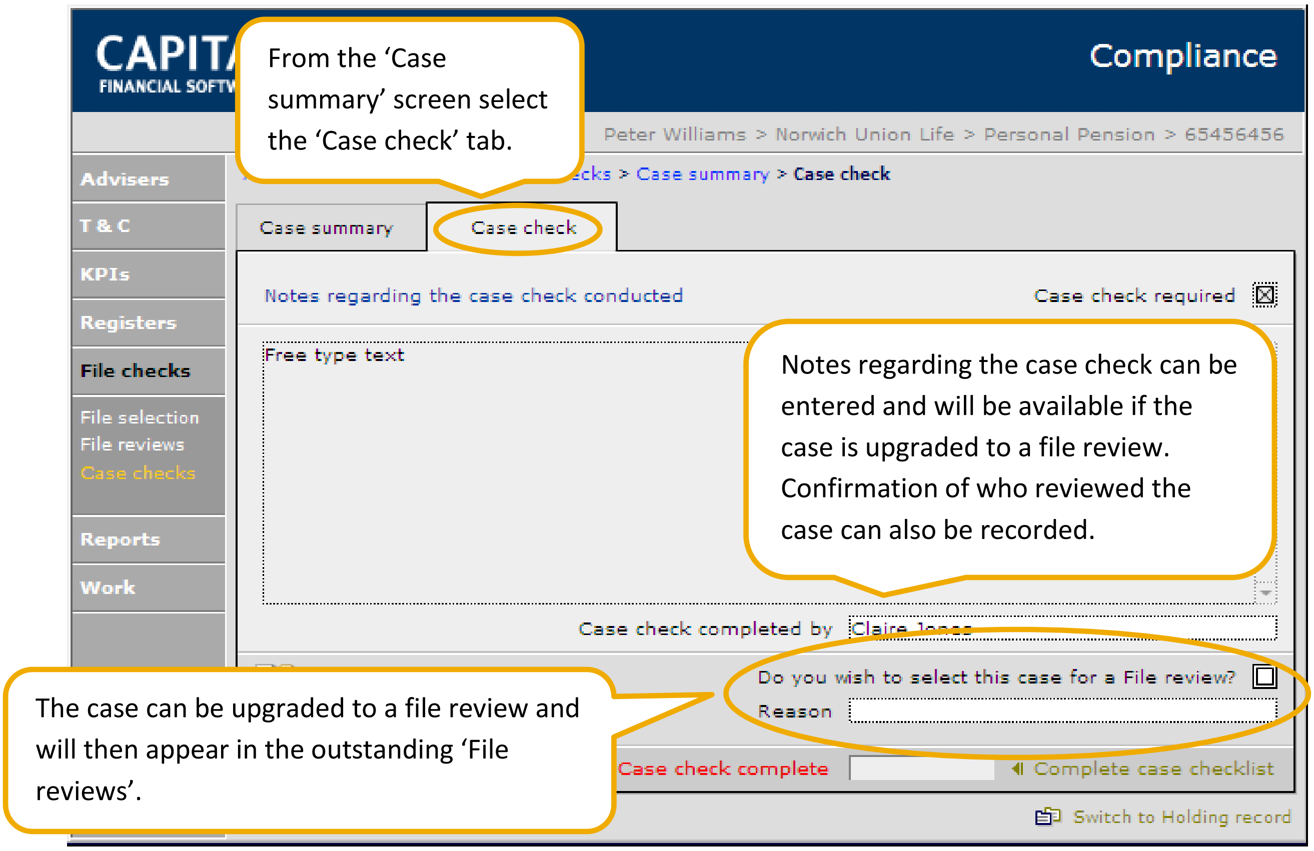
Capita Financial Software Ltd. Printed: 23/07/2008

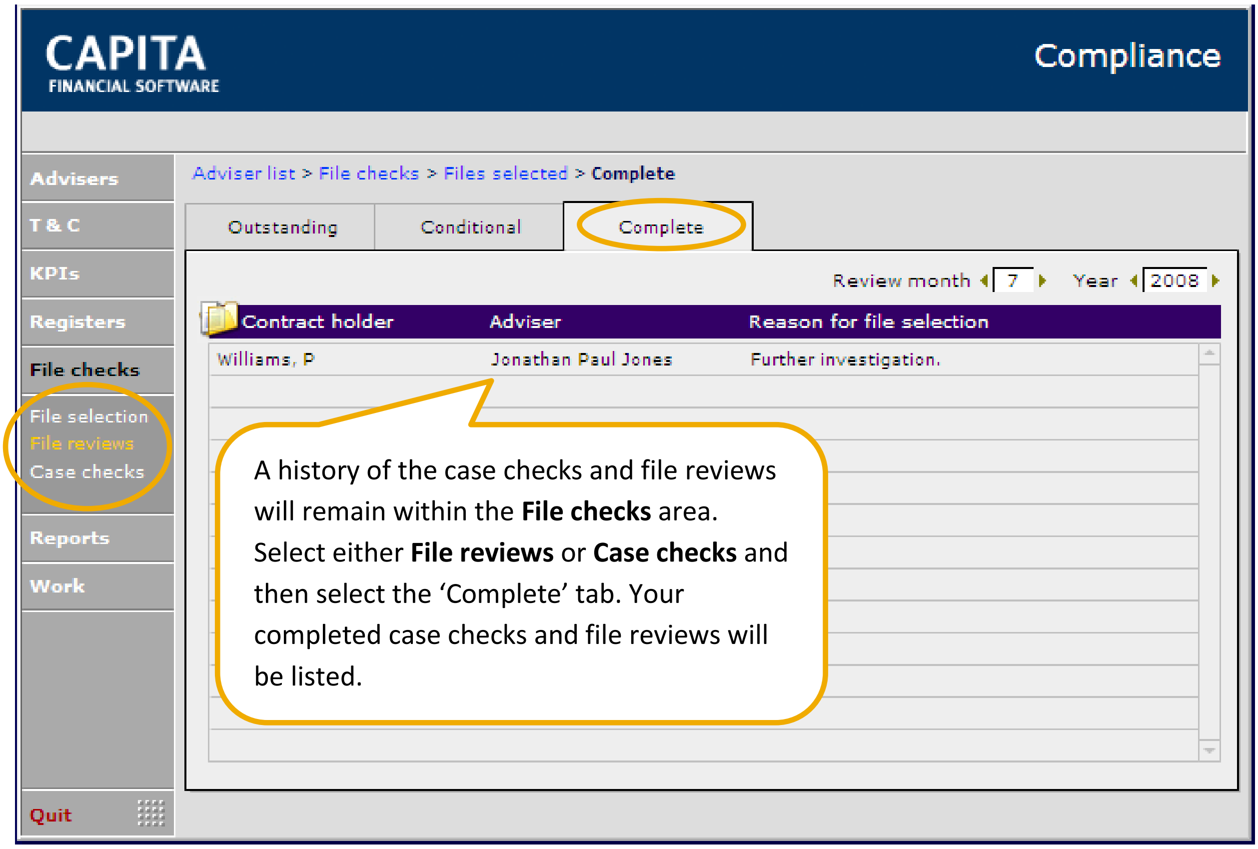


3.4 Completing a Case Check

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.




CAPITA FINANCIAL SOFTWARE
Compliance
From the 'Case summary' screen select the 'Case check' tab.
Peter Williams > Norwich Union Life > Personal Pension > 65456456
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
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.
Case check completed by
The case can be upgraded to a file review and will then appear in the outstanding 'File reviews'.
Do you wish to select this case for a File review?
Reason
Case check complete
Complete case checklist
Switch to Holding record

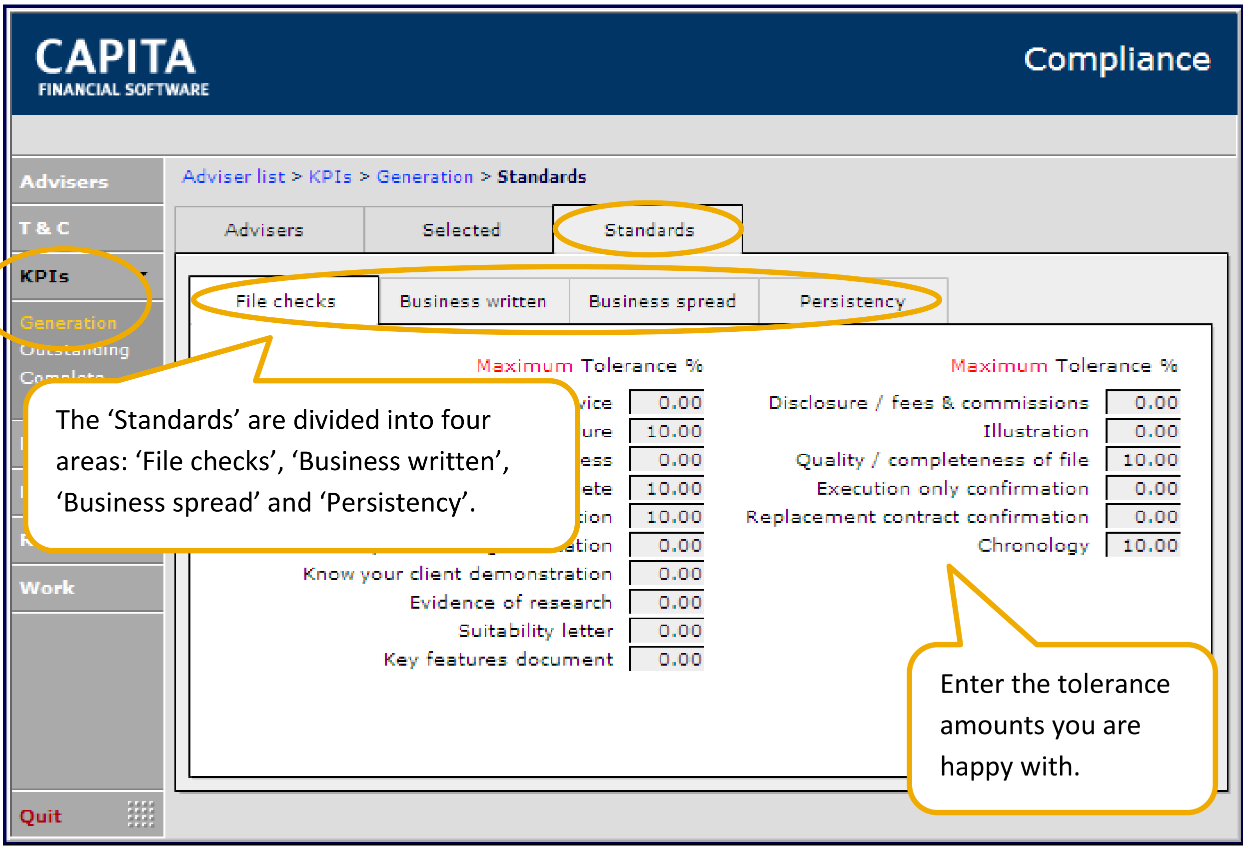

CAPITA FINANCIAL SOFTWARE
Compliance
Adviser list > File checks > Files selected > Complete
Advisers
T & C
KPIs
Registers
File checks
File selection
File reviews
Case checks
Reports
Work
Quit
Outstanding
Conditional
Complete
Review month 7
Year 2008
Contract holder
Adviser
Reason for file selection
Williams, P
Jonathan Paul Jones
Further investigation.
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.

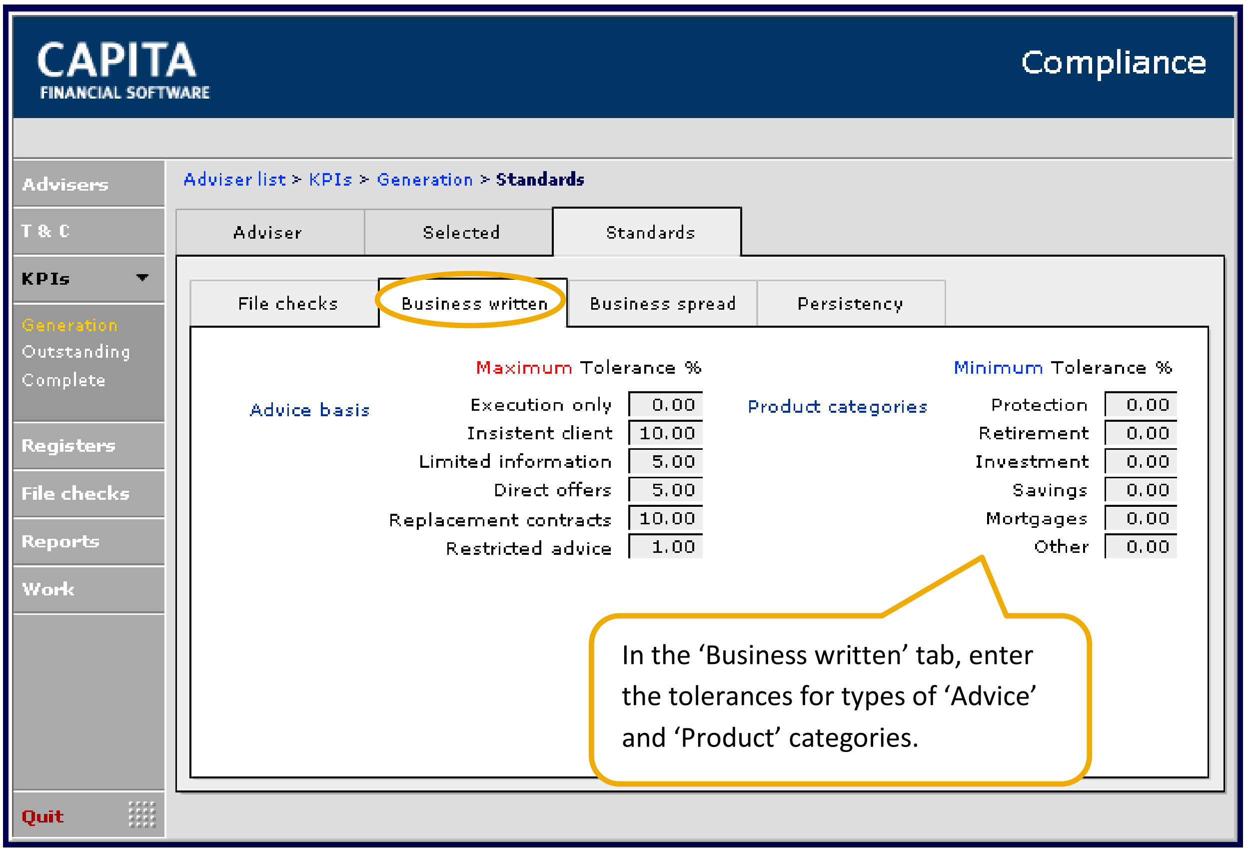
4 Key Performance Indicators

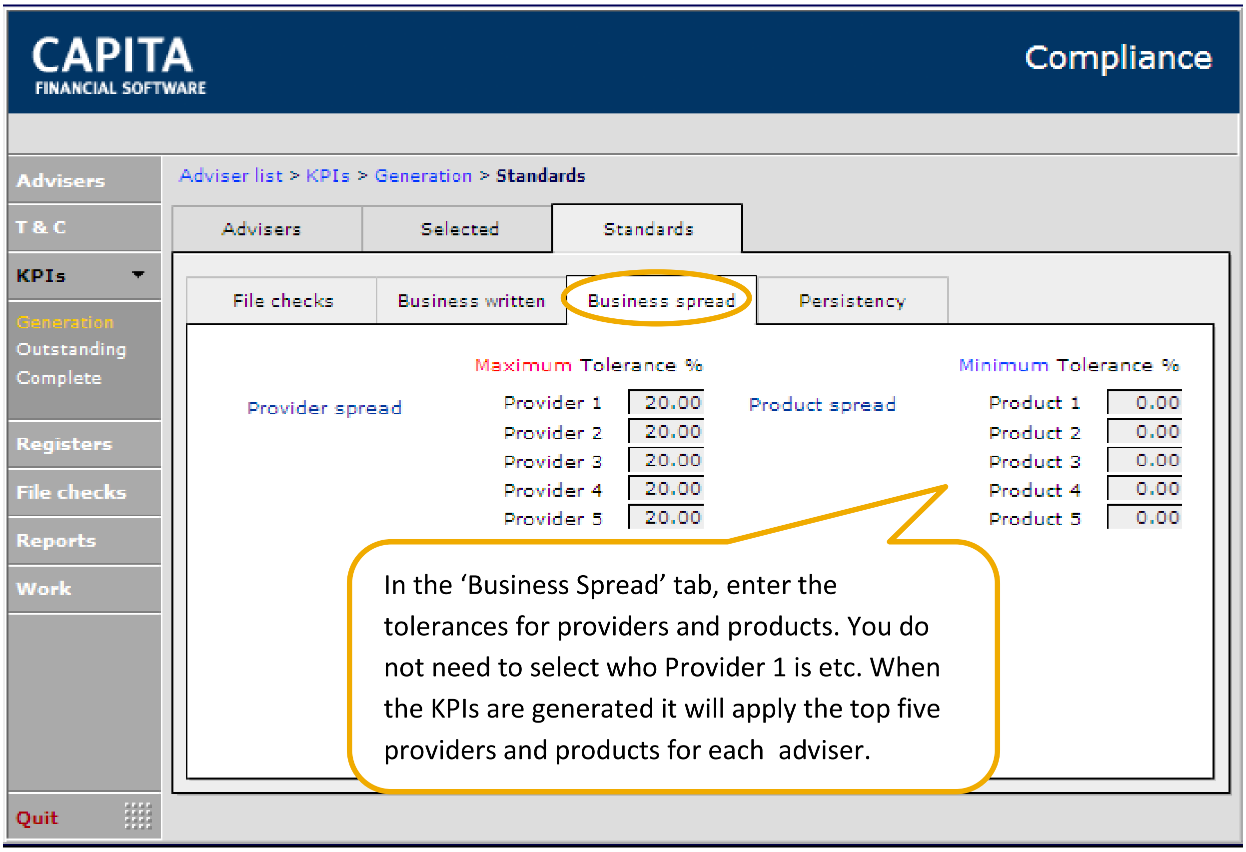
4.1 Setting Key Performance Indicator (KPI) Standards

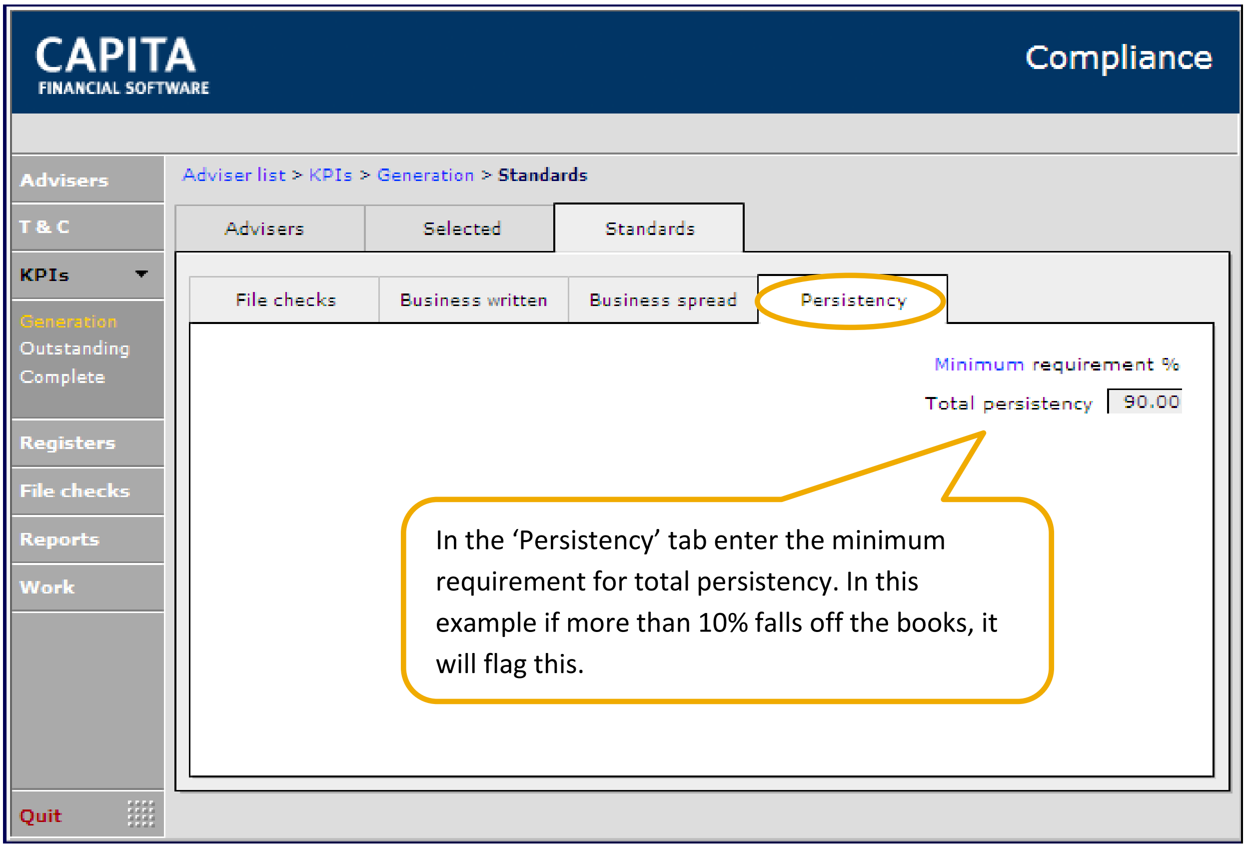
CCD will produce the KPI reports for your company. These reports can be used to check that you are meeting your regulatory requirements or as a basis for an adviser's review. For CCD to do this effectively, firstly you will need to set up the standards. Minimum and maximum tolerances can be set which 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.



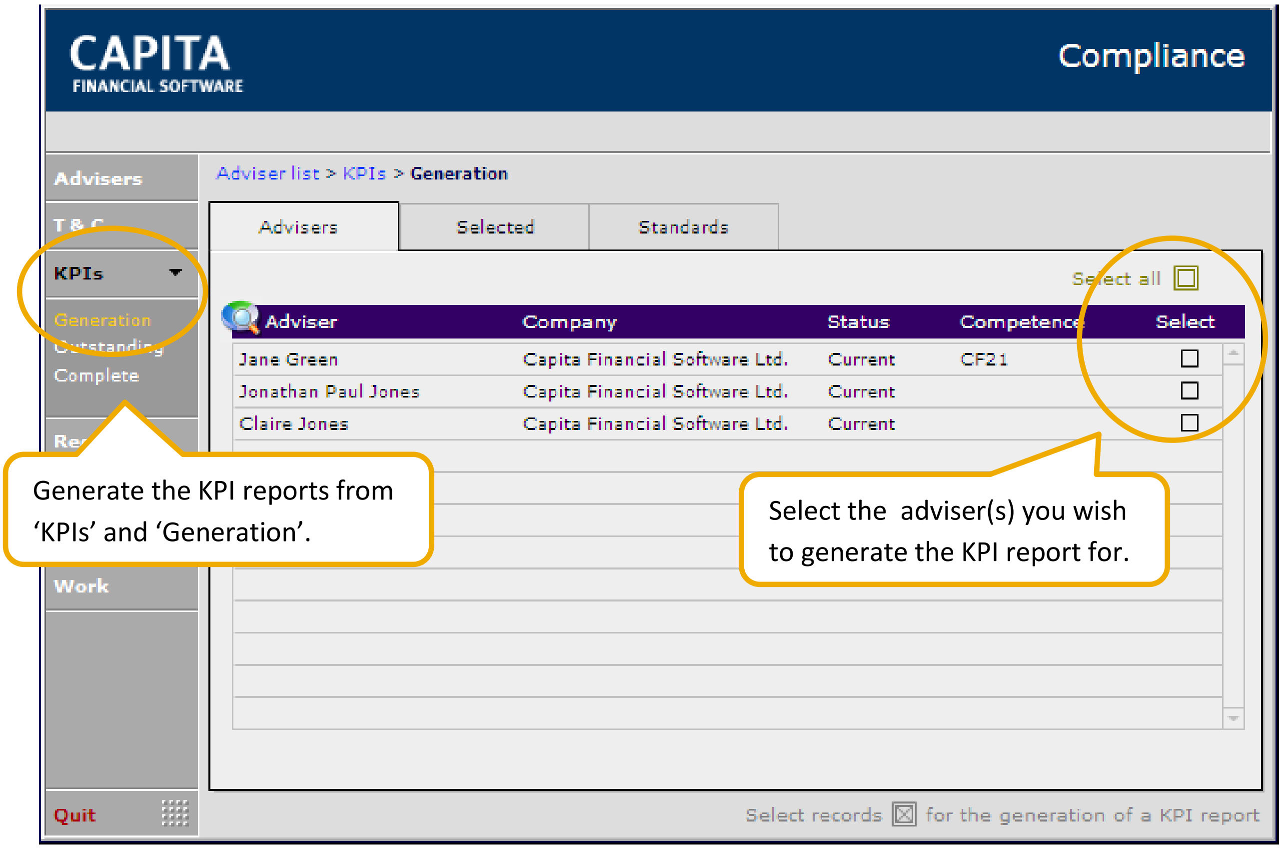

CAPITA
FINANCIAL SOFTWARE
Compliance
Advisers
T & C
KPIs
Generation
Outstanding
Complete
Registers
File checks
Reports
Work
Quit
Adviser list > KPIs > Generation > Standards
Adviser
Selected
Standards
File checks
Business written
Business spread
Persistency
Maximum Tolerance %
Minimum Tolerance %
Advice 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
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.

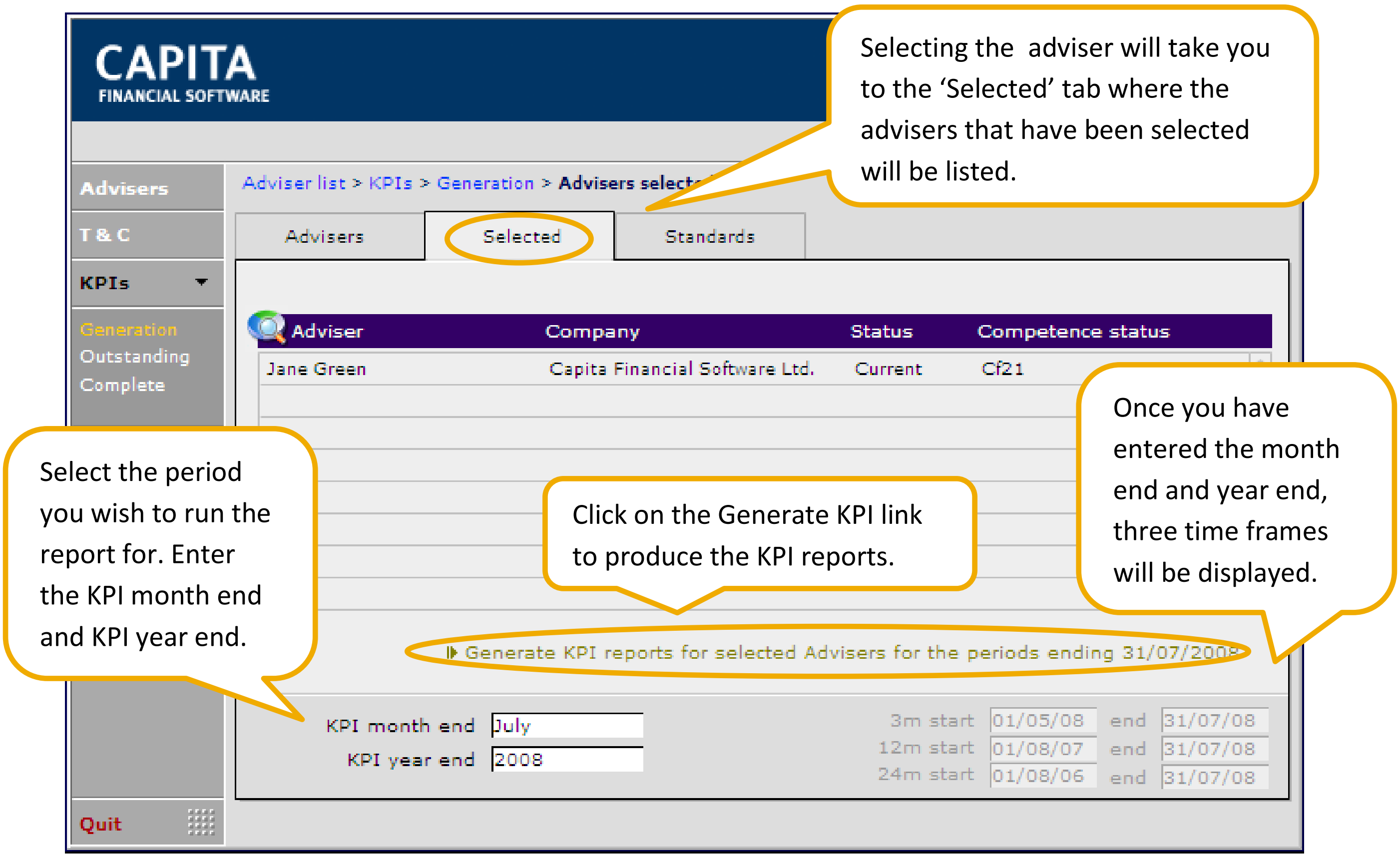

CAPITA
FINANCIAL SOFTWARE
Compliance
Advisers
T & C
KPIs
Generation
Outstanding
Complete
Registers
File checks
Reports
Work
Quit
Adviser list > KPIs > Generation > Standards
Advisers
Selected
Standards
File checks
Business written
Business spread
Persistency
Maximum Tolerance %
Minimum Tolerance %
Provider spread
Provider 1 20.00
Provider 2 20.00
Provider 3 20.00
Provider 4 20.00
Provider 5 20.00
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.



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

4.2 Generating KPI Reports





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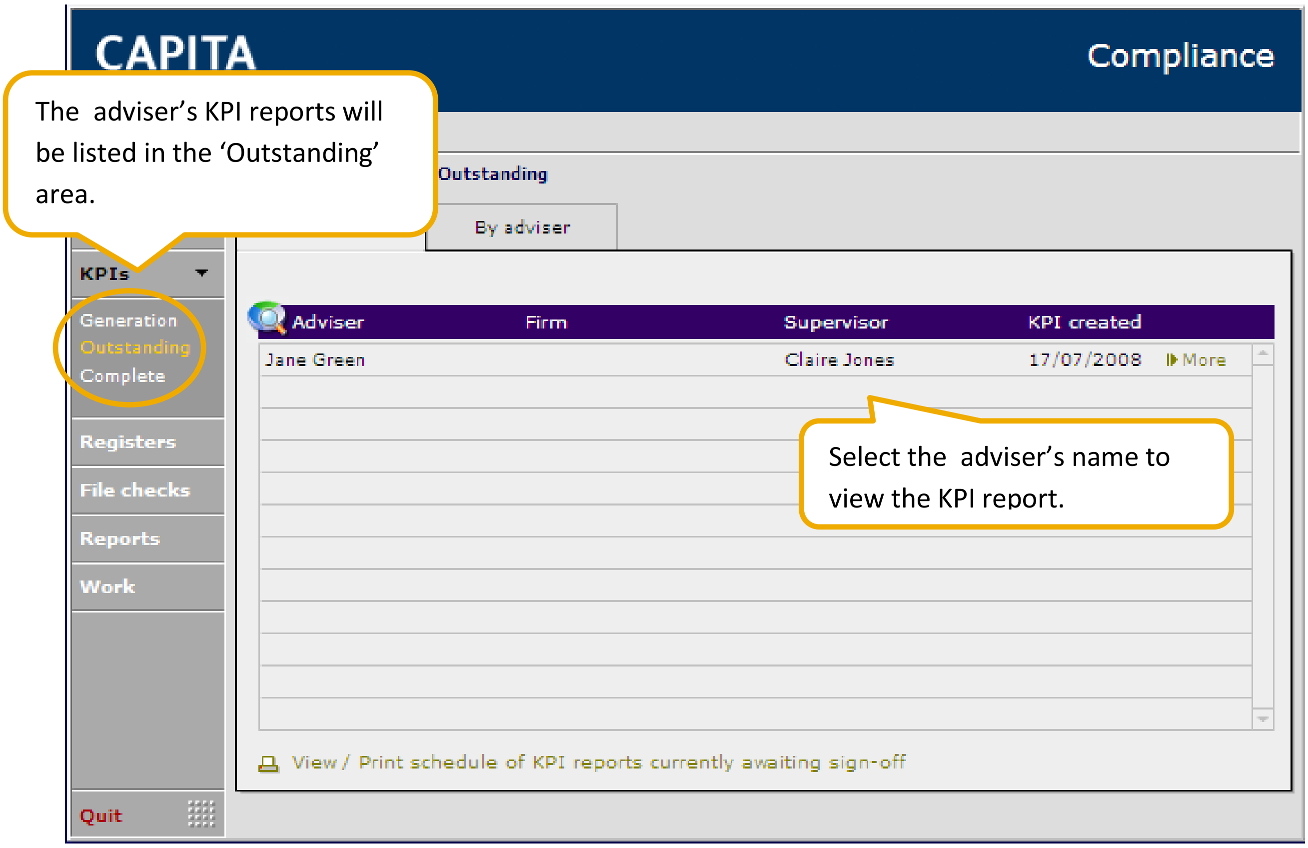
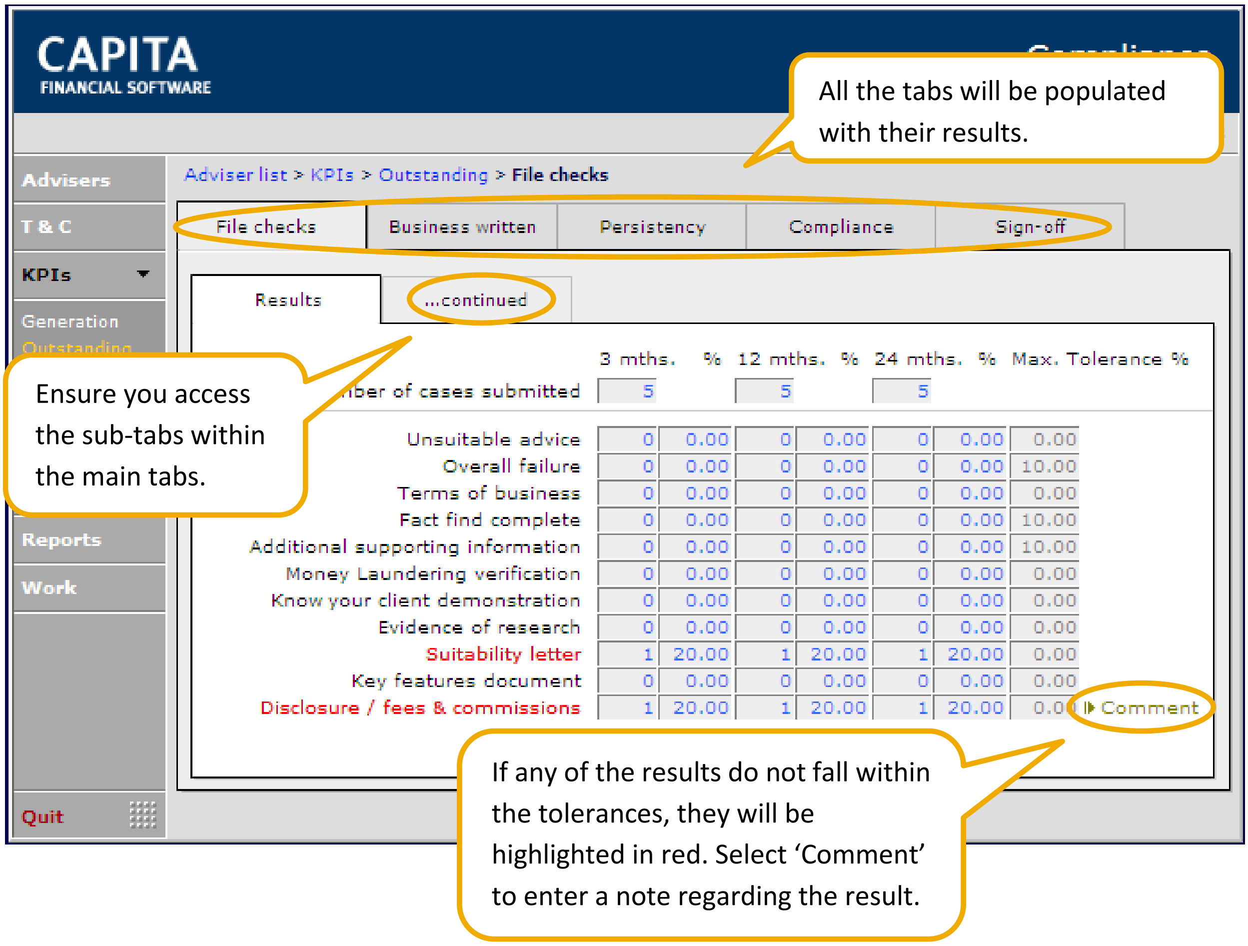

CAPITA
Compliance
The adviser's KPI reports will be listed in the 'Outstanding' area.
Outstanding
By adviser
KPIs
Generation
Outstanding
Complete
Registers
File checks
Reports
Work
Quit
Adviser
Firm
Supervisor
KPI created
Jane Green
Claire Jones
17/07/2008
More
Select the adviser's name to view the KPI report.
View / Print schedule of KPI reports currently awaiting sign-off


CAPITA
FINANCIAL SOFTWARE
All the tabs will be populated with their results.
Adviser list > KPIs > Outstanding > File checks
Advisers
T & C
KPIs
Generation
File checks
Business written
Persistency
Compliance
Sign-off
Results
...continued
Ensure you access the sub-tabs within the main tabs.
3 mths. % 12 mths. % 24 mths. % Max. Tolerance %
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
Comment
Reports
Work
Quit
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.

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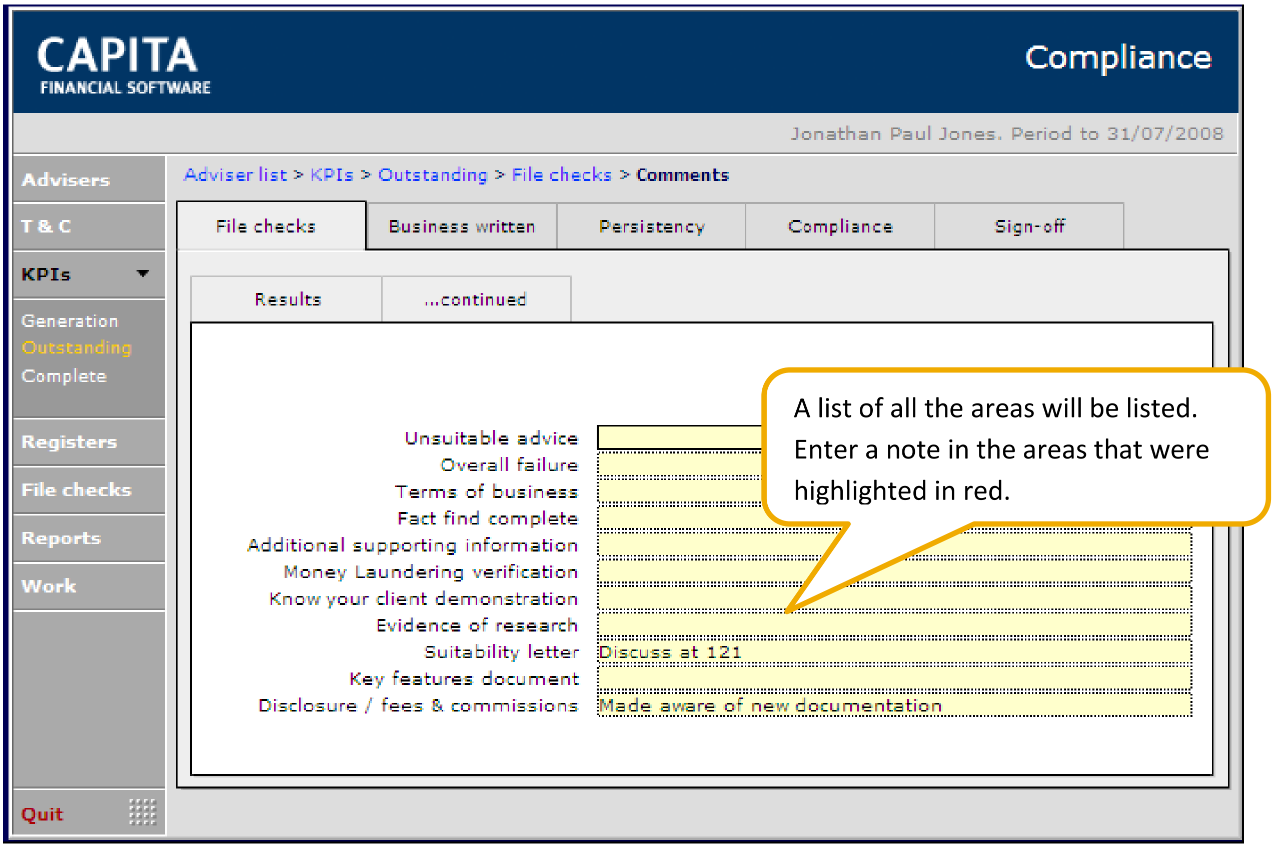
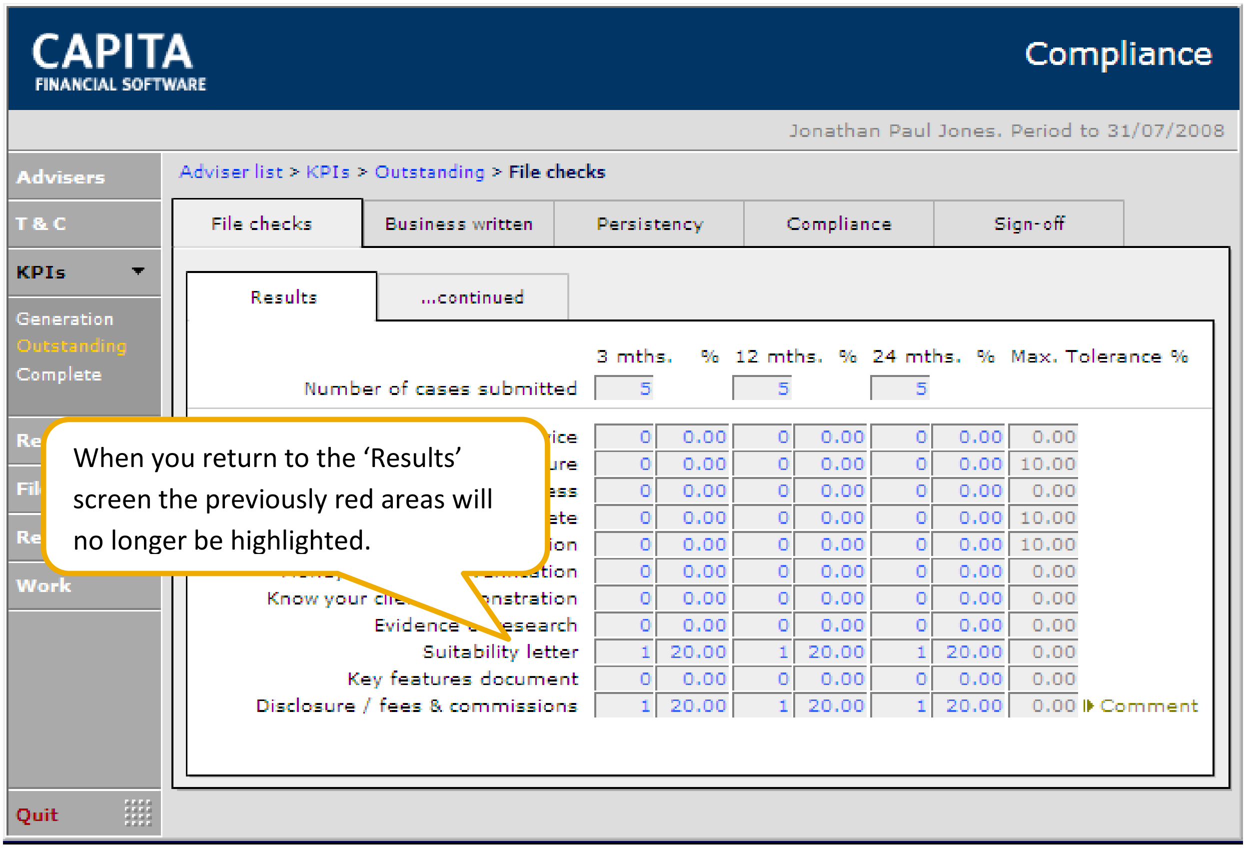
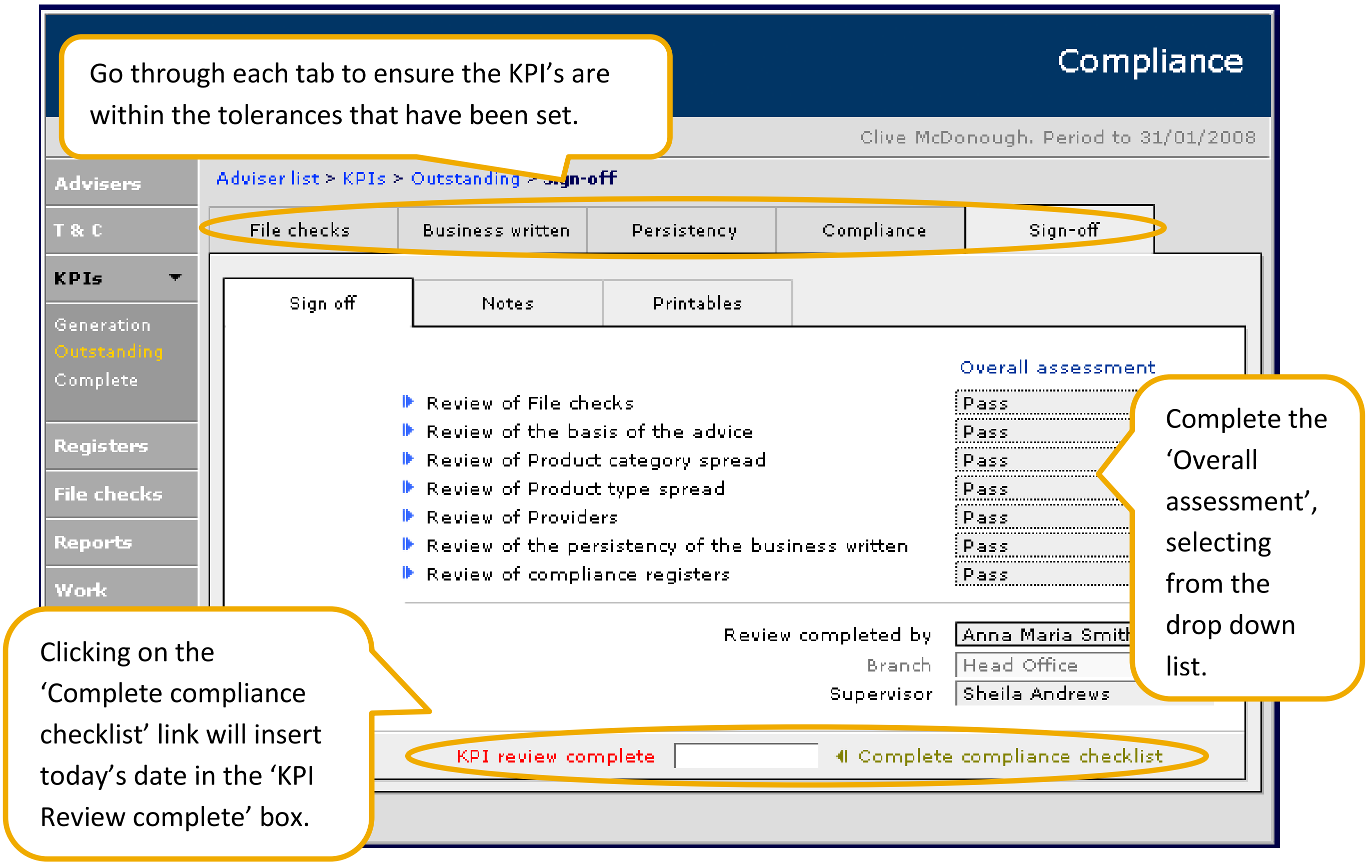
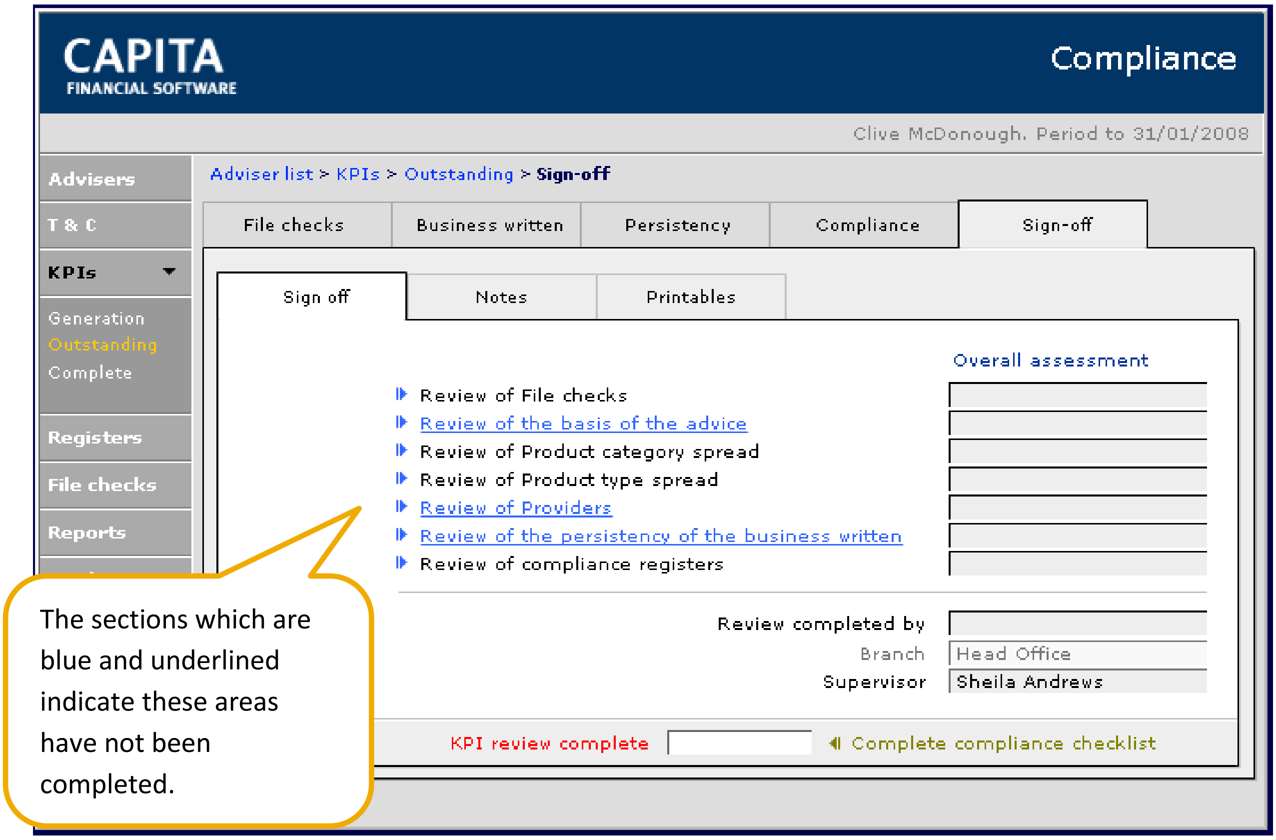

CAPITA
FINANCIAL SOFTWARE
Compliance
Jonathan Paul Jones. Period to 31/07/2008
Advisers
T & C
KPIs
Generation
Outstanding
Complete
Registers
File checks
Reports
Work
Quit
Adviser list > KPIs > Outstanding > File checks > Comments
File checks
Business written
Persistency
Compliance
Sign-off
Results
...continued
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
Discuss at 121
Key features document
Disclosure / fees & commissions
Made aware of new documentation
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
T & C
KPIs
Generation
Outstanding
Complete
Work
Quit
Adviser list > KPIs > Outstanding > File checks
File checks
Business written
Persistency
Compliance
Sign-off
Results
...continued
3 mths. % 12 mths. % 24 mths. % Max. Tolerance %
Number of cases submitted 5 5 5
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
When you return to the 'Results' screen the previously red areas will no longer be highlighted.



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



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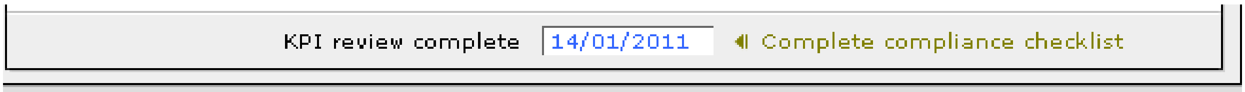
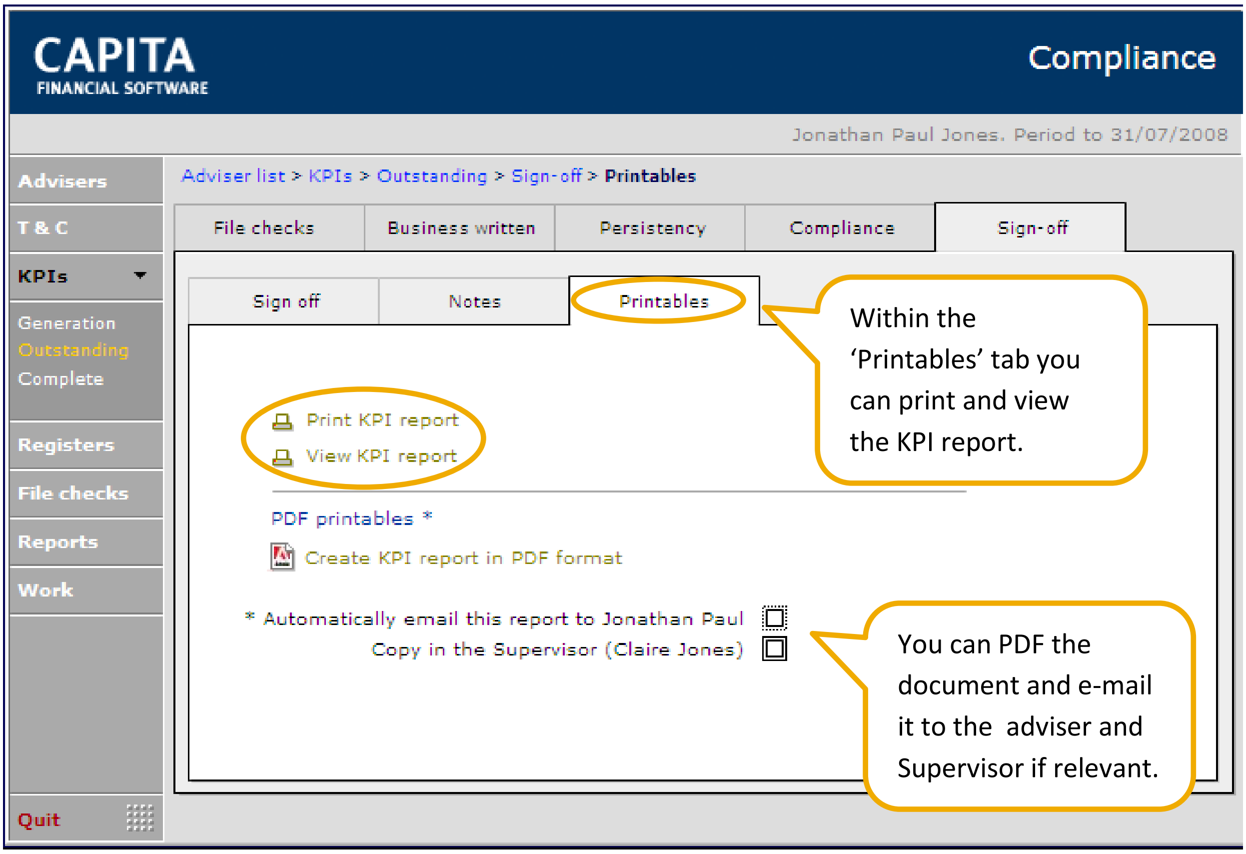
To complete these areas, click onto the blue line itself and this will link you through to the relevant section to be completed. The KPI cannot be completed until all sections have been dealt with.



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



File Reviews

Jonathan Paul Jones

Number of cases submitted

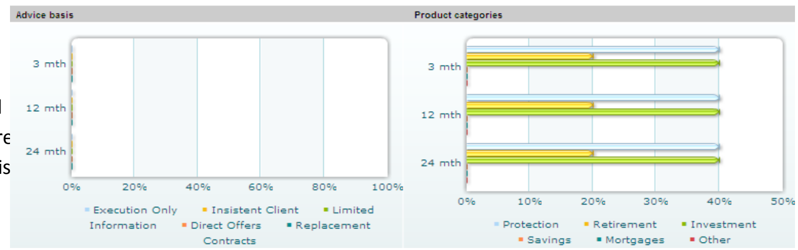
During the 3 month period (01/05/2008...31/07/2008) 5
During the 12 month period (01/08/2007...31/07/2008) 5
During the 24 month period (01/08/2006...31/07/2008) 5

	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	[illegible]	[illegible]
Illustration	0	0.00	0	0.00	0	0.00	[illegible]	
Quality / completeness of file	0	0.00	0	0.00	0	0.00	[illegible]	
Execution only confirmation	0	0.00	0	0.00	0	0.00	[illegible]	
Replacement contract confirmation	0	0.00	0	0.00	0	0.00	[illegible]	
Chronology	0	0.00	0	0.00	0	0.00	[illegible]	
Average file grade	3.00		3.00		3.00			

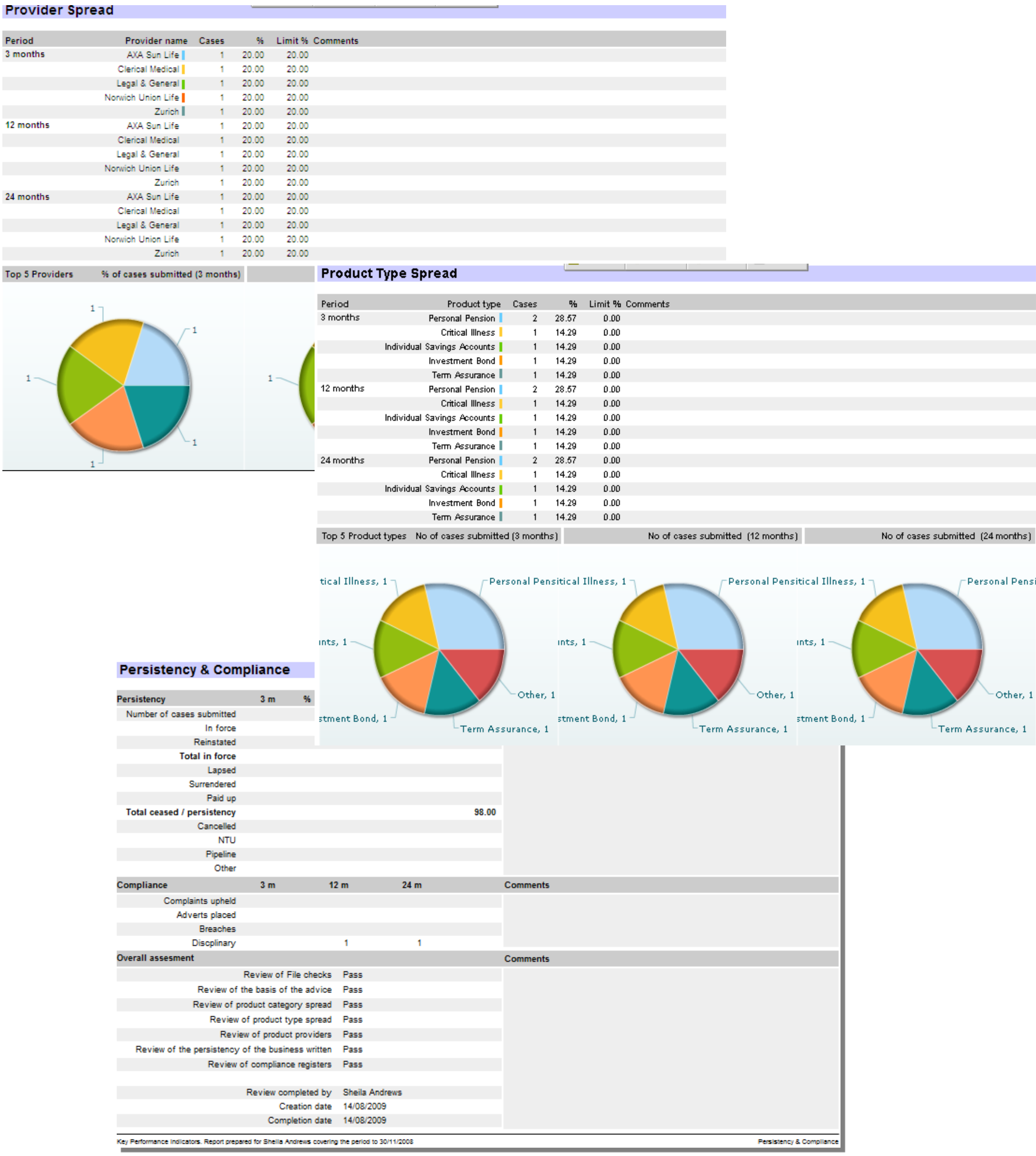
Business Written

Advice basis	3 m	%	12 m	%	24 m	%	Limit %	Comments
Execution only	0	0.00	0	0.00	0	0.00	0.00	
Insistent client	0	0.00	0	0.00	0	0.00	5.00	
Limited information	0	0.00	0	0.00	0	0.00	2.00	
Direct offers	0	0.00	0	0.00	0	0.00	5.00	
Replacement contracts	0	0.00	0	0.00	0	0.00	10.00	

Product categories	3 m	%	12 m	%	24 m	%	Limit %	Comments
Protection	2	40.00	2	40.00	2	40.00	0.00	
Retirement	1	20.00	1	20.00	1	20.00	0.00	
Investment	2	40.00	2	40.00	2	40.00	0.00	
Savings	0	0.00	0	0.00	0	0.00	0.00	
Mortgages	0	0.00	0	0.00	0	0.00	0.00	
Other	0	0.00	0	0.00	0	0.00	0.00	



Examples of the KPI report.



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		

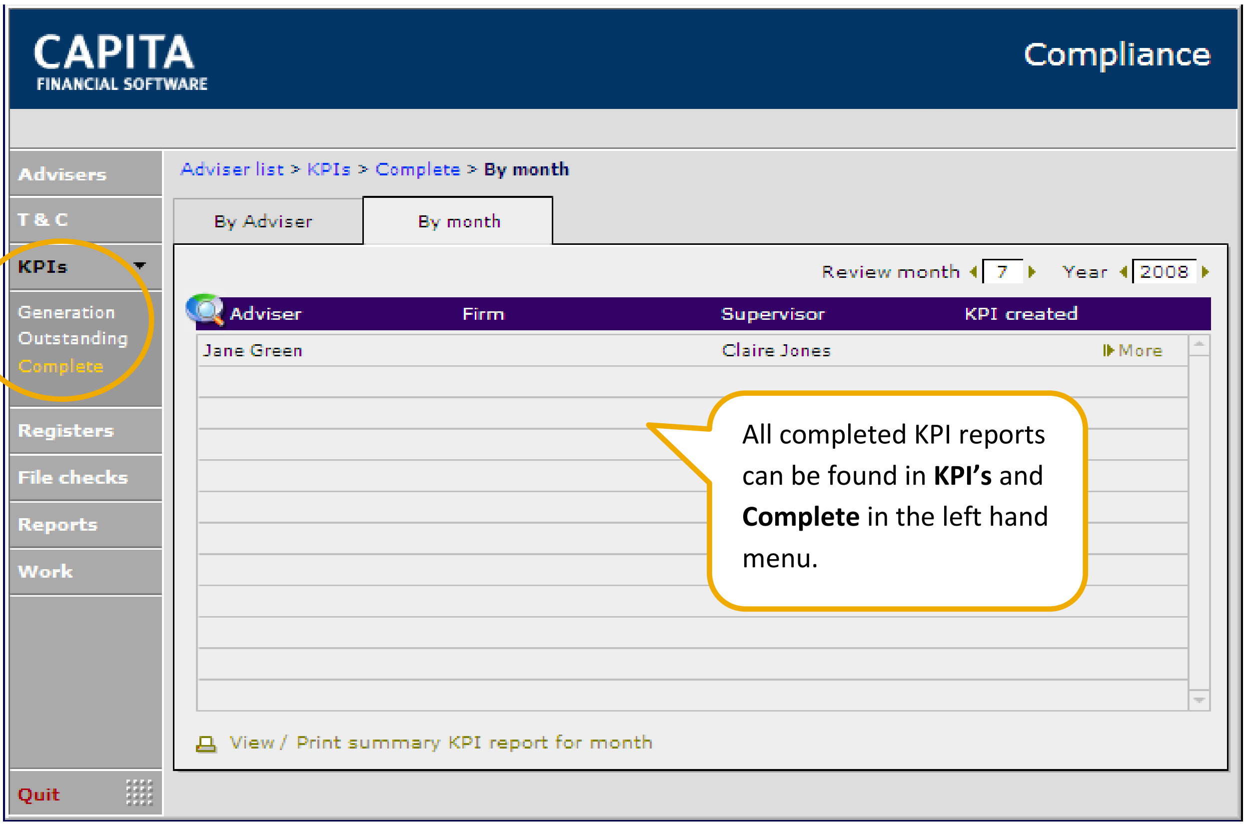
Compliance	3 m	12 m	24 m	Comments
Complaints upheld				
Adverts placed				
Breaches				
Discplinary		1	1	

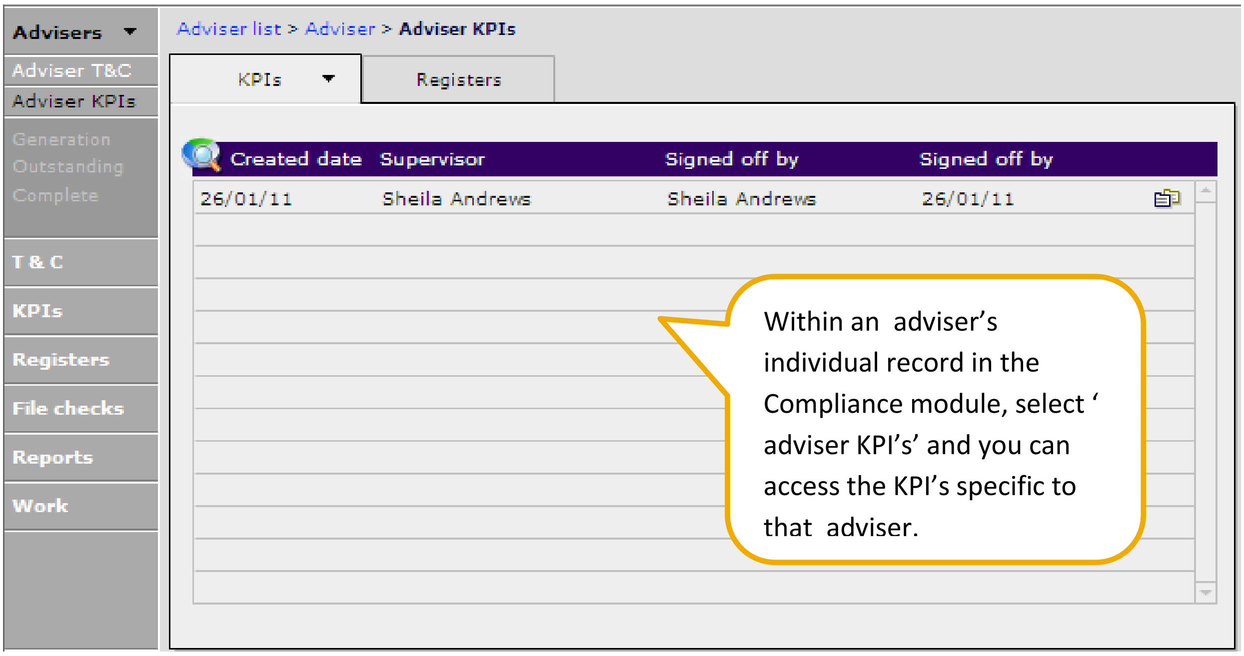
Overall assesment		Comments
Review of File checks	Pass	
Review of the basis of the advice	Pass	
Review of product category spread	Pass	
Review of product type spread	Pass	
Review of product providers	Pass	
Review of the persistency of the business written	Pass	
Review of compliance registers	Pass	
Review 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.

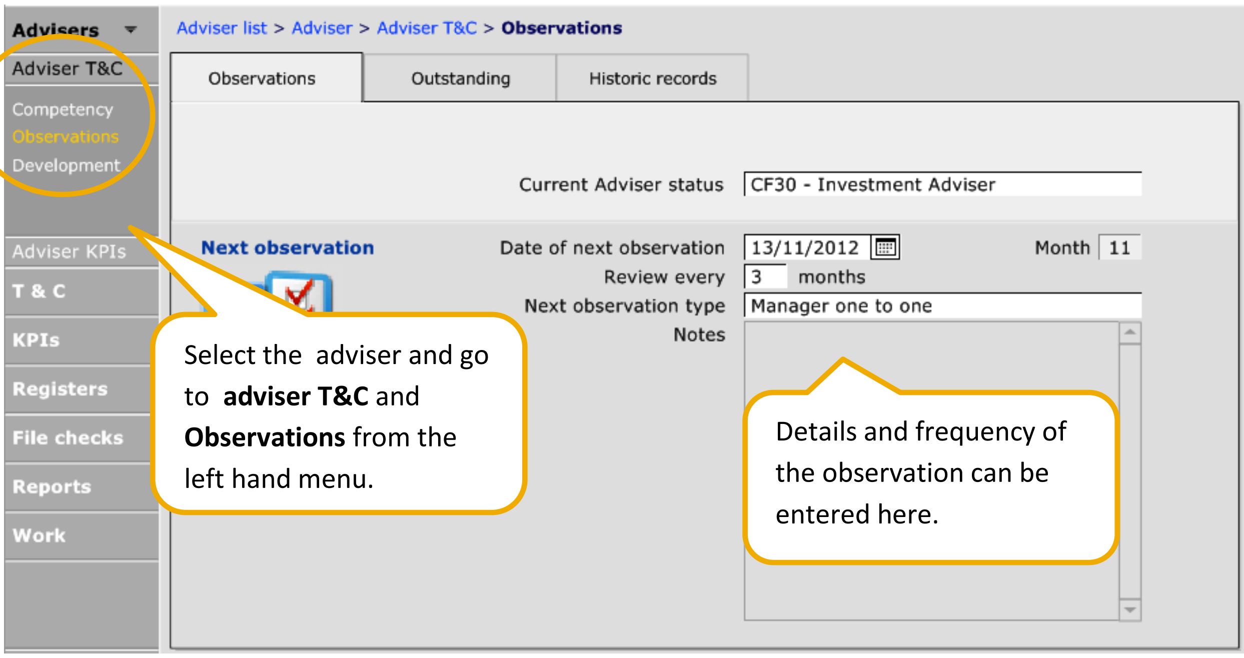




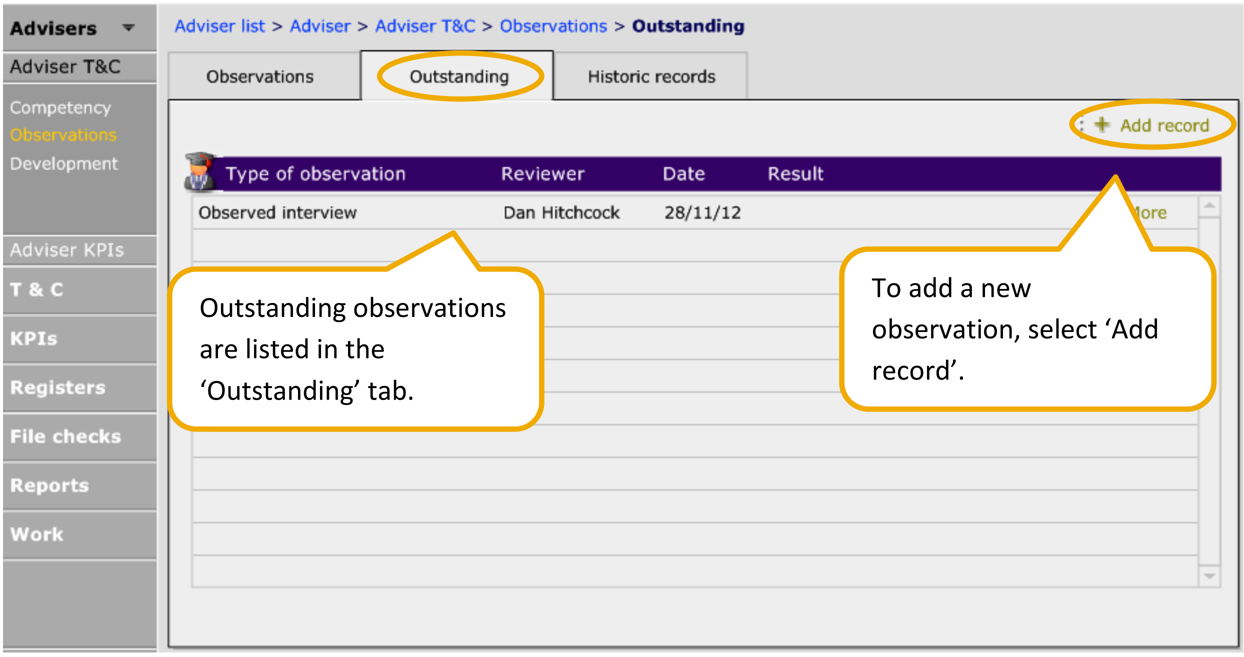
CAPITA

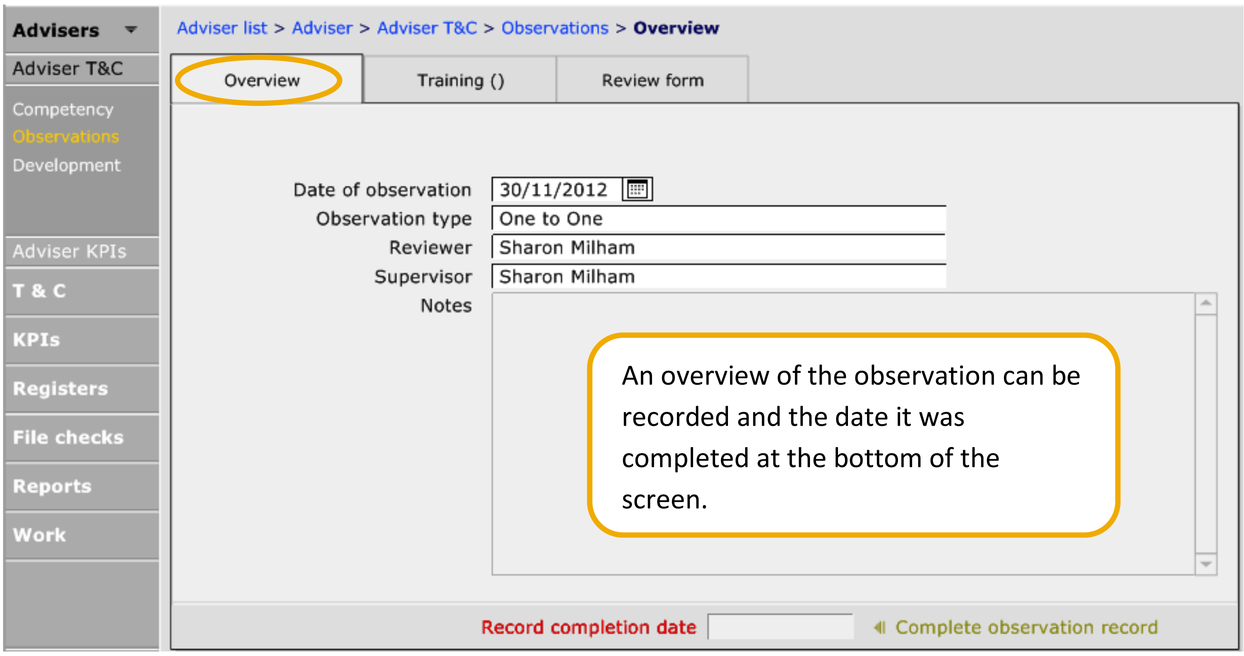
5 Observations

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.

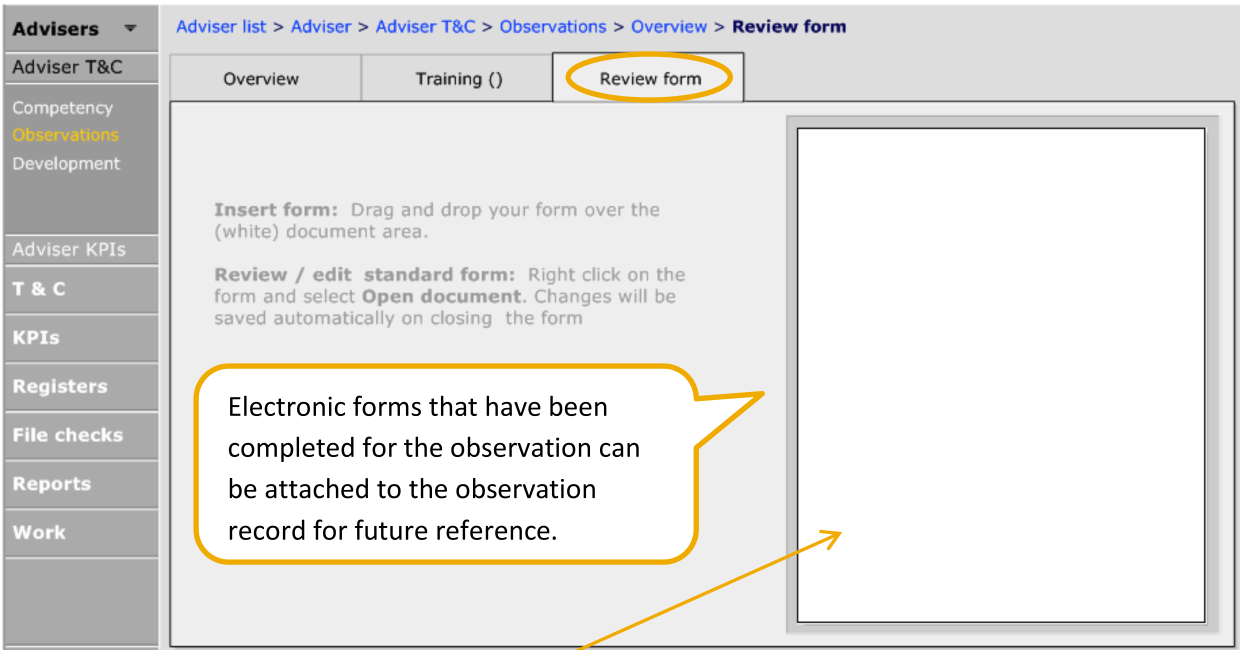


To add the one to one meeting into this area, click on the Outstanding tab:





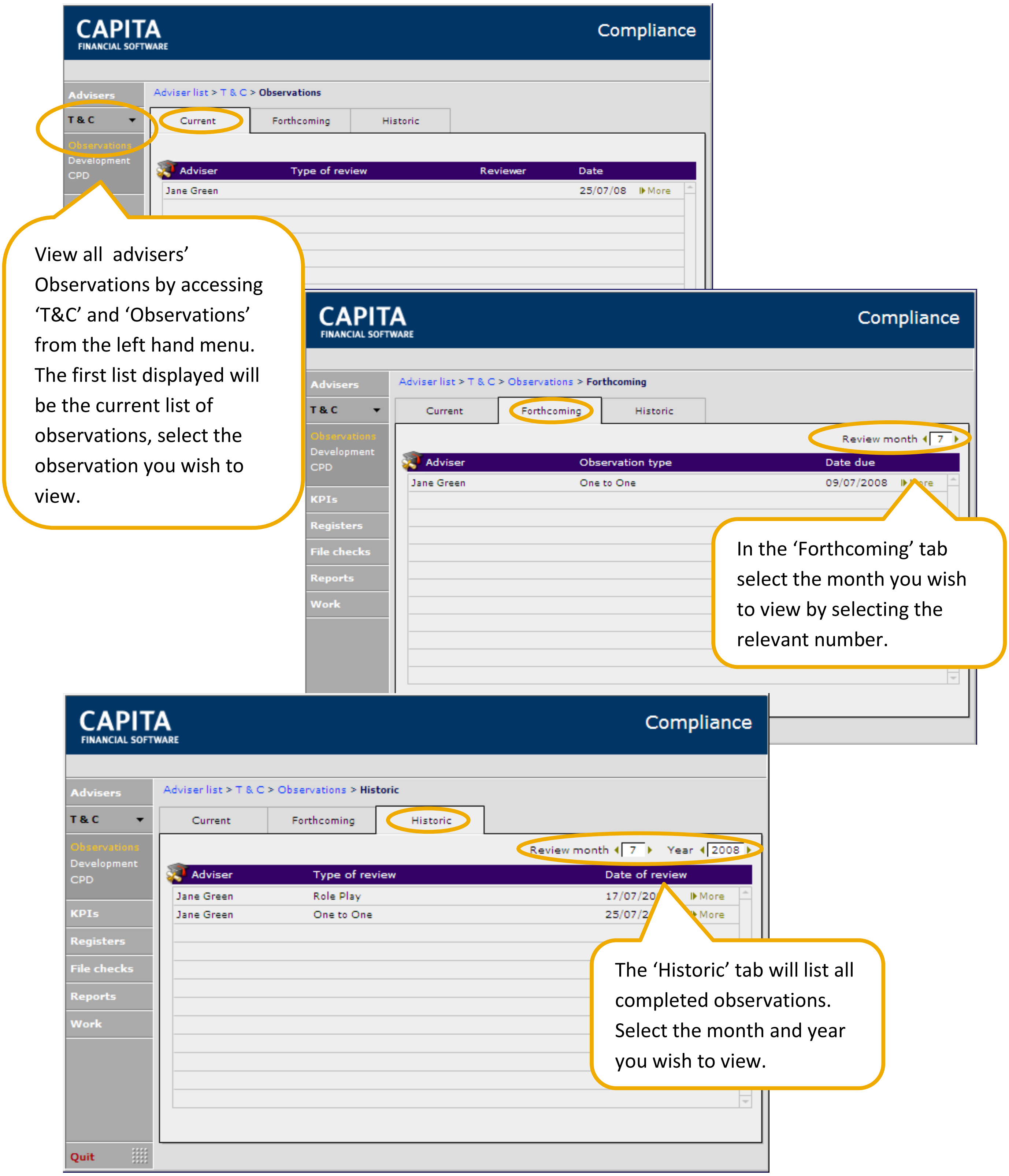
An overview of the observation can be recorded and the date it was completed at the bottom of the screen.



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

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

5.1 Viewing Observations



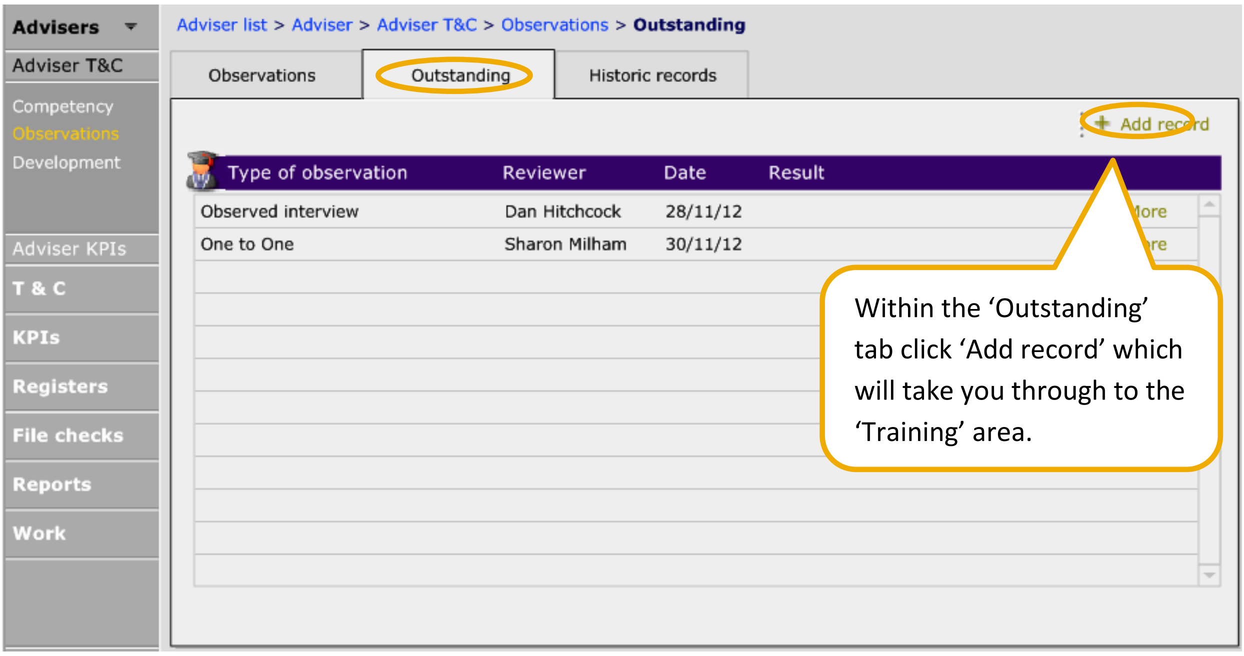
CAPITA

6 Recording Adviser's Development

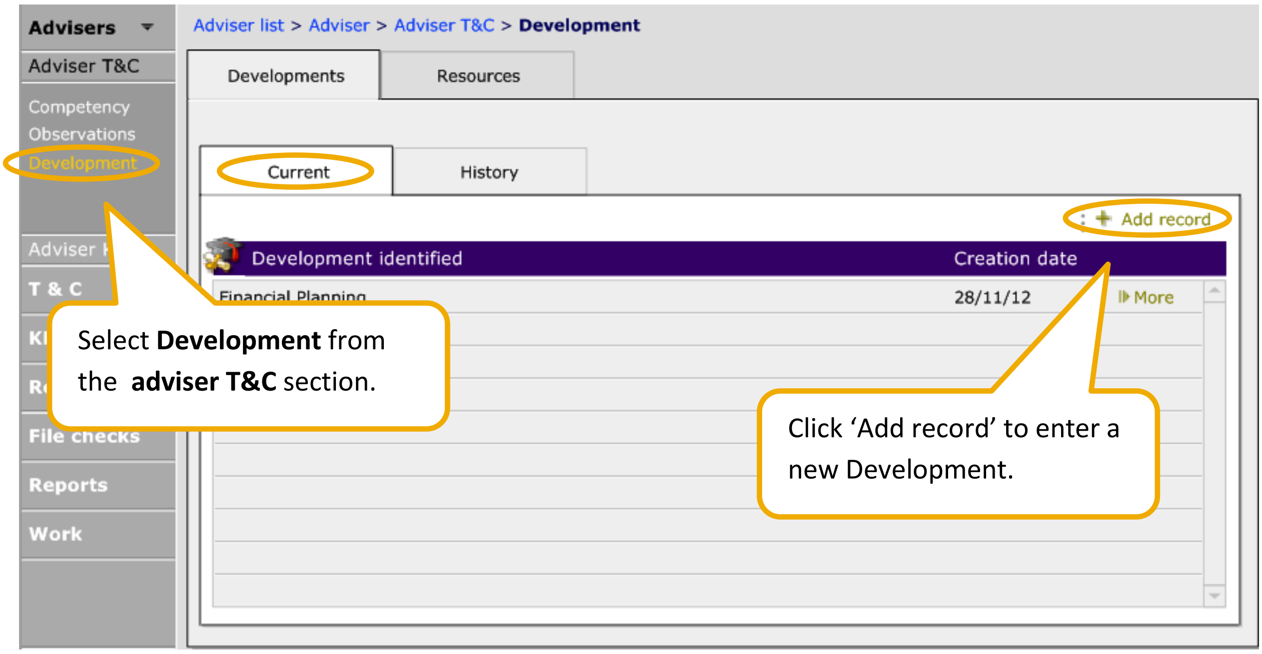
When development needs for your advisers are identified it is important for you to keep a record for compliance purposes. The need can be entered along with the results of when the need was addressed.

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.

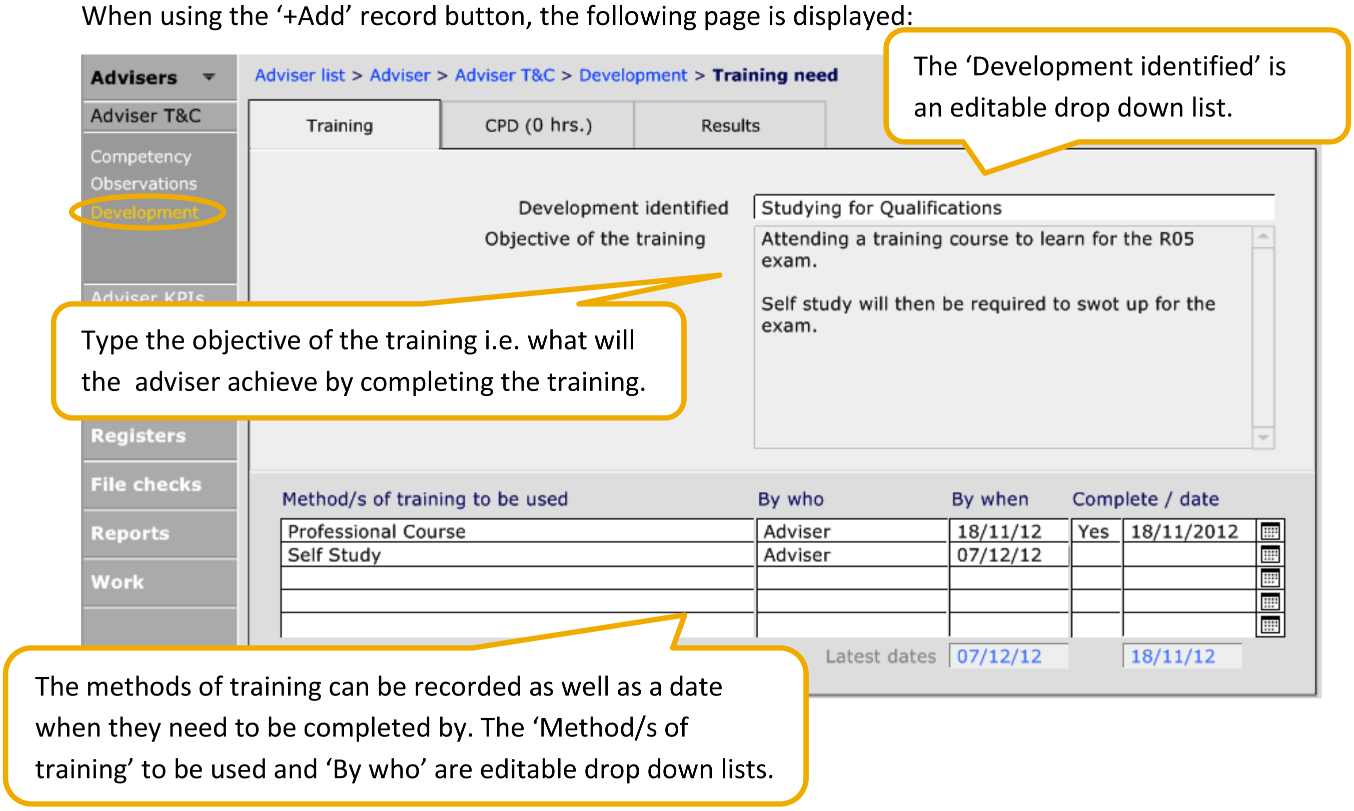
If the development need was identified following an observation, access the outstanding observation within the ' adviser T&C'.



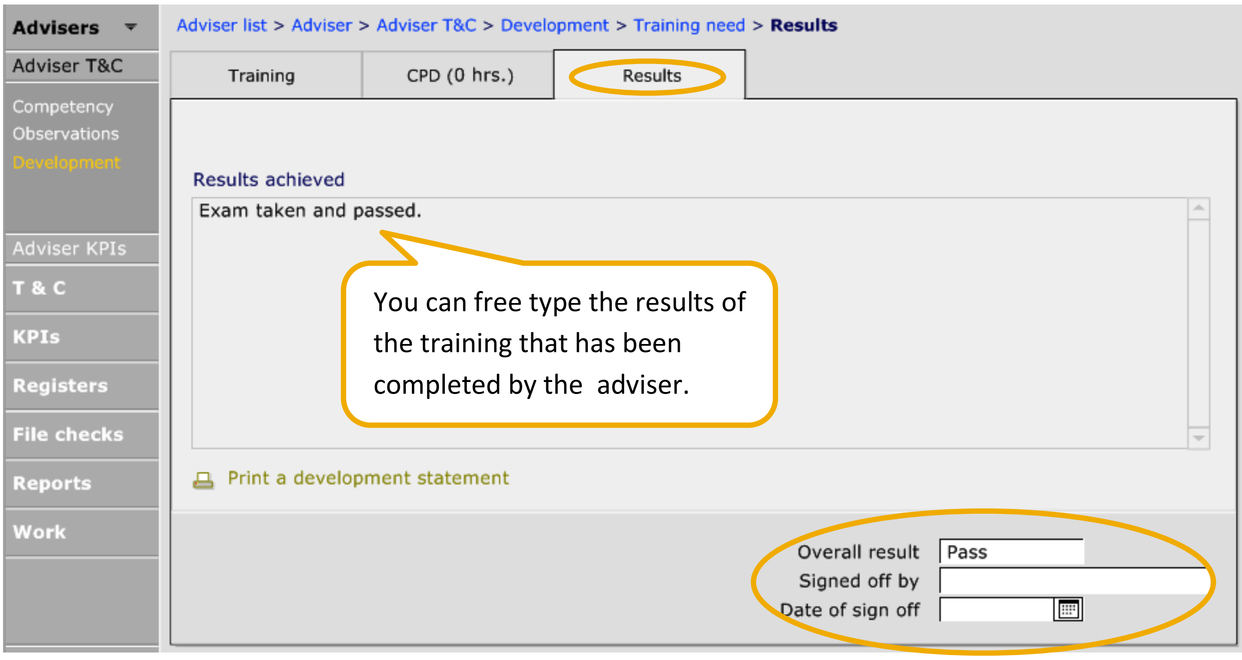
If the development need is not following an observation, it can be recorded directly in the 'Development' area.



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



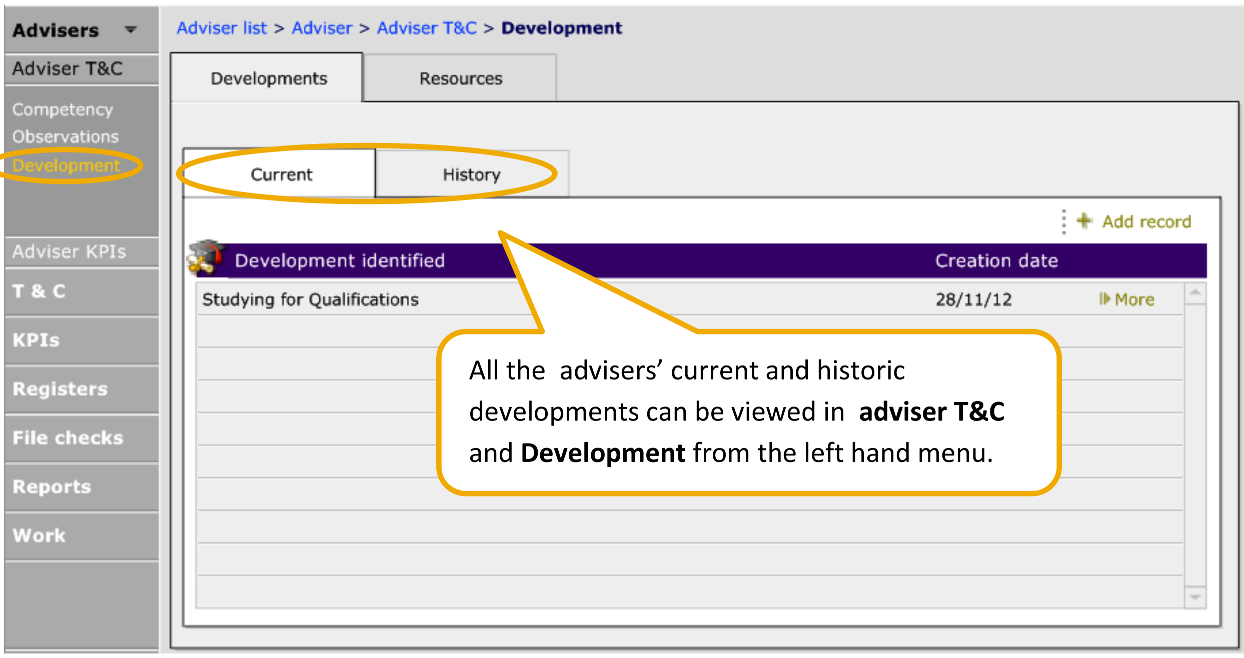
The results of the training can be recorded in the 'Results' tab:



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.

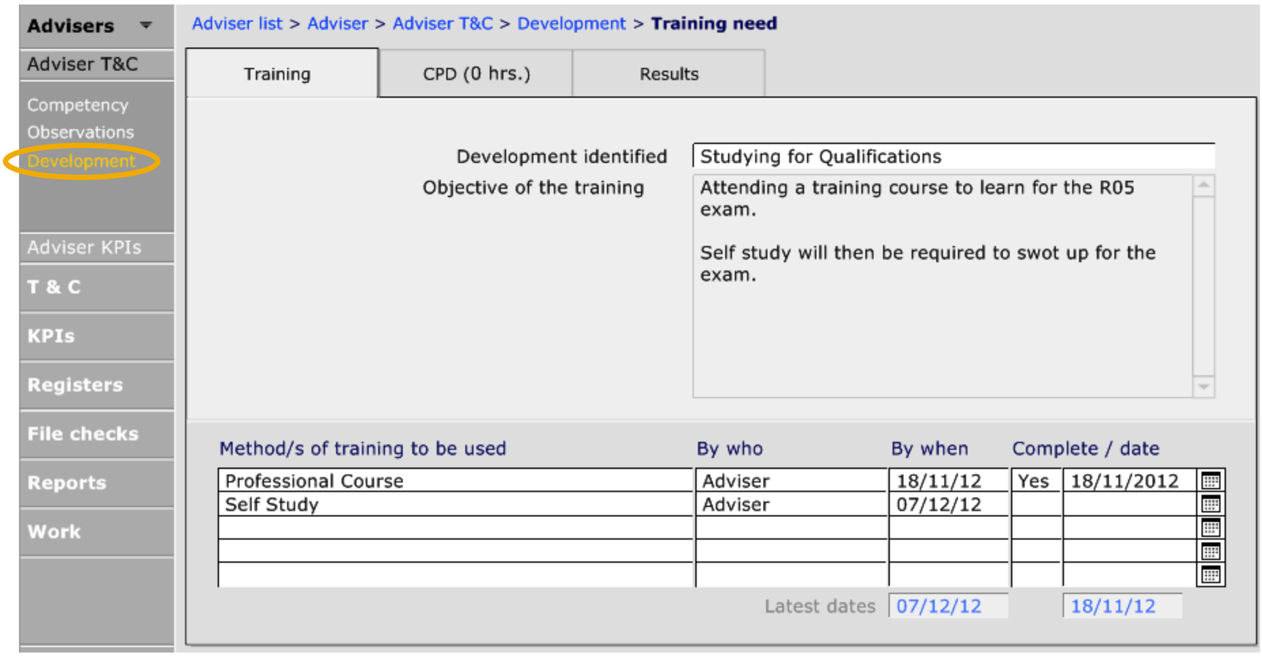
6.1 Viewing Existing Development Records

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:

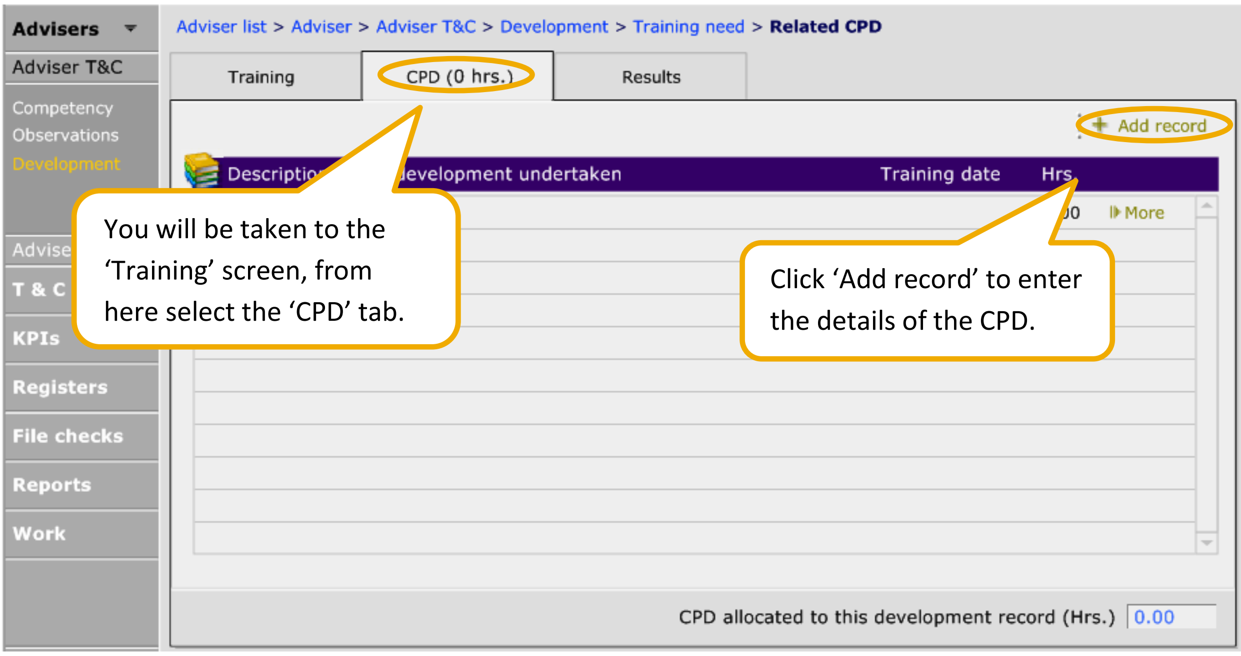


6.2 Recorded Continuous Professional Development (CPD)

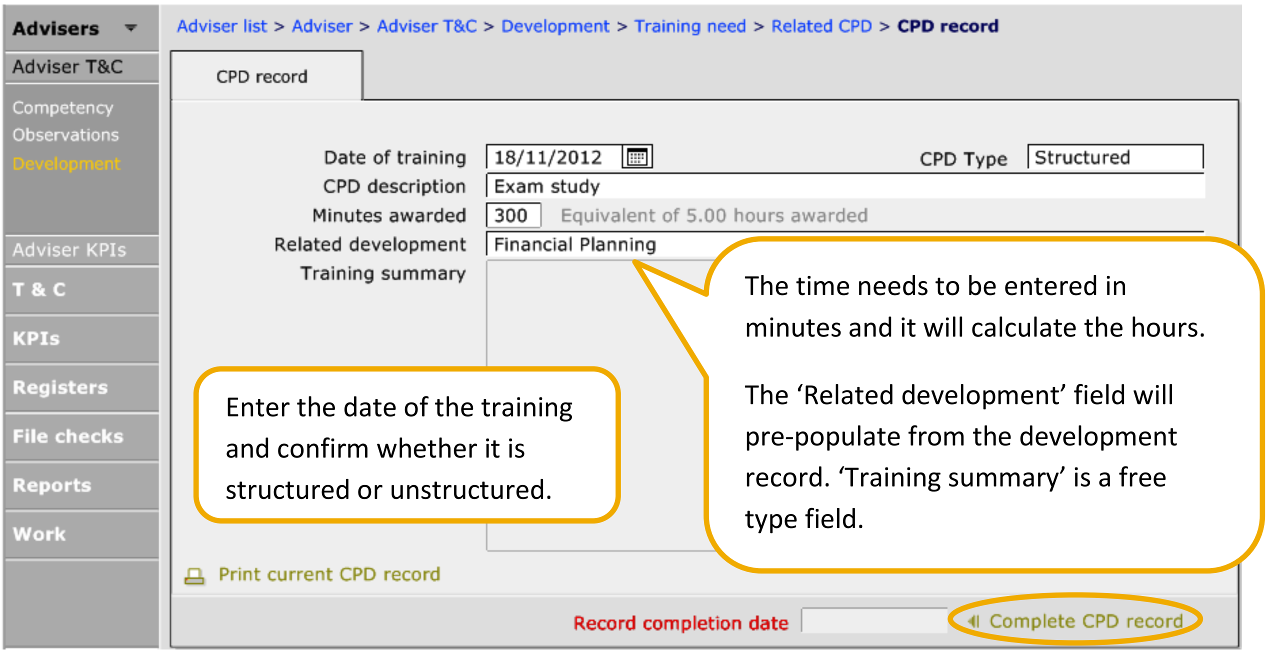
The adviser's Continuous Professional Development can be recorded within each training record you have completed. To add records, click onto the Development or add a new one using the **+Add record** button. In the screen shot on the next page, the development shown has been added and now CPD records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



CAPITA



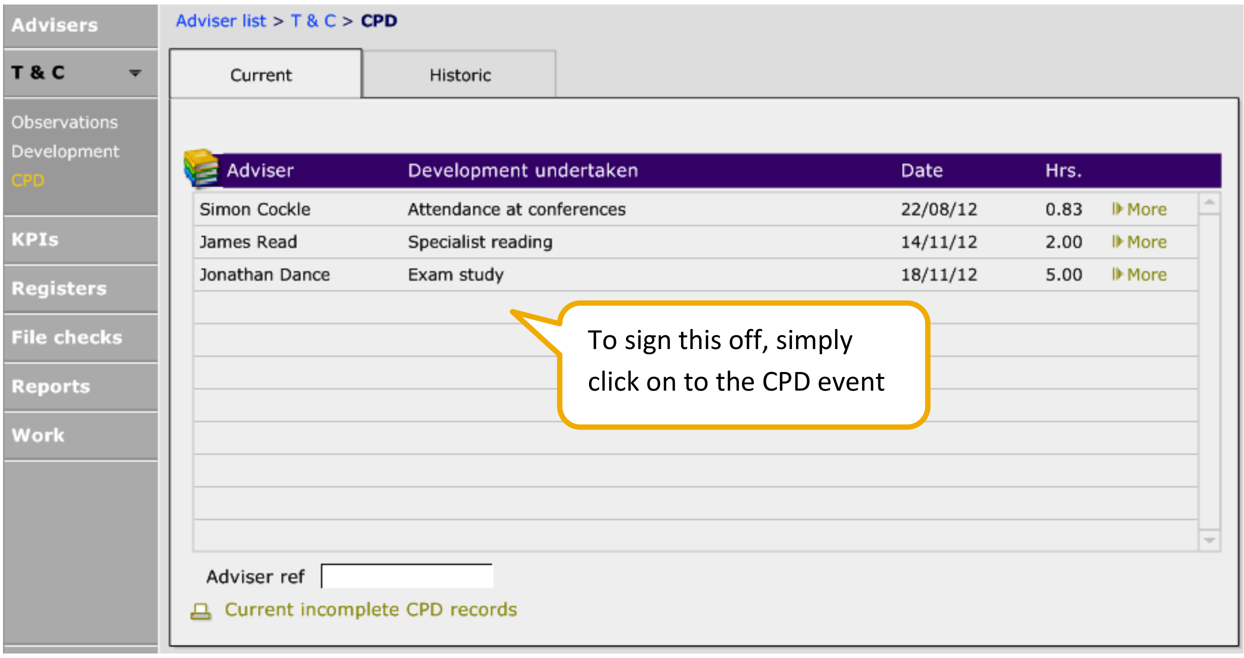
Once the **+Add record** has been clicked, then the following page appears and information about the CPD can then be added:

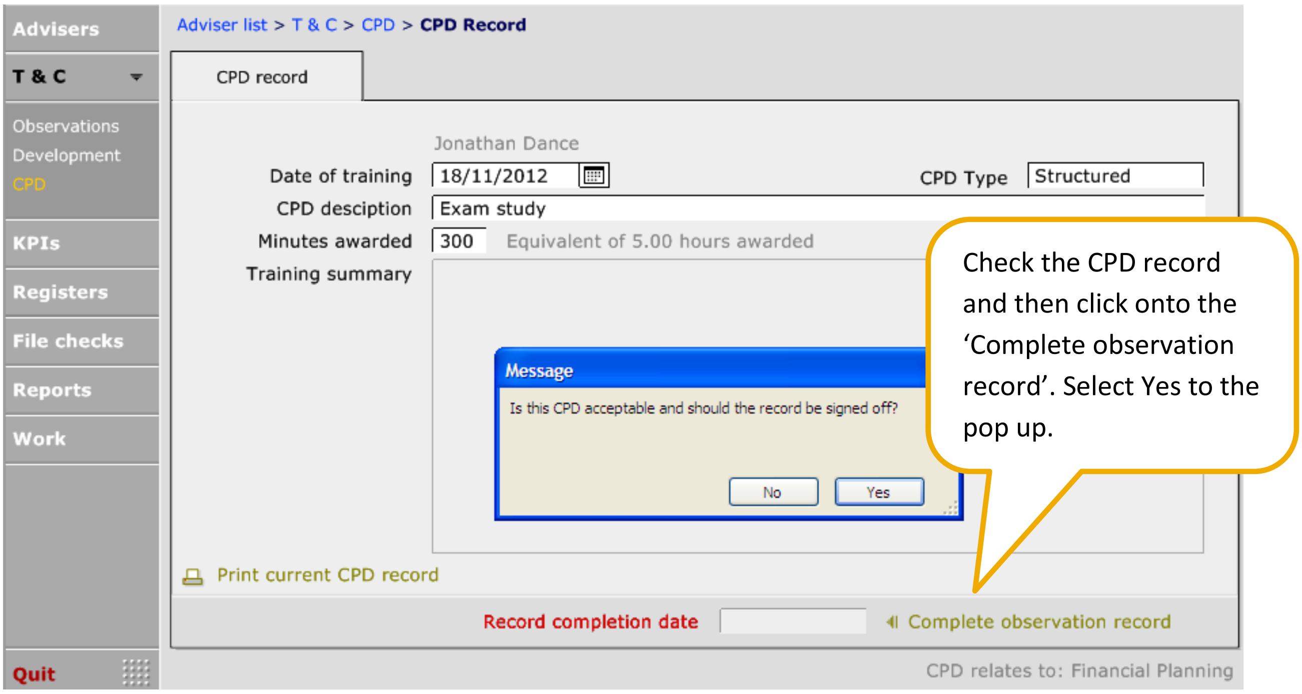


To mark the CPD as complete, select 'Complete CPD record' which will enter today's date.

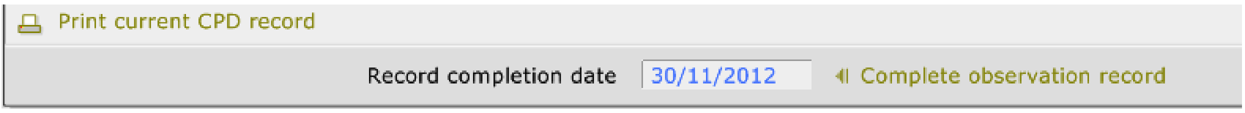
If you have the 'Advanced Security' licence the advisers will be able to record their own CPD hours, but the Compliance Manager will need to sign the CPD hours off.


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
To sign this off, simply click on to the CPD event
Adviser ref
Current incomplete CPD records

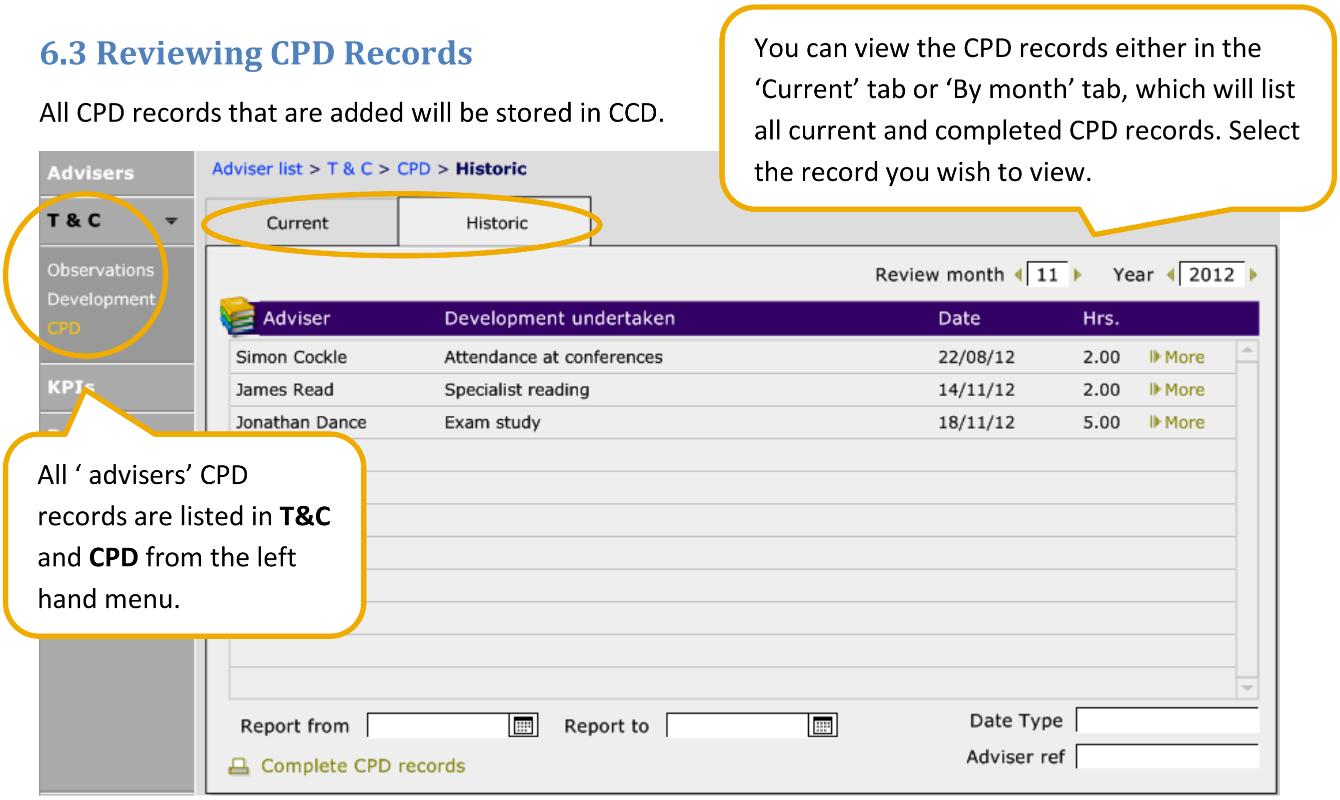


Once done, the date will be entered in the box:



6.3 Reviewing CPD Records

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

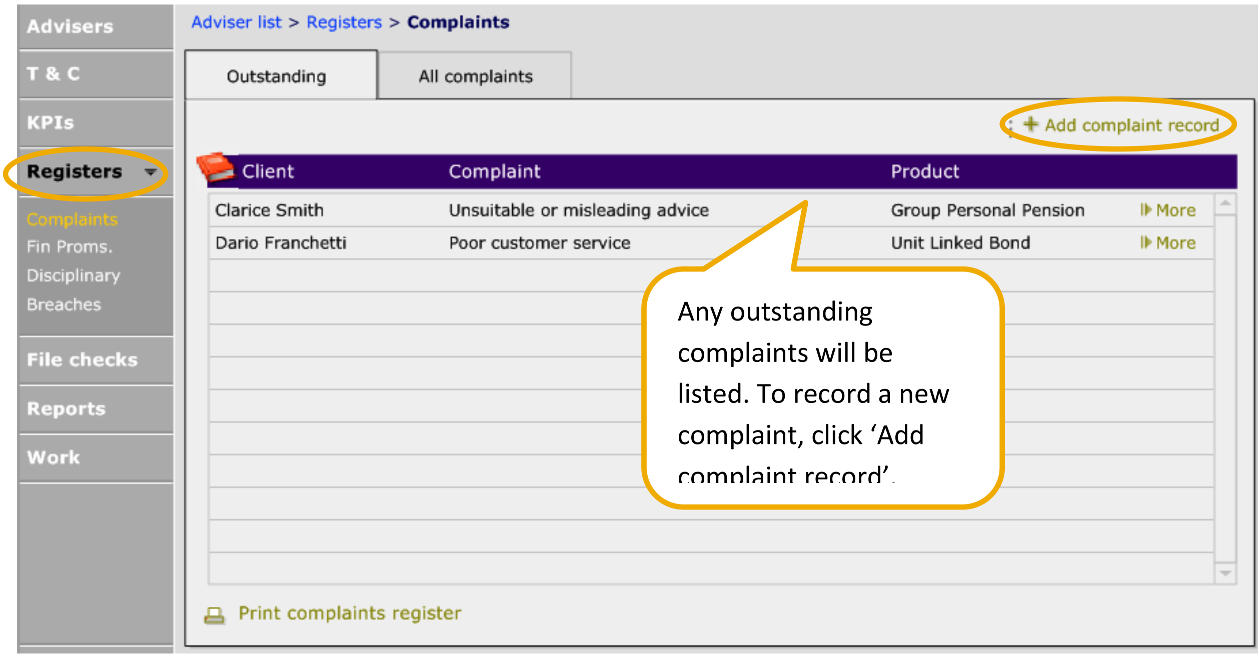


CAPITA

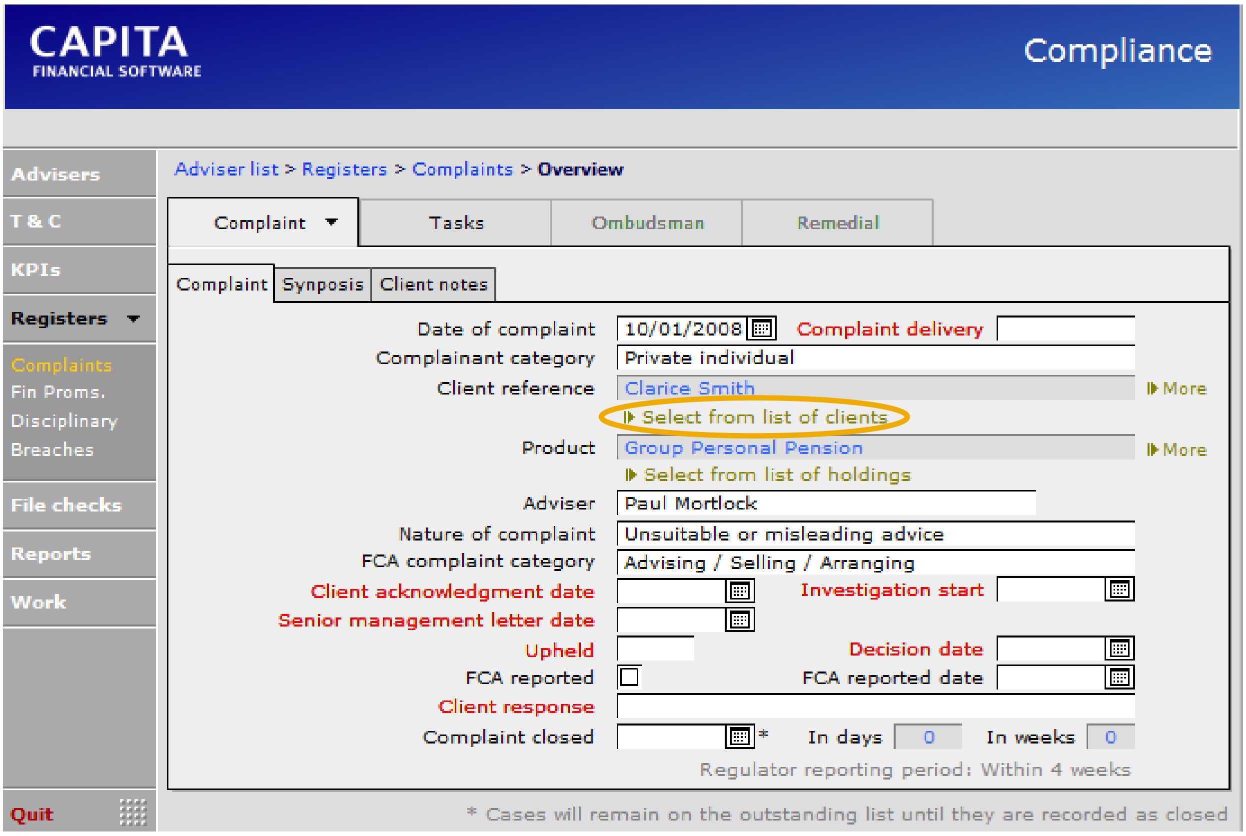
7 Complaints

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.

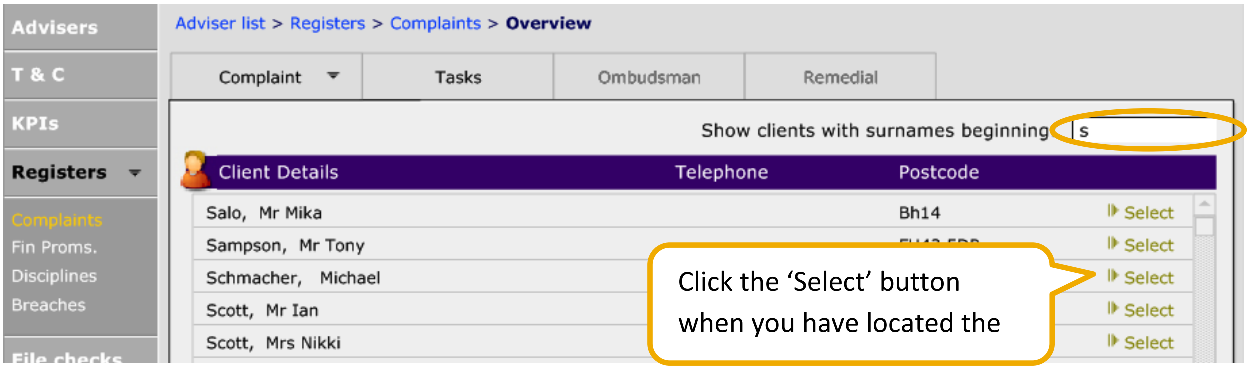
All complaints that are logged into CCD will be used to compile a 'Complaints' register. Complaints are recorded in the Complaints register. Select **Registers** and **Complaints** from the left hand menu.



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 'Synposis' and 'Client notes' tabs are free type screens:



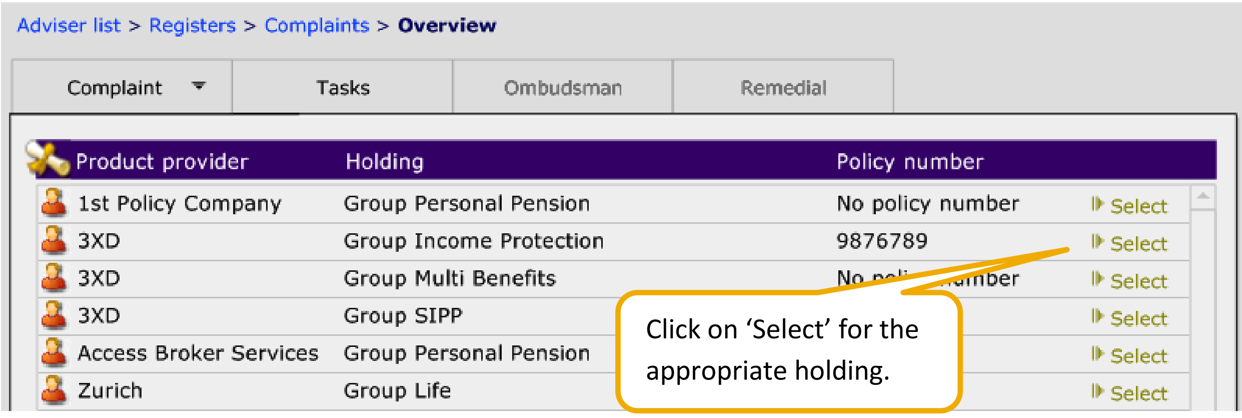
As the complaint will have been sent by a client (or prospective client) who will be recorded on CCD, search for the client by clicking on **>Select from list of clients**.



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**:

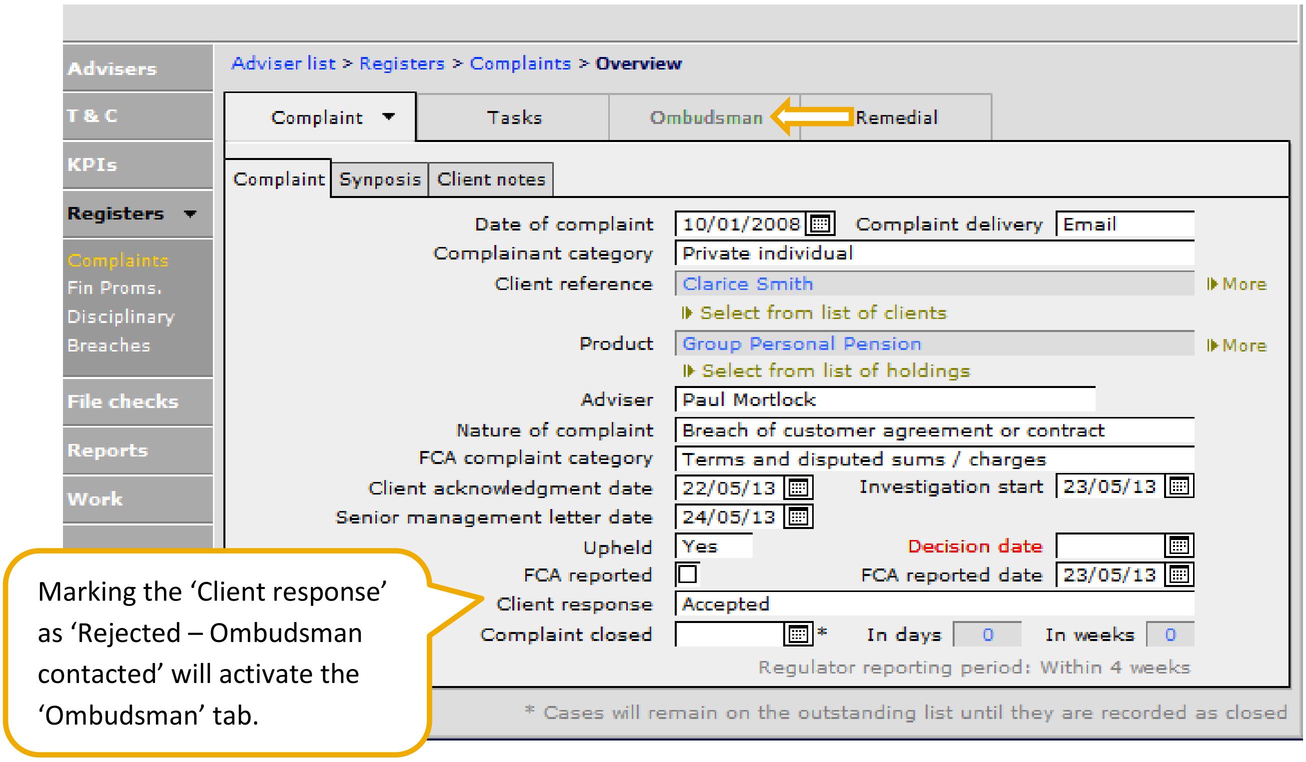
This will show a list of holdings that the client has:



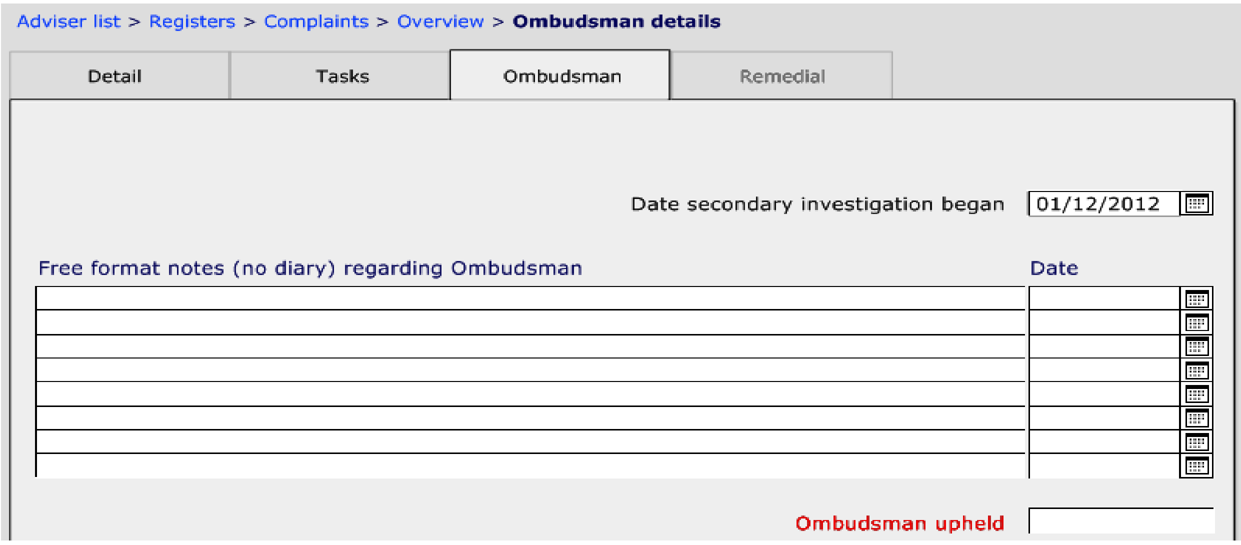
Now complete the rest of the information within the red fields:

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.

CAPITA

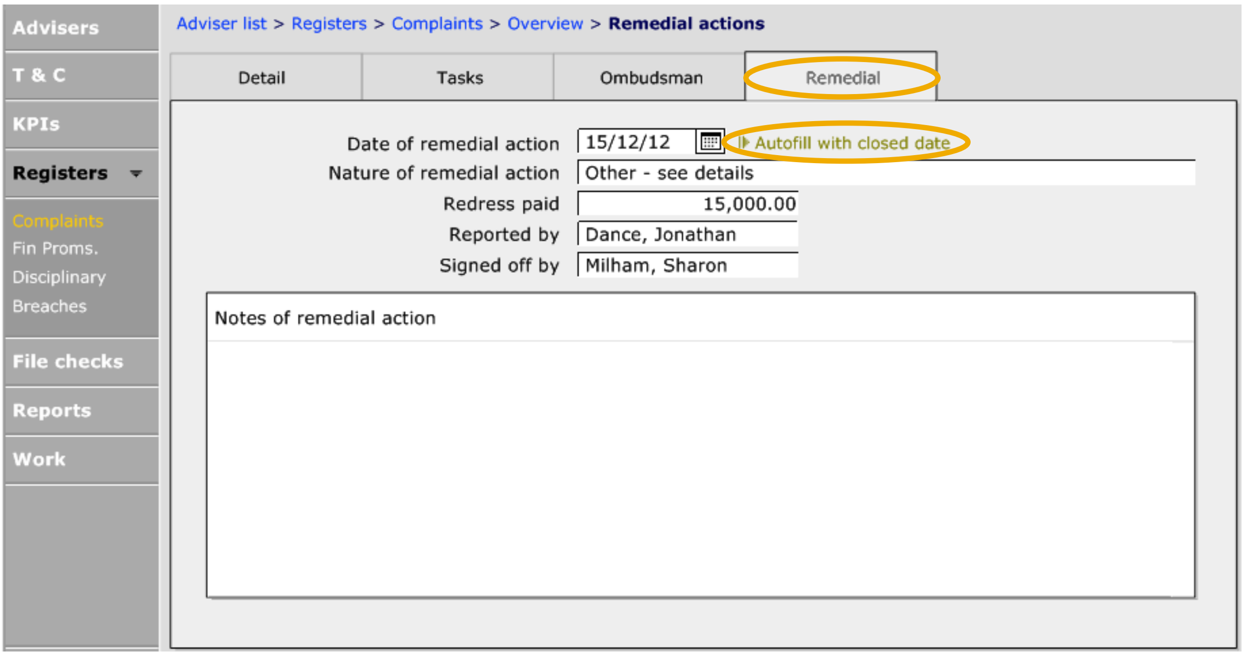


Here information can be recorded about any investigation that the Ombudsman may carry out:



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

CAPITA



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.

CAPITA

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.

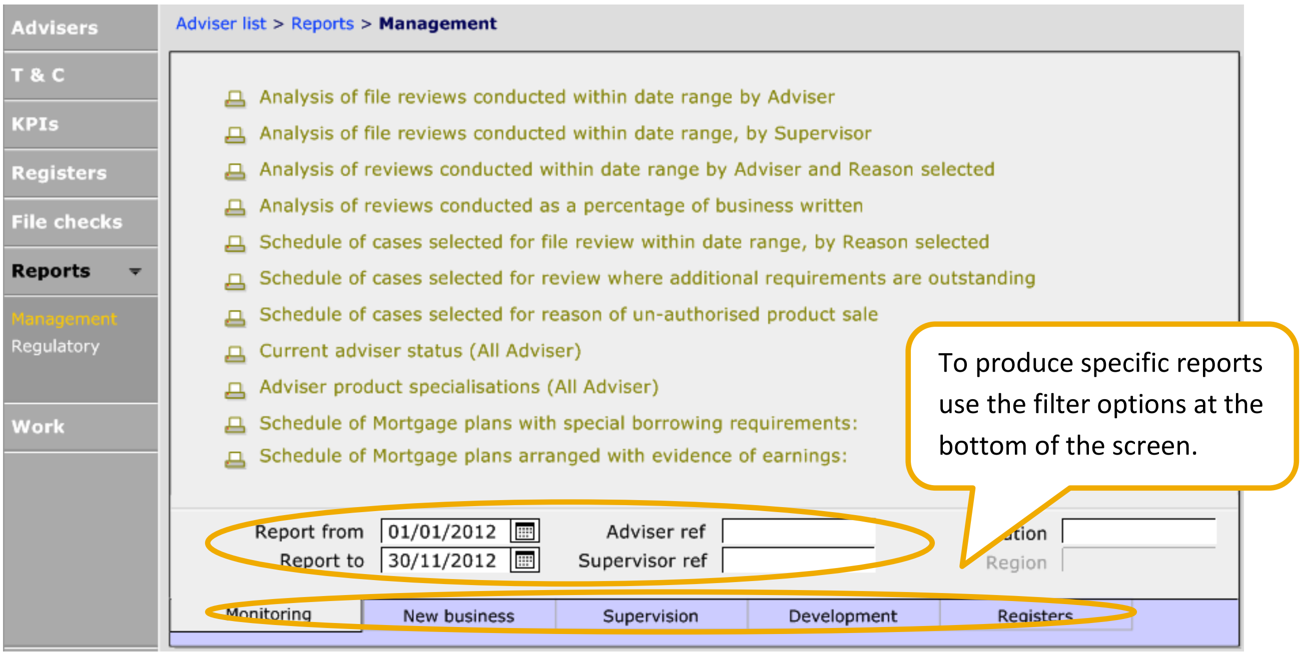
The reports are split into two sections, **Management** and **Regulatory**. The Management reports will help you monitor your business and the Regulatory reports can be used for the FCA.

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.

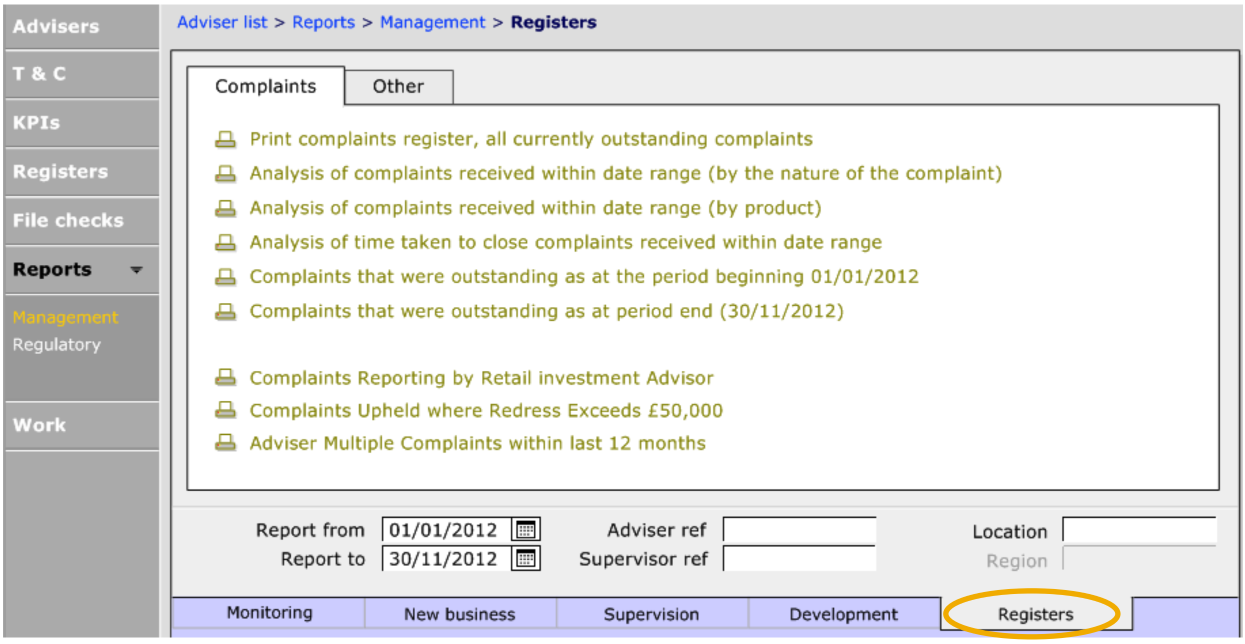
Some of the more common reports are displayed on this page and selecting one of these will take you through to the relevant section, where you can access the filters. Alternatively select the area you want from the **Reports** sub menu on the left hand side.

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.



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:



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

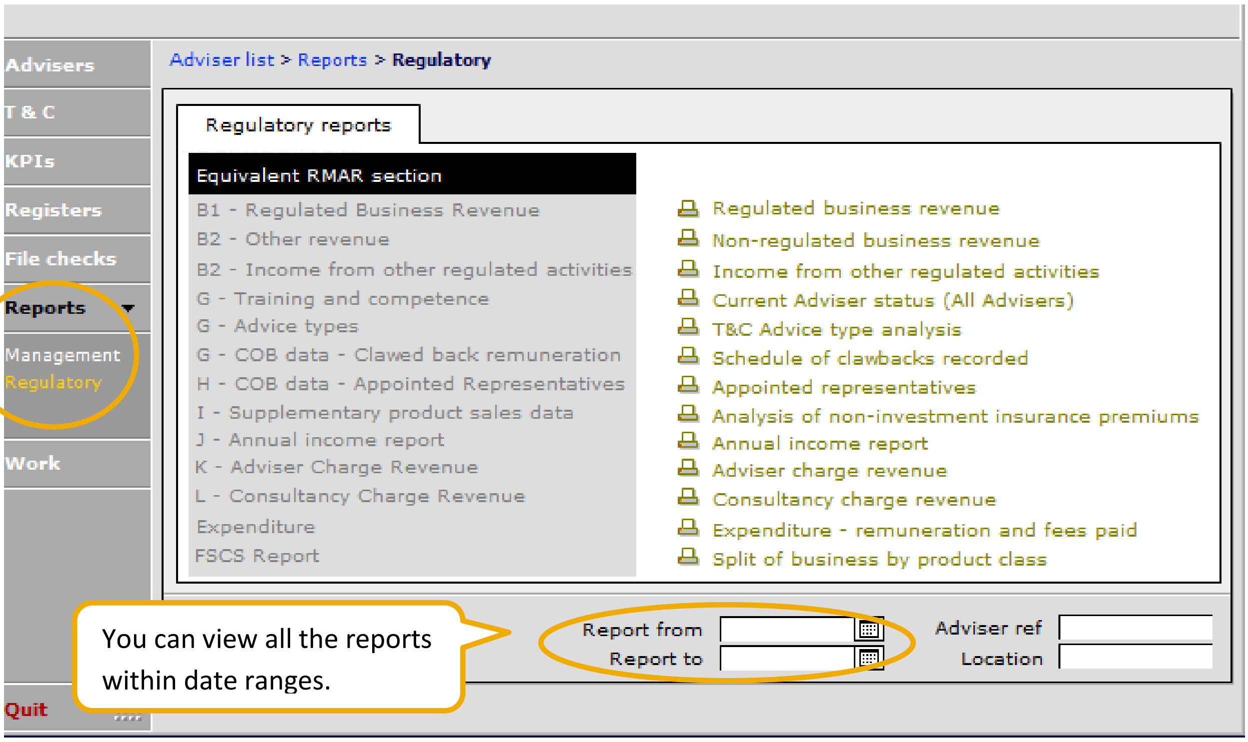
Complaints reporting by Retail Investment Adviser

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

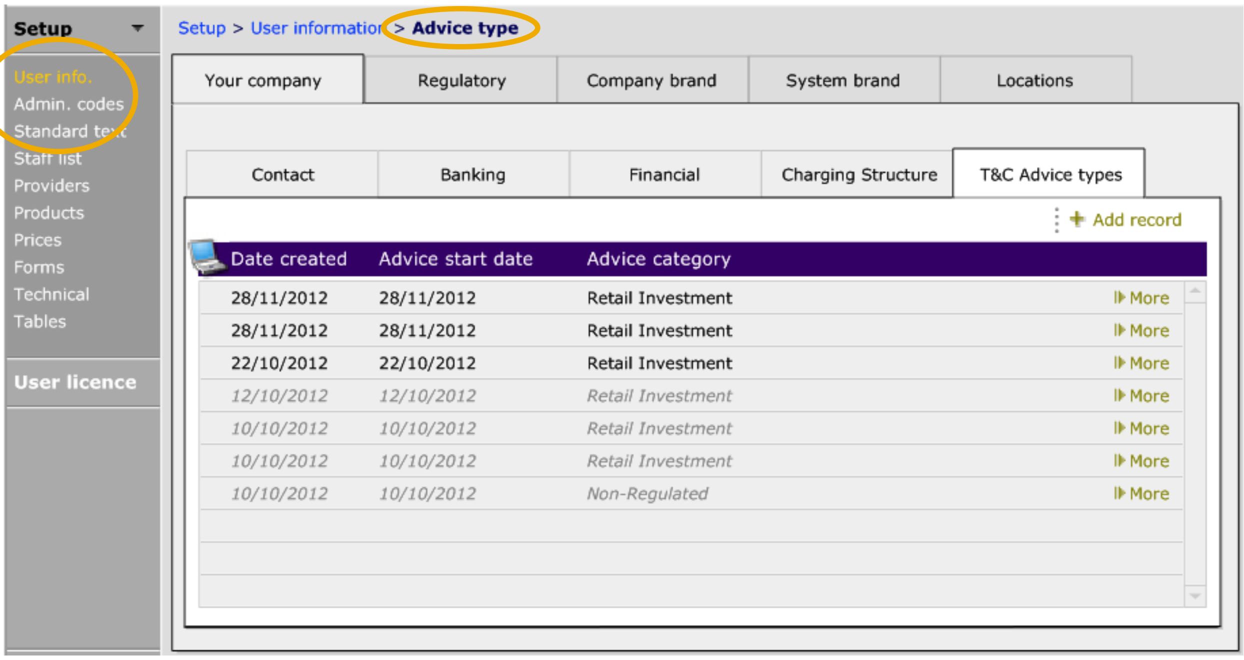
8.2 Regulatory Reports

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



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**:

CAPITA



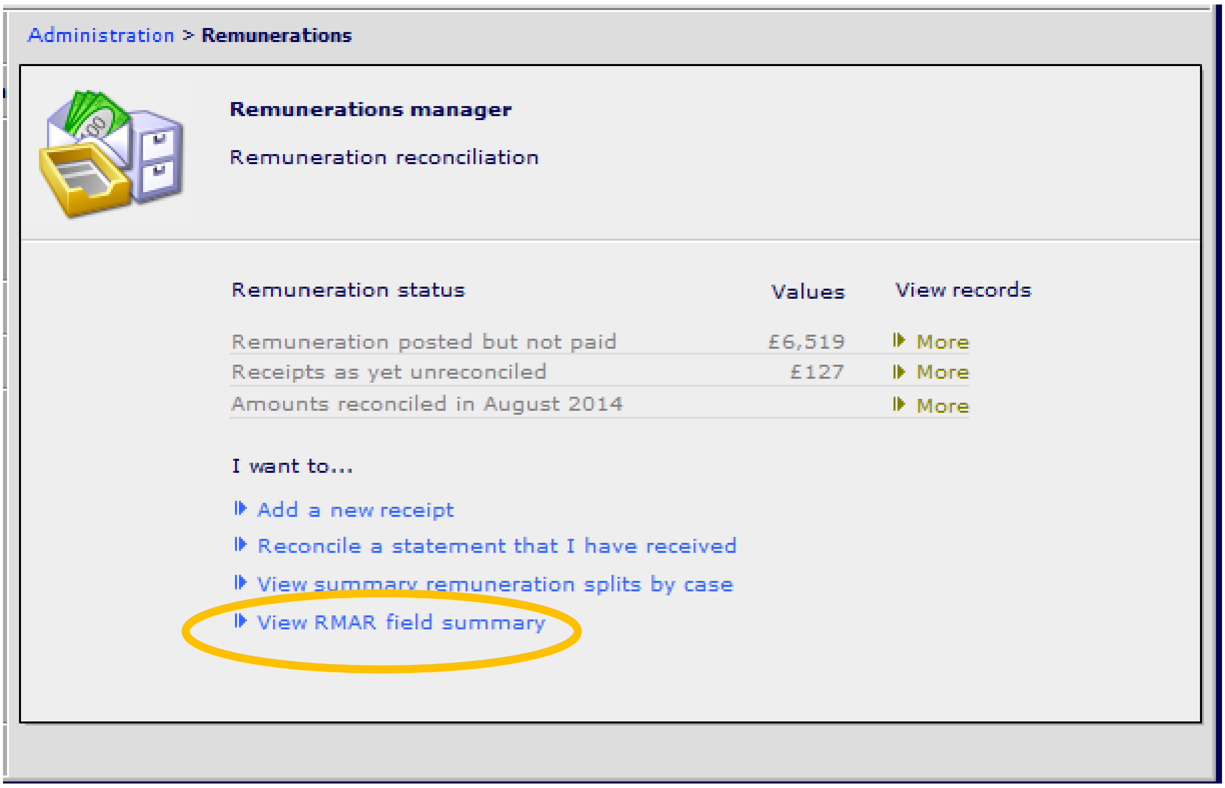
This information is then used in the following report:

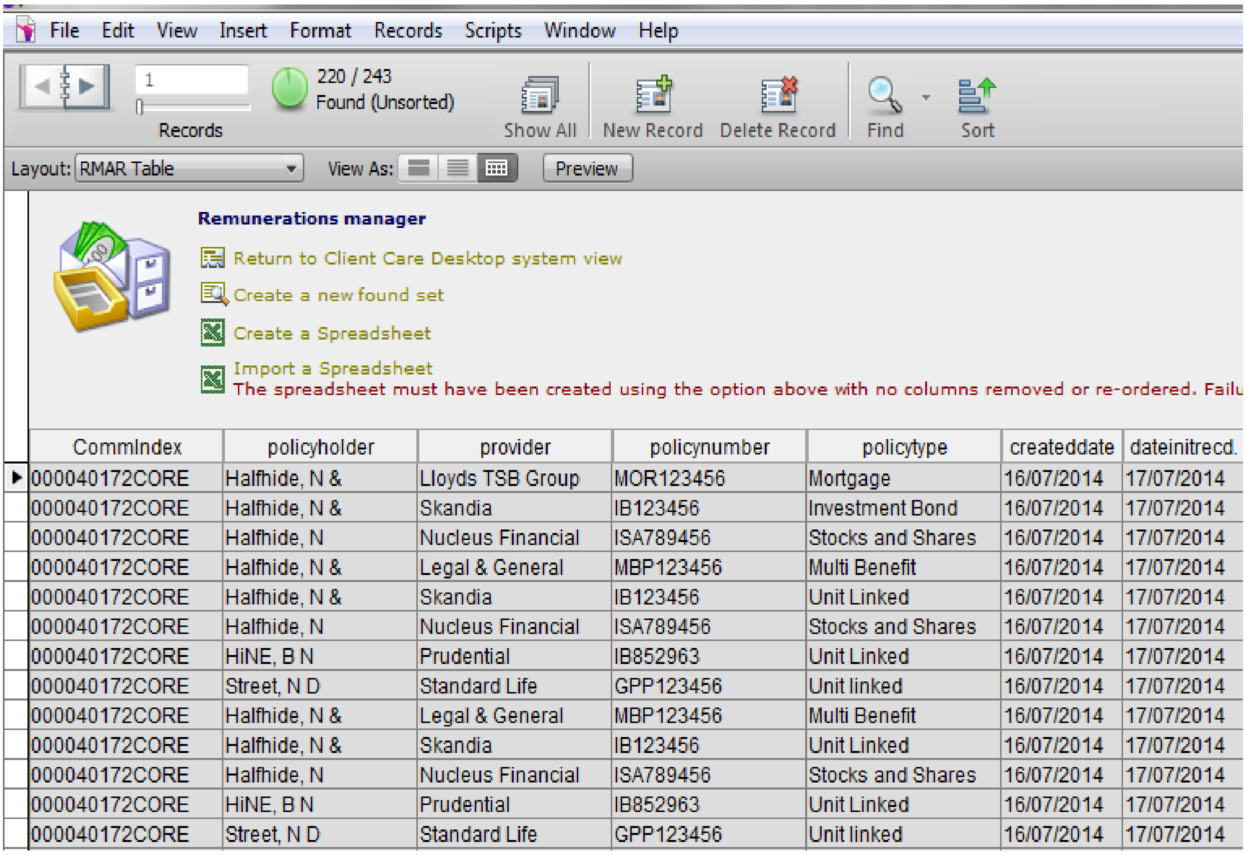
Section G: T&C Advice Analysis

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

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

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.





CommIndex	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.

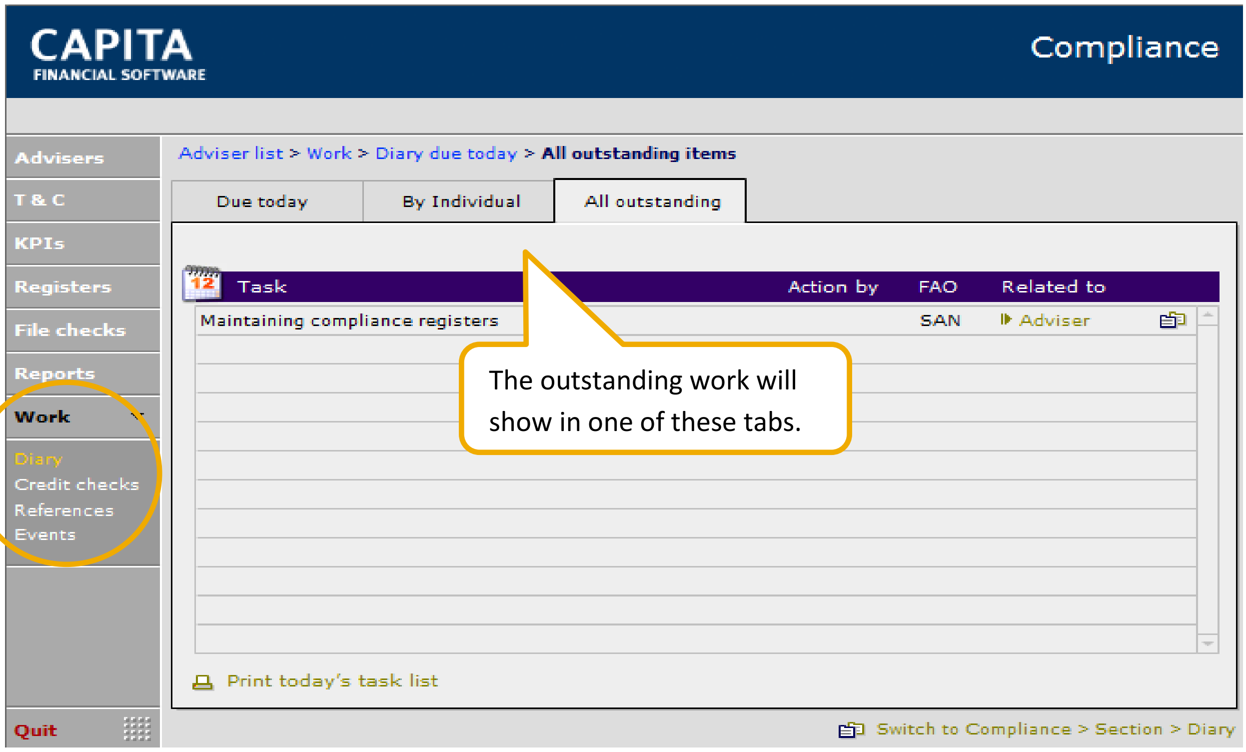
If you require more information on how the RMAR reports are compiled and what information is required to ensure accurate reporting please contact the Support Tesk on 0800 028 0033 and request the detailed guides for section J, K & L.

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



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.