

Client Care Desktop v4.3



Compliance

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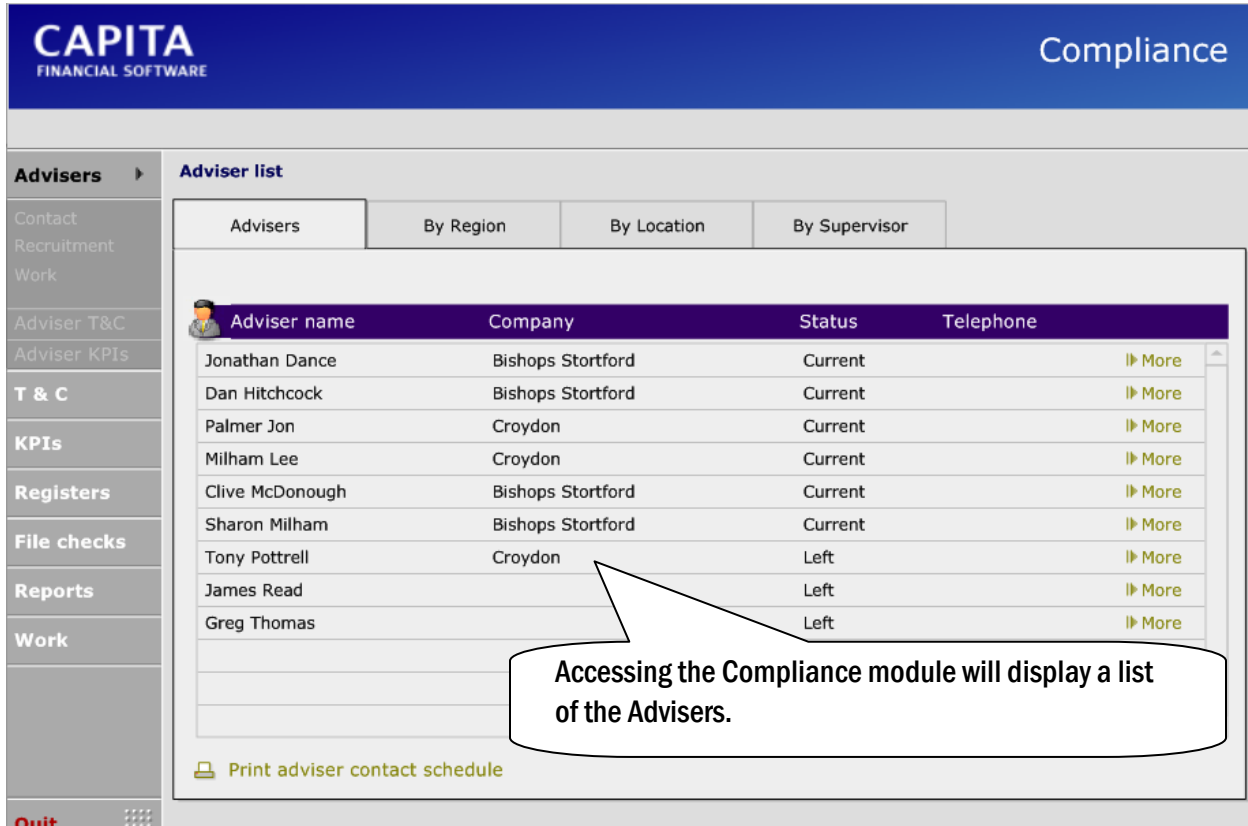
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1. ADVISERS

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 header is blue with the CAPITA logo on the left and the word 'Compliance' on the right. On the left side, there is a vertical navigation menu with options: Advisers, Contact Recruitment Work, Adviser T&C, Adviser KPIs, T & C, KPIs, Registers, File checks, Reports, and Work. The main area is titled 'Adviser list' and contains a table of advisers. Above the table are four tabs: Advisers, By Region, By Location, and By Supervisor. The table has four columns: Adviser name, Company, Status, and Telephone. Below the table is a link to 'Print adviser contact schedule'. A 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 Advisers 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**

Staff ref JoDA IRN DAN45644

Title / Initial / Surname Mr 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

Advisers ▾ **Adviser list > Adviser > Recruitment**

Contact
Recruitment
Work

Adviser T&C
Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

Recruitment **References** **Credit checks**

Recruitment

Employment status Current

Date of joining 13/09/2012

Date of Form A 15/09/2012

Form A submitted 15/09/2012

FSA approval

Date left

Date of Form C

References obtained

Hunt & Hunt Ltd **More**

Credit checks conducted

Personal **More**

Once the Adviser is selected go to 'Recruitment'.

Select the 'References' tab to record a reference.

Advisers

- Contact
- Recruitment Work
- Adviser T&C
- Adviser KPIs
- T & C
- KPIs
- Registers
- File checks
- Reports
- Work

Breadcrumb: Adviser list > Adviser > Recruitment > References

Tabs: Recruitment | **References** | Credit checks

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

+ Add reference


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**

Contact
Recruitment
Work

Adviser T&C
Adviser KPIs
T & C
KPIs
Registers
File checks
Reports
Work

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

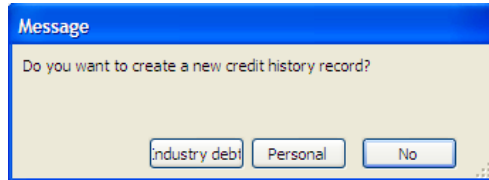
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Adviser credit checks can be recorded in the same area as the references. As with references, access the Adviser's record and select 'Recruitment' from the left hand menu.

The screenshot shows the 'Advisers' section with a left-hand menu containing 'Contact', 'Recruitment', 'Work', 'Adviser T&C', 'Adviser KPIs', 'T & C', 'KPIs', 'Registers', 'File checks', 'Reports', and 'Work'. The 'Recruitment' tab is selected, and the 'Credit checks' sub-tab is highlighted with a red circle. A table displays credit check records with columns: Check type, Date, Agency used, Signed off by, and Date. The first row shows 'Personal' check type, dated '03/09/12', from 'Experian', signed off by 'Sharon Milham', and dated '04/09/12'. A red circle highlights the '+ Add record' button in the top right corner of the table. A callout box points to the 'Add record' button with the text: 'From 'Recruitment' select the 'Credit checks' tab and then select 'Add record' to record the details of the credit check.'

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

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.

Advisers ▾

Contact

Recruitment

Work

Adviser T&C

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

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

Enter the details of the credit check.

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.

2. RECORDING ADVISER'S QUALIFICATIONS & SPECIALISATIONS

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

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

Advisers ▾

Adviser T&C

Competency

Observations

Development

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

Adviser list > Adviser > Adviser T&C

Adviser status

File reviews

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

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

Competency
Observations
Development

Adviser KPIs

T & C

KPIs

Registers

Adviser status

File reviews

Basic Advanced Designations Other Archive

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

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	

Enter the dates of when the Adviser passed the exam.

Current status Specialisations **Qualifications** Notes

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

Advisers ▾ Adviser list > Adviser > Adviser T&C

Adviser T&C

Competency
Observations
Development

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

Adviser status

File reviews

Specialisation

Comments

Date gained

☒ Retirement options

☐ Transfers

☐ Mortgages

☐ Long term care

☐ Equity release

☐ Unregulated investment

☐ Non investment insurance

Passed all relevant qualifications

14/08/2010

Within the 'Specialisations' area you can set automated case checks or file reviews if the Adviser writes business that they do not specialise in.

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

Case check
File review

Current status Specialisations **Qualifications** Notes

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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Jane Green

Advisers ▾ Adviser list > Adviser > Adviser T&C

Adviser T&C

Adviser status File reviews

Routine selection of files for review

Current adviser status CF21 File check % - 0%

Automatically select 1 in every 5 files for this adviser Date set

Equivalent target file check % 20% File set by - jone

Date set 17/07/2008

Proposal Counter 0

atically select

Execution only ☒

Insistent client ☒

Limited info. / Restricted advice ☐

Direct offers ☐

Replacement contracts ☐

Routine Risk based Outstanding Complete

Quit

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 reviews.

[illegible]

Routine	Risk based	Outstanding	Complete
---------	------------	-------------	----------

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.

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

Compliance

File 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 Age from...
 ... date range 14/07/2008 Provider
 Adviser ref JPJ Execution

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	Flexible Whole of Life	In force	10/08/06				More
Cheung, T	Clive McDonough	Scottish Equitable	Personal Pension	In force	25/07/06				More
Cheung, T	Clive McDonough	Norwich Union Life	Critical Illness	In force	24/07/06				More
May, G	Mark Andrew Brent	Northern Rock plc	Repayment mortgage	Completed	08/08/06				More
May, G	Mark Andrew Brent	Norwich Union Life	Income Protection	In force	05/08/06				More
May, G	Mark Andrew Brent	Prudential	Flexible Whole of Life	In force	06/08/06				More
Taylor, C A	Sheila Andrews	Scottish Equitable	Personal Pension	In force	06/08/06				More
Taylor, C A	Sheila Andrews	Scottish Equitable	Personal Pension	In force	06/08/06				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'.

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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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

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

Load / clawback liability £ 0.00

Earnings Pd. (months)

Quit

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'.

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Find record | List records

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

T & C | Manual | Automatic

KPIs | Peter Williams Clerical Medical Unit Linked

Registers | New business | Sales process | Reason selected

File checks

File selection

File review

Case check

Reports

Work

Execution only ☐

Limited information ☐

Insistent client ☐

Direct offer ☐

Replacement contract ☐

Adviser Unapproved Product category ☐

Adviser Unapproved Product basis ☐

Automatic selection (currently 1 in cases) ☐

Unauthorised Product Provider ☐

Unauthorised product ☐

Case Check

File Review

Reason

Manual selection for Case Check ☐

Manual selection for File Review ☐

Quit

If automatically selected, the reason will automatically be selected.

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.

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Jonathan Paul Jones

Adviser list > Adviser > Adviser T&C

Adviser T&C Adviser status **File reviews**

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

■ Review commenced ■ Review alert

Work based **Outstanding** Complete

Adviser list > File checks > Files selected > Case summary

'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.

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Advisers | Adviser list > File checks > Files selected

T & C | Outstanding | Conditional | Complete

KPIs

Registers

File checks

File selection

File reviews

Case checks

Reports

Work

Quit

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

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

Case checks

Reports

Work

Quit

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.

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:

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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:

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Peter Williams > Clerical Medical > Unit Linked Bond >

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

T & C

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

Reports

Work

Quit

Result: Yes = Satisfactory

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

	Result	Comments
Business issued	Yes	
Fact find complete	Yes	
Supporting information	Yes	
Location of client ID	Yes	
"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' 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.

File list > File checks > Files selected > Case summary > **Review results**

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

	Result	Comments
Is the transaction suitable?	Yes	
Overall assessment	Conditional	
Any remedial actions	Any remedial actions can be recorded here.	
Review conducted date	30/11/2012	
Review conducted by		
Supervisor		
Remuneration suppressed	<input type="checkbox"/>	
Issue/s outstanding		Tasks
Issues complete		
Issues complete date		

File grade

Marked for review | Review completed

Quit

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.

Setup User info. Admin. codes Standard text Staff list Providers Products Prices Forms Technical Tables User licence Quit	Setup > Technical configuration > Remunerations					
	Applications		Passwords	Remunerations	Advanced	Regional
	General		EDI			
	Remuneration split basis		Remuneration split basis <input type="text" value="3"/> More			
	VAT rate		Default VAT rate <input type="text" value="20%"/> 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 <input type="text" value="10"/> <input type="text" value="12"/> Tolerance % <input type="text" value="10%"/> Pay Introducer splits on gross or net? <input type="text" value="Gross"/>			
	Remuneration splits for introducers*		Estimate the remuneration due date <input type="text" value="No"/>			
	Apply application date to expected remuneration		Display a warning when attempting to reconcile receipts with past dates <input type="text" value="Yes"/>			
	Reconciliation		Date for reconciliation purposes <input type="text" value="Statement Date"/>			
	Remuneration suppression		Withhold remuneration payment to advisers where compliance incomplete <input type="text" value="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.

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	

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

File Monitoring review sheet		
Review results	Satisfactory	Comments
Is the transaction suitable?	Yes	
<p>results of 'File reviews' will be analysed by CCD and presented as part of the KPI reports, which will identify the supervisor's shortfalls and training needs.</p>		
Any remedial actions	Addendum to the suitability letter and a current IDD to be issued to client.	
Supervisor's name	Claire Jones	
Supervisor's signature		
Date		

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.

Compliance

er list > [File checks](#) > [Case checks](#)

[Outstanding](#) [Complete](#)

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

All selected [By specialisation](#) [By adviser](#) [By Branch](#)

Quit

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

Select the 'Case check' you wish to complete.

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

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Peter Williams > Norwich Union Life > Personal Pension > 65456456

Advisers > Adviser list > File checks > Case checks > Case summary > Case check

Case summary Case check

Notes regarding the case check conducted

Free type text

Case check completed by: Claire Jones

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

Reason

Case check complete

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'.

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Advisers > 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.

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.

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Compliance

Advisers > Adviser list > KPIs > Generation > Standards

Advisers Selected Standards

File checks Business written Business spread Persistence

Maximum Tolerance %

Unsuitable advice	0.00	Disclosure / fees & commissions	0.00
Overall failure	10.00	Illustration	0.00
Terms of business	0.00	Quality / completeness of file	10.00
Fact find complete	10.00	Execution only confirmation	0.00
Supporting information	10.00	Replacement contract confirmation	0.00
Laundering verification	0.00	Chronology	10.00
For client demonstration	0.00		
Evidence of research	0.00		
Suitability letter	0.00		
Key features document	0.00		

Quit

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

Enter the tolerance amounts you are happy with.

CAPITA
FINANCIAL SOFTWARE

Compliance

Advisers > 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	Product categories	Protection	0.00
	Insistent client	10.00		Retirement	0.00
	Limited information	5.00		Investment	0.00
	Direct offers	5.00		Savings	0.00
	Replacement contracts	10.00		Mortgages	0.00
	Restricted advice	1.00		Other	0.00

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

Quit

CAPITA
FINANCIAL SOFTWARE

Compliance

Advisers > 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	Product spread	Product 1	0.00
	Provider 2	20.00		Product 2	0.00
	Provider 3	20.00		Product 3	0.00
	Provider 4	20.00		Product 4	0.00
	Provider 5	20.00		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.

Quit

CAPITA
FINANCIAL SOFTWARE

Compliance

Adviser list > KPIs > Generation > Standards

Advisers T & C KPIs

Generation Outstanding Complete

Registers File checks Reports Work

Quit

Advisers Selected Standards

File checks Business written Business spread **Persistence**

Minimum requirement %

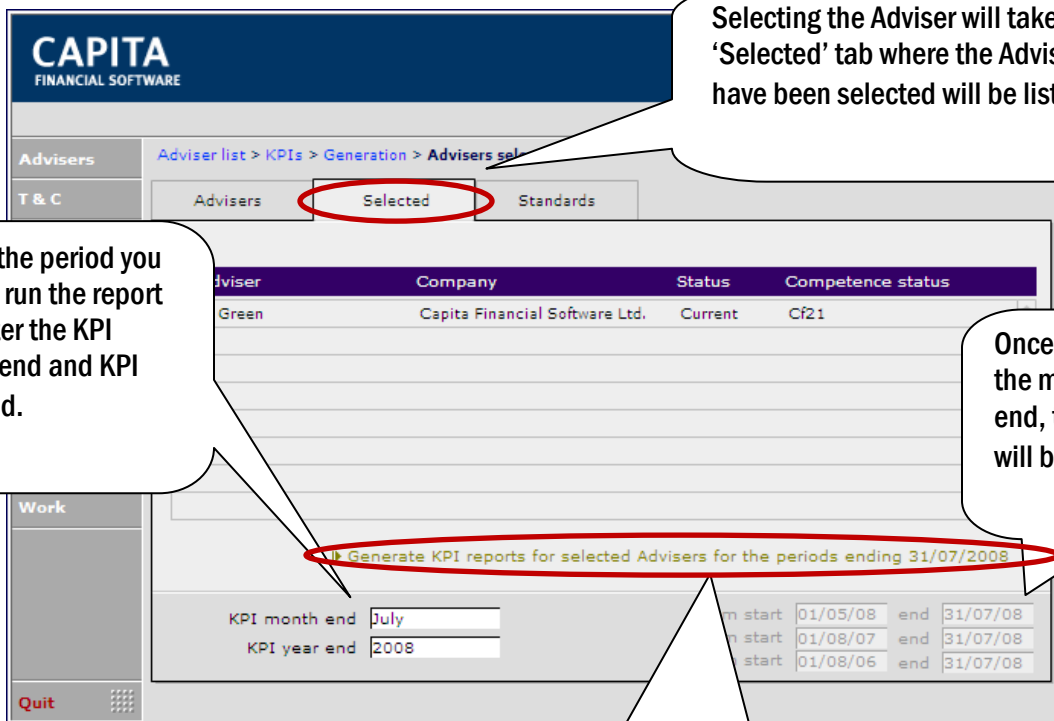
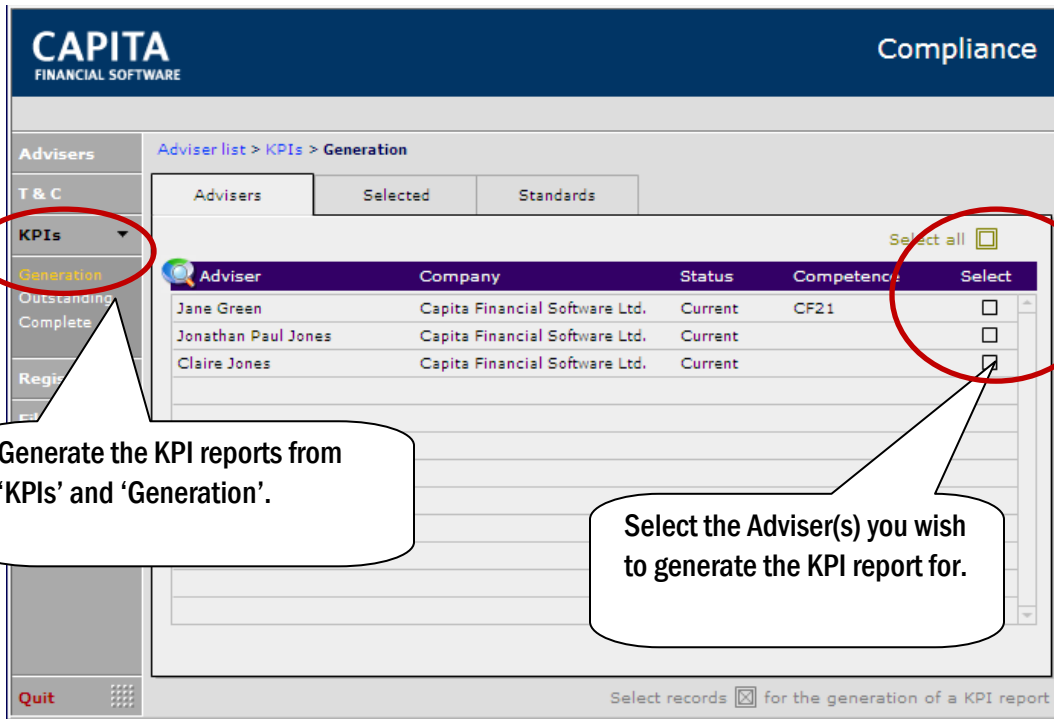
Total persistency 90.00

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

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

CAPITA
FINANCIAL SOFTWARE

Compliance

Advisers **Adviser list > KPIs > Outstanding**

T & C

KPIs

Generation
Outstanding
Complete

Registers

File checks

Reports

Work

Quit

All 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

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

CAPITA
FINANCIAL SOFTWARE

Advisers **Adviser list > KPIs > Outstanding > File checks**

T & C

KPIs

Generation

File checks Business written Persistency Compliance Sign-off

Results ...continued

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

Number of cases submitted	3 mths.	%	12 mths.	%	24 mths.	%	Max. Tolerance %
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

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

All the tabs will be populated with their results.

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

Generation
Outstanding
Complete

Registers

File checks

Reports

Work

Quit

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

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

Generation

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

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

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.

The screenshot shows the CAPITA Compliance Sign-off page. The breadcrumb trail is **Adviser list > KPIs > Outstanding > Sign-off**. The 'Sign-off' tab is selected, showing a list of review items and an 'Overall assessment' table. The 'Overall assessment' table has six rows, all marked 'Pass'. The 'KPI review complete' status is shown as a green bar, and the 'Complete compliance checklist' link is highlighted. A red circle highlights the 'Sign-off' tab and the 'Complete compliance checklist' link. A callout bubble points to the 'Overall assessment' table, stating: 'Complete the 'Overall assessment', selecting from the drop down list.' Another callout bubble points to the 'Complete compliance checklist' link, stating: 'Clicking on the 'Complete compliance checklist' link will insert today's date in the 'KPI Review complete' box.'

CAPITA
FINANCIAL SOFTWARE

Compliance

Clive McDonough, Period to 31/01/2008

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

T & C > File checks > Business written > Persistency > Compliance > Sign-off

KPIs > Generation > Outstanding > Complete

Registers > File checks > Reports > Work

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

Quit

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

The screenshot shows the CAPITA Compliance Sign-off page with an incomplete KPI review. The breadcrumb trail is **Adviser list > KPIs > Outstanding > Sign-off**. The 'Sign-off' tab is selected, showing a list of review items and an 'Overall assessment' table. The 'Overall assessment' table has six rows, all marked 'Pass'. The 'KPI review complete' status is shown as a red bar, and the 'Complete compliance checklist' link is highlighted. A callout bubble points to the 'Overall assessment' table, stating: 'The sections which are blue and underlined indicate that these areas have not been completed.'

CAPITA
FINANCIAL SOFTWARE

Compliance

Clive McDonough, Period to 31/01/2008

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

T & C > File checks > Business written > Persistency > Compliance > Sign-off

KPIs > Generation > Outstanding > Complete

Registers > File checks > Reports > Work

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

Quit

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

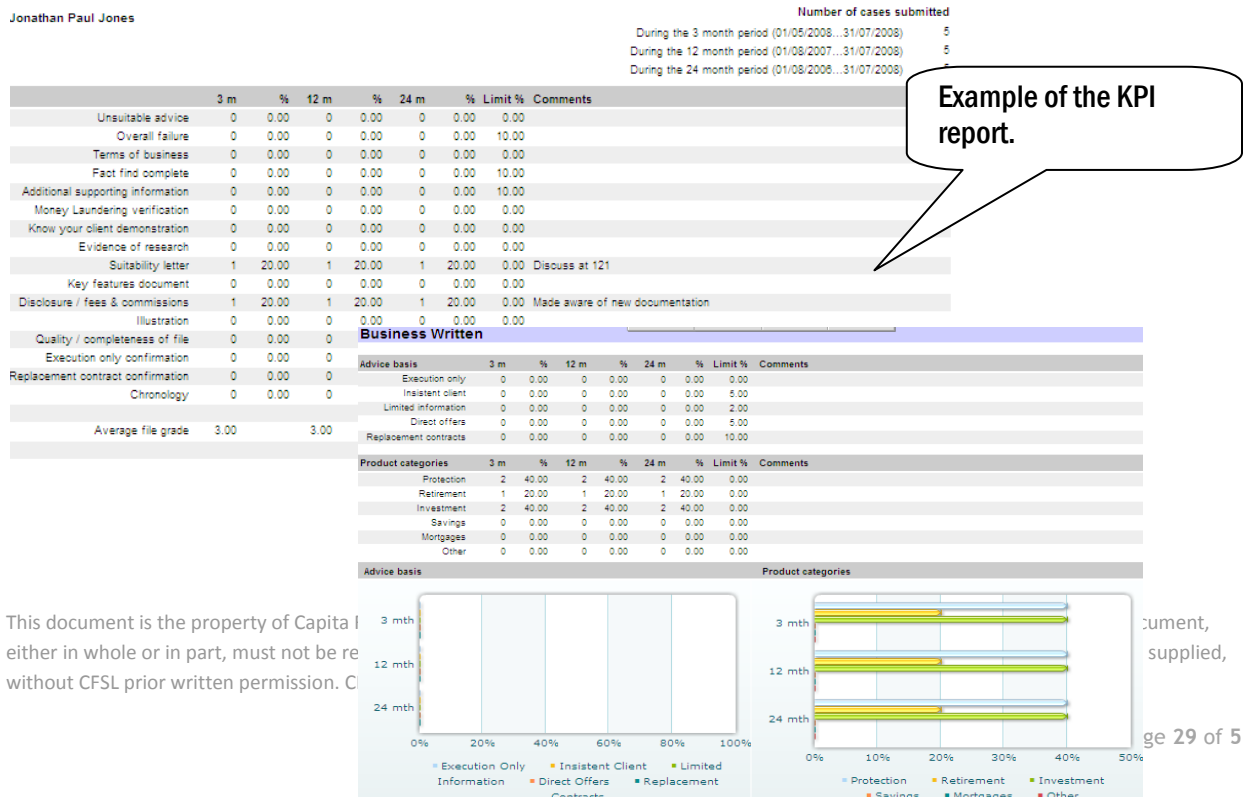
PDF printables *

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.

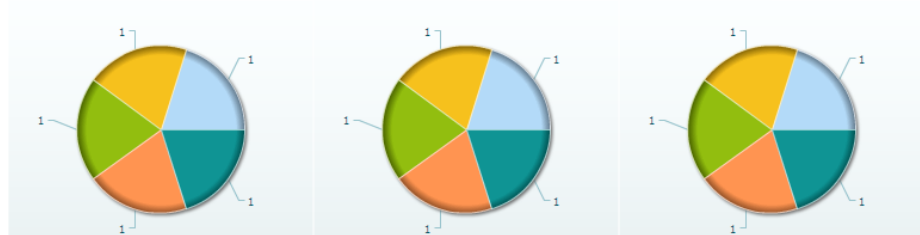
File Reviews



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	

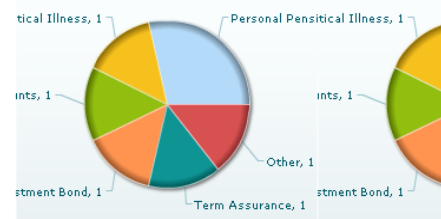
Top 5 Providers	% of cases submitted (3 months)	% of cases submitted (12 months)	% of cases submitted (24 months)
-----------------	---------------------------------	----------------------------------	----------------------------------



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)
---------------------	----------------------------------



Persistency & Compliance

Persistency	3 m	%	12 m	%	24 m	%	Limit %	Comments
Number of cases submitted								1m,
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 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 30/11/2009

Persistency & Compliance

4.3. VIEWING COMPLETED KPI REPORTS

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

CAPITA
FINANCIAL SOFTWARE

Compliance

Advisers > 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

KPIs

Generation
Outstanding
Complete

Registers
File checks
Reports
Work

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

Advisers > 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

Adviser T&C
Adviser KPIs

Generation
Outstanding
Complete

T & C
KPIs
Registers
File checks
Reports
Work

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 Adviser's 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

Competency
Observations
Development

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

Competency
Observations
Development

Adviser KPIs

T & C

KPIs

Registers

File check

Reports

Work

Type of observation	Reviewer	Date	Result
Observed interview	Dan Hitchcock	28/11/12	

+ Add record

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

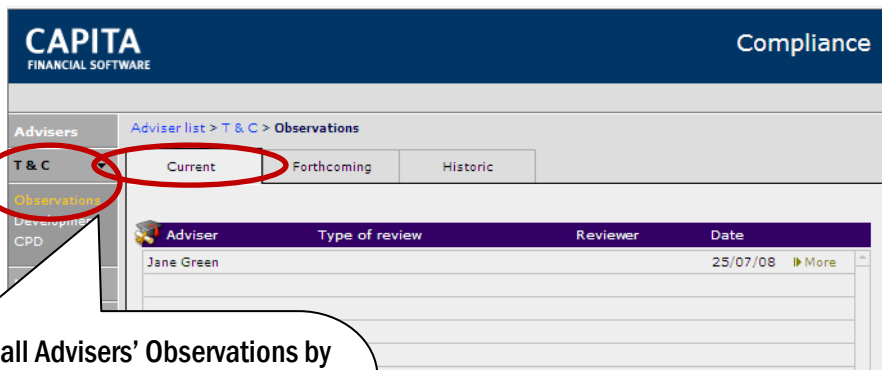
Electronic forms that have been completed for the observation can be attached to the observation record for future reference.



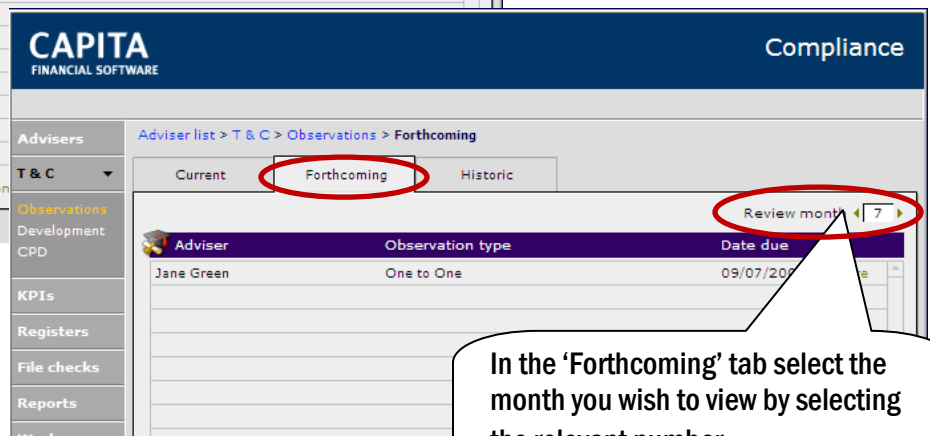
One to One form
Microsoft Office Word Document
12 KB

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

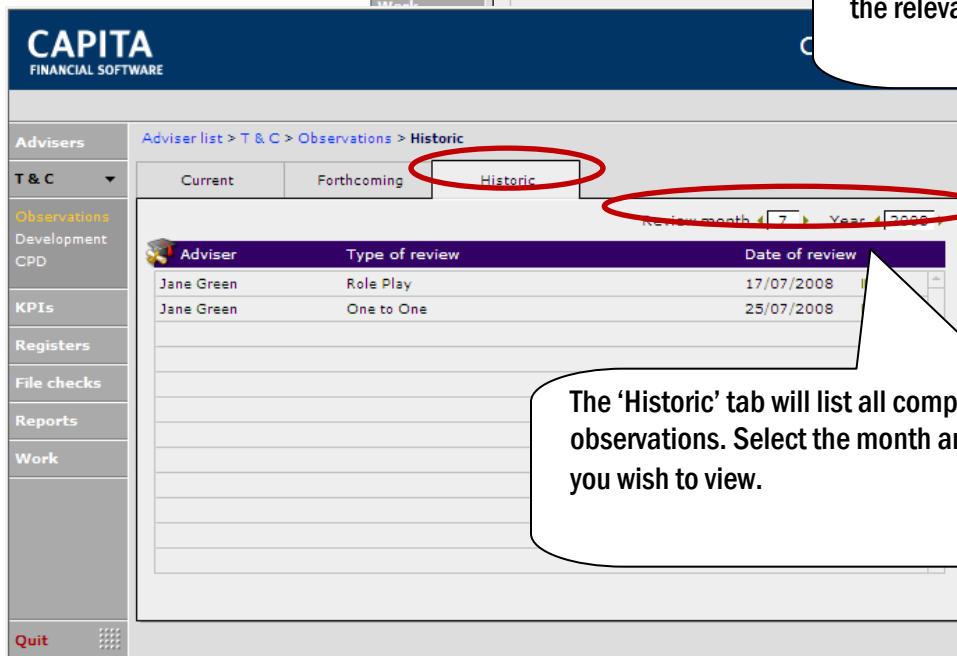
5.1. VIEWING OBSERVATIONS



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.

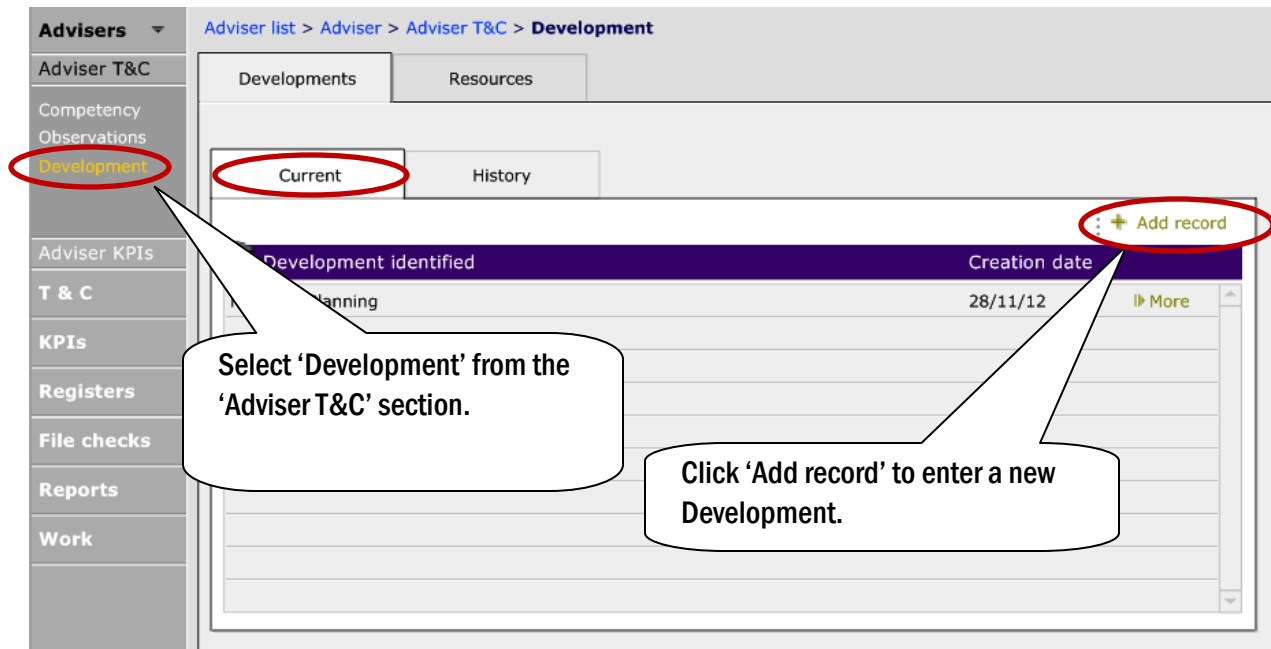
The development need can either be a result of observations or another method like an exam result. Depending on how it was identified will determine where it is recorded.

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

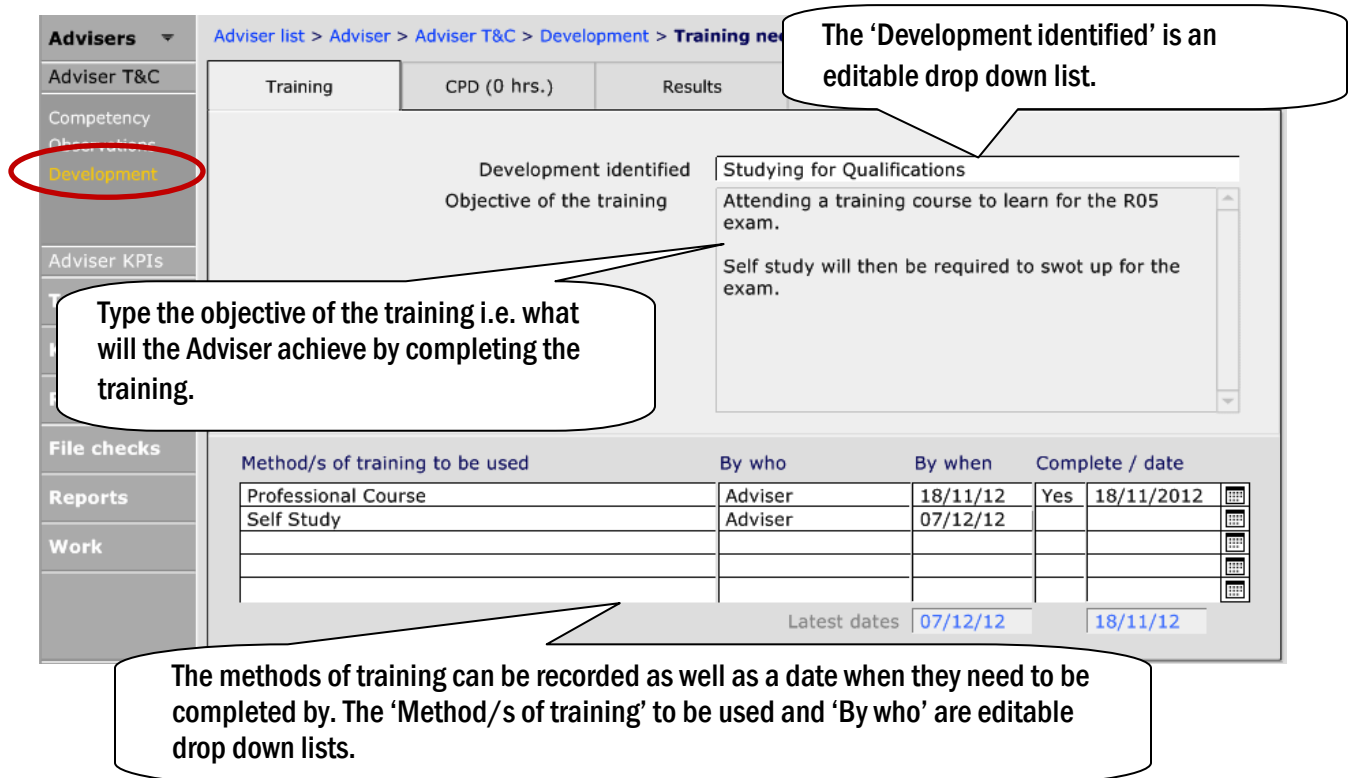
The screenshot shows the 'Adviser T&C' section of the software. The 'Outstanding' tab is selected and circled in red. A callout box points to the '+ Add record' button, which is also circled in red. The callout text reads: 'Within the 'Outstanding' tab click 'Add record' which will take you through to the 'Training' area.'

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

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:

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

Adviser T&C

Training CPD (0 hrs.) **Results**

Competency Observations Development

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

Results achieved

Exam taken and passed.

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

Print a development statement

Overall result

Signed off by

Date of sign off

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 Adviser's 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

Competency Observations

Development

Training CPD (0 hrs.) Results

development undertaken Training date Hrs

More

Registers

File checks

Reports

Work

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

Competency Observations

Development

Adviser KPIs

T & C

KPIs

Registers

File checks

Reports

Work

CPD record

Date of training 18/11/2012

CPD description Exam study

Minutes awarded 300 Equivalent of 5.00 hours awarded

Related development Financial Planning

Training summary

CPD Type Structured

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.

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

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

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

T & C CPD record

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

Quit

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.

Advisers list > T & C > CPD > **Historic**

T & C | Current | Historic

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.

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.

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.

Advisers

T & C

KPIs

Registers

Complaints

Fin Proms.

Disciplinary

Breaches

File checks

Reports

Work

Adviser list > Registers > Complaints

Outstanding All complaints

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

+ Add complaint record

Print complaints register

Any outstanding complaints will be listed. To record a new complaint, click 'Add complaint record'.

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:

Advisers | Adviser list > Registers > Complaints > Overview

T & C | Complaint | Tasks | Ombudsman | Remedial

KPIs | Complaint | Synopsis | Client notes

Registers

Complaints

Fin Proms.
Disciplinary
Breaches

File checks

Reports

Work

Quit

Date of complaint Complaint delivery

Complainant category

Client reference [More](#)

[Select from list of clients](#)

Product [More](#)

[Select from list of holdings](#)

Adviser

Nature of complaint

FSA complaint category

Client acknowledgment date Investigation start

Senior management letter date

Upheld Decision date

FSA reported ☐ FSA reported date

Client response

Complaint closed * In days 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

T & C | Complaint | Tasks | Ombudsman | Remedial

KPIs

Registers

Complaints

Fin Proms.
Disciplines
Breaches

File checks

Show clients with surnames beginning:

Client Details	Telephone	Postcode	
Salo, Mr Mika		Bh14	Select
Sampson, Mr Tony		FH43 5DR	Select
Schmacher, Michael		BH21	Select
Scott, Mr Ian		cn34 8ut	Select
Scott, Mrs Nikki		cn34 8ut	Select

Click the **Select** button when you have located the client.

Now that this has been done, you will be taken back to the complaint screen, and you can now find the holding for the 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	
Product		More
	Select from list of holdings	

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

Adviser list > Registers > Complaints > Overview

Complaint	Tasks	Ombudsman	Remedial																												
<table border="1"> <thead> <tr> <th>Product provider</th> <th>Holding</th> <th>Policy number</th> <th></th> </tr> </thead> <tbody> <tr> <td>1st Policy Company</td> <td>Group Personal Pension</td> <td>No policy number</td> <td>Select</td> </tr> <tr> <td>3XD</td> <td>Group Income Protection</td> <td>9876789</td> <td>Select</td> </tr> <tr> <td>3XD</td> <td>Group Multi Benefits</td> <td>No policy number</td> <td>Select</td> </tr> <tr> <td>3XD</td> <td>Group SIPP</td> <td></td> <td>Select</td> </tr> <tr> <td>Access Broker Services</td> <td>Group Personal Pension</td> <td></td> <td>Select</td> </tr> <tr> <td>Zurich</td> <td>Group Life</td> <td></td> <td>Select</td> </tr> </tbody> </table>				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
Product provider	Holding	Policy number																													
1st Policy Company	Group Personal Pension	No policy number	Select																												
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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 with:

Complaint	Tasks	Ombudsman	Remedial
Complaint	Synopsis	Client notes	
Date of complaint	13/11/2012	Complaint delivery	Letter
Complainant category	Private individual		
Client reference	Ian Scott	More	
	Select from list of clients		
Product	Group Personal Pension	More	
	Select from list of holdings		
Adviser	Jonathan Dance		
Nature of complaint			
FSA complaint category			
Client acknowledgment date		Investigation start	
Senior management letter date			

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

Adviser list > Registers > Complaints > Overview

Complaint	Tasks	Ombudsman	Remedial
-----------	-------	-----------	----------

Complaint Synopsis Client notes

Date of complaint 13/11/2012 Complaint delivery Letter

Complainant category Private individual

Client reference Ian Scott More
Select from list of clients

Product Group Personal Pension More
Select from list of holdings

Adviser Jonathan Dance

Nature of complaint Poor customer service

FSA complaint category General admin / customer service

Client acknowledgment date 14/11/12 Investigation start 14/11/12

Senior management letter date 20/11/12

Upheld No Decision date

FSA reported ☒ FSA reported date 30/11/12

Client response Rejected - Ombudsman contacted

Complaint closed ☐* In days 0 In weeks 0

Regulator reporting period: Within 4 weeks

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

Record 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:

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Advisers T & C KPIs Registers ▾ Complaints Fin Proms. Disciplinary Breaches File checks Reports Work	Adviser list > Registers > Complaints > Overview > Remedial actions				
	Detail		Tasks	Ombudsman	Remedial
	Date of remedial action 15/12/12 Autofill with closed date				
	Nature of remedial action Other - see details				
	Redress paid 15,000.00				
	Reported by Dance, Jonathan				
	Signed off by Milham, Sharon				
Notes of remedial action					

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 FSA 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 FSA.

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:

Advisers | Adviser list > Reports > Management

T & C

KPIs

Registers

File checks


Reports ▾


Management

Regulatory

Work

- 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  Adviser ref

Report to 30/11/2012  Supervisor ref

Location

Region

Monitoring New business Supervision Development Registers

To produce specific reports use the filter options at the bottom of the screen.

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 | Adviser list > Reports > Management > Registers

T & C

KPIs

Registers

File checks

Reports ▾

Management

Regulatory

Work

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  Adviser ref

Report to 30/11/2012  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, 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
- K - Adviser Charge Revenue
- L - Retail Investment Revenue
- Expenditure
- FSCS Report

- Regulated business revenue (date range)
- Non-regulated business revenue (date range)
- Analysis of fees paid (date range)
- Current Adviser status (All Advisers)
- T&C Advice type analysis
- Schedule of clawbacks recorded (date range)
- Appointed representatives
- Analysis of non-investment insurance premiums
- Adviser charge revenue
- Retail investment revenue
- Expenditure - remuneration and fees paid
- Split of business by product class (date range)

You can view all the reports within date ranges.

Report from: 01/01/2012 | Report to: 30/11/2012

Adviser ref: | Location: |

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

Setup > User information > Advice type

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:

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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"/>

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.

The screenshot shows the CAPITA Financial Software Compliance interface. The left sidebar contains a menu with 'Work' highlighted by a red circle. The main area displays a breadcrumb trail: 'Adviser list > Work > Diary due today > All outstanding items'. Below this are tabs for 'Due today', 'By Individual', and 'All outstanding'. The 'All outstanding' tab is active, showing a table with columns: Task, Action by, FAO, and Related to. The first row shows 'Maintaining compliance registers' with 'SAN' as the FAO and 'Adviser' as the related item. A callout bubble points to the table with the text: 'The outstanding work will show in one of these tabs.' At the bottom, there is a 'Print today's task list' button and a 'Switch to Compliance > Section > Diary' link.

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.

The screenshot shows the 'Event' form in the CAPITA Financial Software Compliance interface. The breadcrumb trail is 'Adviser list > Work > Current events > Event'. The form has fields for 'Who' (SAN), 'Date of event' (17/08/2009), 'Event' (T&C Review), 'Event status' (Compliance plan), 'Notes' (Compliance review), 'Host Product' (FSA Annual return), 'Description of document' (FSAVC return), and 'Category' (Pensions quarterly return). A dropdown menu is open for the 'Event' field, showing options: 'T&C Review', 'Edit...', 'Compliance plan', 'Compliance review', 'FSA Annual return', 'FSAVC return', and 'Pensions quarterly return'. A callout bubble points to the 'Edit...' option with the text: '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).' At the bottom, there is a 'Insert form' section with instructions: 'Drag and drop your form over the (white) document area.' and 'Review / edit standard form: Right click on the form and select Open document. Changes will be saved automatically on closing the form'.