



SYNAPTIC SOFTWARE

USER GUIDE



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Introduction

What are Valuations?

Electronic valuations (sometimes referred to as Contract Enquiry or real-time valuations), allow an authorised representative, via their back-office system or integrated trusted third party service provider to obtain a policy valuations from product providers. Avoiding the need to contact the provider direct, the user can save a significant amount of time and resource by exchanging data electronically.

Contract Enquiry enables electronic updates of funds and units from the product provider's database directly into your back-office system or into Synaptic. A request message is sent via the Enterprise Messaging Platform which contains the contract details you wish to enquire about. A response message is sent back from the provider supplying the valuation details. For most providers this is the current assets that the contract is investing in and the number of units held (allocation) as well as the current price of those units. Some providers are also able to deliver additional details, such as transfer and surrender value, and where available these are used to update the holding record under the 'client' tab within Synaptic or passed back to the Back Office.

If the message sent to the provider is incomplete or inaccurate (for example if there is a mismatch with the data you have sent to the provider and the information they hold on their system) a failure message will be returned detailing the issue. It is therefore vitally important that the data you hold is accurate, as without the correct name of the client, the correct policy number or date of birth the message will fail.

Additionally, the service is offered outside of normal business hours, seven days a week, allowing client servicing at times convenient to them. Servicing hours vary dependant on the provider.

The information requested and the message received has been defined by the Origo Standards committee to insure both quality and consistency of data. Where a provider does not use the Origo Standards then proprietary secure messaging has been implemented that meets statutory compliance and data protection requirements.

What is the Enterprise Messaging Platform?

The Enterprise Messaging Platform (EMP) provides Origo and Non-Origo electronic messaging between Synaptic Software Limited and the product providers (includes platforms, wrapper providers & traditional life & pensions providers).

Synaptic Software Limited is the trusted third party and the services framework known as Synaptic is the platform host.

The Platform supports UNIPASS® Identity Management and X.509 Certificate based Identity Management using Global Certificate Authorities.

Initial Setup

In order to take advantage of the valuation functionality, a number of steps must first be completed before the service can be activated to obtain policy valuations electronically via the Platform.

Agency Information

Before a user can register for Contract Enquiry services with providers, they must have the correct information registered in order to complete the provider's registration process. Incorrect records will mean that users will not be permitted to request and receive Contract Enquiry messages.

You should contact the provider direct to ensure you understand their policy regarding agency numbers if you are:

- A network member and submit business under the network's agency rather than your own
- You have more than one agency number for a single product provider
- You have more than one registered company

This is important otherwise you could go through the whole process of setting up the service only to find that you are unable to use it due to your agency structure. Consolidation of agencies is sometimes the only way to ensure that you are able to use Contract Enquiry with some providers and this is outside of Synaptic Software Limited's control. Please discuss this with your provider representative if you are in any way unclear.

Provider Registration

Once the initial setup has been completed, the next step is to register with each product provider.

Registration details differ for each provider. Some will only require one individual to register on behalf of their firm, whereas others require each individual user to register. The majority of applications can be completed online and access granted within the same day, although some firms will post the access details.

Unipass Digital Certificates

In order to gain access to secure information on the internet, providers may issue a username and password normally obtained from their IFA extranet site or require the use of a UNIPASS© digital certificate before they will give access to security sensitive information.

Digital certificates provide added security for both the user and the providers sending the secure information. Once a user has their individual certificate registered on their own computer, it can be used multiple times and saves the need for re-registration with a number of firms.

In order to obtain a digital certificate, users must complete a registration form, which details both their own individual information and the firm for which they work.

This registration form can be obtained online from <http://www.unipass.co.uk/default.php>. Once a firm is registered with UNIPASS©, individuals can make requests for digital certificates to be issued.

UNIPASS© will confirm the identity of the individual and confirm that permission may be granted by contacting a member of the firm. Once the confirmation has been completed the individual certificate will be issued.

UNIPASS© has been created specifically for financial advisers and is a service controlled by Origo Secure Internet Services (OSIS). The digital certificate gives each user a unique online identity.

The certificates are unique to each machine, therefore if more than one user needs to access Contract Enquiry, then they will each need to register their machine with a digital certificate (if they are using those companies that require a digital certificate).

NB It is worth remembering that if your company is such that you have a number of ARs within your organisational structure and you work for two or more of them you will not be able to have ONE digital certificate that covers you and all the AR firms you work for. This could mean that Contract Enquiry may not work for you – you should contact the provider direct who will be able to assist you in making the right choices.

It is also important to remember that digital certificates are MACHINE SPECIFIC. That means if you hot-desk and do not have a machine that is dedicated for you, you will struggle to be able to use digital certificates effectively. Having a machine that is dedicated to you will ensure that you do not have to worry about this. Therefore, your infrastructure may need some adjustment if you are going to use the technology effectively.

Platform Registration Process

You will need the following information to hand during this process:

- Your company information, including registered company name, address and FRN
- The providers you wish to sign up for, evidence of authorisation to use the provider*, and your provider code(s)

*Can be supplied later, but must be supplied before full authorisation of services.

Synaptic & Back Office Integration

Synaptic is the integrated solution Portal for all Synaptic Software Limited products

- Client & Asset Management
- Product & Fund Research
- Stochastic Modelling based on Capacity for Loss
- Investment Strategy Builder
- Portfolio Builder
- Portfolio Builder Wizard
- On & Off Platform Reduction in Yield Product Comparison
- Quotes & Illustrations
- New Business Applications
- Enterprise Messaging Platform for Valuations
- Single Sign-on Integration Framework

Single Sign-on Framework

The Synaptic (third party) Integration Interface provides a convenient and simple set of web services for interacting with the Synaptic Suite of Products. It is designed to ease integration for third parties wishing to create robust line of business applications with a seamless user experience.

The services in the interface are available only to licensed subscribers with a valid identity.

To use these services, you should have a 'Synaptic Ready' Back Office solution or reasonable level of familiarity with software development, Web Services and SSL Certificate Configuration

Valuation Methods Available in Synaptic

The Enterprise Messaging Platform provides the following methods to obtain a valuation;

- Using Synaptic User Interface
- Using Single Sign-on to auto-populate the Synaptic Asset & Holdings Module
- XML Formatted Responses (Origo & Non-Origo)
- XML Including encoded PDF Report
- Synaptic User Interface (HTML5) view, including PDF and Workitem Storage

Enterprise Messaging Platform Administration

Activating Provider Services

Upon first logon to Synaptic the User must accept our Terms and Conditions in order to use Synaptic. If they have logged in previously this will not be shown.



Terms and Conditions

To the extent that the Products and Services contain the provision of Content:

1. Where Content is provided by Capita Financial Software Limited (we/us), we will make reasonable efforts to ensure that the Content is accurate and up to date;

2. We cannot guarantee the accuracy of any Content not provided by us and nor can we assist you or your Authorised Users with the interpretation of the Content or give any legal compliance or financial/investment advice. You and your Authorised Users use the Content at your own risk, and you alone are responsible for ensuring that you comply with any applicable law or regulations; and

3. Where Content is provided by third parties we are not responsible for any errors, omissions or defects in such Content and we do not make any representations or give any warranties as to the accuracy or completeness of the Content. We do not check, monitor or endorse any third party products, services or Content and you and your Authorised Users use these services at your own risk.

For the avoidance of doubt, Content is defined as 'information (including quotations, documents, data, text, names, images, pictures, logos and icons) and third party functionality which is provided to or accessible by you or your Authorised Users through the Products and Services

Yes

No

[Click here to sign in with a Unipass certificate](#)

Provider Capability

This section is designed to help you sign up for the providers you wish to receive valuations from on behalf of your clients. It contains contact details and instructions in respect of how you register with each provider as well as notes for any anomalies.

Each table contains a data item at the bottom called “Supported fund code type”. This describes the identification of the funds returned. If the type returned is “PPS” it means that the provider only returns a code which they use internally and therefore this is not an industry standard like ISIN, MEXID, SEDOL or CITI. This means we have no means of reconciling that fund with the fund table supplied by FE that contains all the data about funds, specifically a funds asset allocation. Without this data any given fund cannot be used in Modeller and so for modelling purposes the holding containing that fund will become “invalid” i.e. cannot be assigned to a goal.

As a user you need to weigh up the convenience of receiving a correct value with the ability to model the holding. Until a provider supplies an industry standard fund code that can be reconciled with the FE fund table of fund data, you will not be able to do both without manual intervention.

A possible workaround method is contained in the known issues section of the EMP adviser manual.

For providers that allow access via a username and password method we have stated whether you can get one login to cover all advisers at a practice or whether each individual adviser will need their own and hence will need to register on an individual basis.

Providers:**Aviva**

Support contact	Platform service and support
Support contact number	0845 309 3999
Email address	ecsd@aviva.co.uk
Web address	www.aviva.co.uk/advisers
Access to extranet	Unipass
Access to contract enquiry	Unipass
New users	Click on website address above. Go to what's new to support you. Click on see how you can conduct business online using our secure services. Click on the register tab. Click on register as an intermediary and follow the instructions to use this service
Existing users	As above and click on log in tab to use this service
Registration details	Must be registered for online services with Aviva and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	Pensions and bonds
Supported fund code type	PPS

AXA - Elevate

Support contact	Adviser support unit
Support contact number	0845 600 2399
Email address	enquiries@axawealth.co.uk
Web address	www.axawealth.co.uk
Access to extranet	Unipass
Access to contract enquiry	Unipass
New users	Click on the adviser website address above. Click on advisers. Click on adviser eservices login. In order to register for Elevate you need to speak to your regional business consultant on 0845 600 2399
Existing users	As above and log in to use this service
Registration details	Must be registered for online services with AXA and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	Wrap
Supported fund code type	ISIN

Notes

AXA do not deal directly with Third Party Service Providers (TPSPs).

You therefore need to have an FTP site of your own.

You can then login to the AXA extranet and download the bulk file of valuation data and post it to your FTP site

We can then pick up the file from your FTP site and store it in the EMP to return the relevant data when you request it.

Canada Life

Support contact	Adviser support
Support contact number	0845 365 3456
Email address	ifazone@canadalife.co.uk
Web address	www.ifazone.canadalifeint.com
Access	Unipass
Access to contract enquiry	Unipass
New users	Click on website address above. Click on online services on the top left of your screen. Click on online submissions and register and follow the instructions to use this service
Existing users	As above and log in to use this service
Registration details	Must be registered for online services with Canada Life and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	Pensions and bonds
Supported fund code type	SEDOL

Fidelity

Support contact	FundsNetwork BrokerLine
Support contact number	0800 414181
Email address	integration@fil.com
Web address	https://www.fidelity.co.uk/adviserservices
Access to extranet	User login ID and pin number
Access to contract enquiry	User login ID and pin number
New users	In the first instance you must call 0800 222 190 to complete registration for online services
Existing users	On completion of the above you will be able to obtain login details from your firm administrator
Registration details	Must be registered for online services with Friends Life and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	Pensions, bonds, ISA's
Supported fund code type	PPS

Notes

Fidelity Fundsnetwork although a platform does not support a wrap message and as such you must enter the individual holdings for the client as plans and enquire on them individually. You do not however still need to append the "year" on the end of ISA's as the service will return all years ISA's with just the policy number. E.g. STAL001234 as opposed to STAL001234/2004 & STAL001234/2007 etc.

Friends Life

Support contact	David Petty
Support contact number	0845 600 8969(IFA support mailbox)
Email address	gm-edata@friendslife.co.uk
Web address	www.friendslife.co.uk
Access to extranet	Unipass
Access to contract enquiry	Unipass
New users	Click on website address above. Click on left tab entitled UK adviser. Click on the online services tab at the top of the screen. Click on how to register and follow the instructions to use this service
Existing users	As above and click on how to log in to use this service
Registration details	Must be registered for online services with Friends Life and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	Pensions and bonds
Supported fund code type	PPS

Notes

In order for Friends Life to accept a message for the legacy Friends Provident pensions you will need to enter the Scheme and member numbers in the contract number field. This will be in the format of a letter then some numbers, forward slash, some more numbers. For example, **F20002/5526**. This should also be the same number you use to reconcile commissions.

James Hay

Support contact	Core Data Team
Support contact number	See below
Email address	Jh.coredata@jameshay.co.uk
Web address	www.jameshay.co.uk
Access to extranet	Username and password
Access to contract enquiry	Org Username and Adviser ID
New users	Click on website address above. Click on register to use online services. Click on adviser. Complete the registration details. Follow the instructions to use this service
Existing users	As above and log in to use this service
Registration details	Must be registered for online services with James Hay and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	Wraps SIPP's Pensions
Supported fund code type	ISIN/CITI

Nucleus

Support contact	Client relationship manager
Support contact number	0131 226 9535
Email address	support@nucleusfinancial.com
Web address	www.nucleusfinancial.com
Access to extranet	Username and password
Access to contract enquiry	Org Username and Adviser ID (but can be used at Org level)
New users	Click on website address above. Click on advisers log in to the platform. Enter your username and password. Follow the instructions to use this service
Existing users	As above and log in to use this service
Registration details	Must be registered for online services with Nucleus and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	Wraps
Supported fund code type	ISIN/CITI

Notes

Nucleus will supply an organisation with a username that can be input in Fusion as the “Firm's API Username Token”. You will then also have to ask Nucleus for your individual Adviser ID (which is not your username to access the website). If your ID has access to all the clients in your business then it can be set by the EMP administrator at an org level, if not each individual advisor will need to enter theirs.

Fusion will specify the need for a password with the Adviser ID but it is not used in the process so you can enter any characters in this field.

When requesting valuations, the “contract number” for the platform should be the “client ID” available from Nucleus which is 10 digits long.

Prudential

Support contact	Adviser service center
Support contact number	0808 234 0808
Email address	contact.us@prudential.co.uk
Web address	www.pruadviser.co.uk
Access to extranet	Unipass
Access to contract enquiry	Unipass
New users	Click on website address above. Go to online services select an online service. Follow the instructions to use this service
Existing users	As above and log in to use this service
Registration details	Must be registered for online services with Prudential and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	Pensions and bonds
Supported fund code type	SEDOL/MEX/PPS

Scottish Life

Support contact	Adviser online support
Support contact number	0845 605 0401
Email address	websupport@scottishlife.co.uk
Web address	www.scottishlife.co.uk
Access to extranet	Unipass
Access to contract enquiry	Unipass
New users	Click on website address above. Click on top left tab entitled advisers. Click on professional advisers tab. Go to online services on the right of your screen and register to use this service
Existing users	As above and log in to use this service
Registration details	Must be registered for online services with Scottish Life and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	Pensions and bonds
Supported fund code type	SEDOL/MEX/PPS

Scottish Widows

Support contact	Adviser services
Support contact number	08457 697888
Email address	websupport@scottishwidows.co.uk
Web address	www.scottishwidows.co.uk
Access to extranet	Unipass
Access to contract enquiry	Unipass
New users	Click on website address above. Click on professional advisers tab. Click on register for online services. Go to next steps and support and follow the instructions to use this service
Existing users	As above and log in to use this service
Registration details	Must be registered for online services with Scottish Widows and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	pensions and bonds
Supported fund code type	SEDOL/MEX/ISIN/CITI/PPS

Notes

Scottish Widows will often return a mix of fund codes, if the response contains any proprietary codes (Scottish Widows own) then the holding will not be able to be used in Modeller.

Old Mutual

Support contact	Old Mutual investment solutions support
Support contact number	0845 641 0410
Email address	oldmutual solutions@oldmutual.co.uk
Web address	www.oldmutual.co.uk
Access to extranet	Unipass
Access to contract enquiry	Username and password at an organisation level (different to username & password for website)
New users	Click on website address above. Click on financial adviser site. Click on Old Mutual Investment Solutions tab. Go down to the new users section and click on the getting started guide. Follow the instructions to use this service
Existing users	As above and log in to use this service
Registration details	Must be registered for online services with Old Mutual and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	Pensions and bonds
Supported fund code type	

Notes

In the user settings area of the website you should be able to pick up your contract enquiry username or generate it if not already done. It is this that will be the username for Fusion.

Standard Life

Support contact	Adviser Zone
Support contact number	0845 6060 036
Email address	Sales_ecommerce@standardlife.com
Web address	www.adviserzone.com
Access to extranet	Unipass
Access to contract enquiry	Unipass
New users	Click on website address above. Click online services tab. Click on register for online services. Go to next steps and follow the instructions to use this service
Existing users	As above and log in to use this service
Registration details	Must be registered for online services with Standard Life and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	pensions bonds and Wraps
Supported fund code type	SEDOL/MEX/ISIN/CITI/PPS

7IM

Support contact	Adviser platform support
Support contact number	0207 760 8777
Email address	information@7im.co.uk
Web address	www.7im.co.uk
Access to extranet	Username and password
Access to contract enquiry	Username and password (different from above) at an Org level
New users	Click on website address above. Hover over select and online service and click on help getting started. Go down to the new users section and click on the getting started guide. Follow the instructions to use this service
Existing users	As above and log in to use this service
Registration details	Must be registered for online services with 7IM and confirmed agreement to terms and conditions of use before registering for contract enquiry via EMP
Products supported	Wrap
Supported fund code type	ISIN/SEDOL

Notes

It is best to contact your BDM in order for them to get the correct details generated for your organisation.

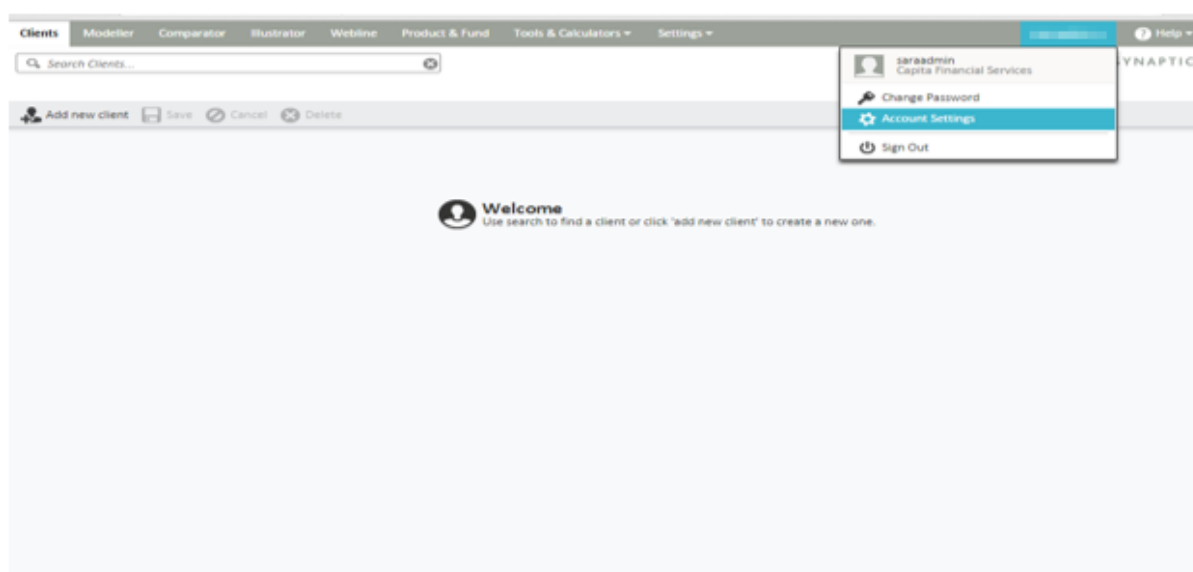
Obtaining a Valuation Response

This part of the document will go through how to set up Contract Enquiry to work inside Synaptic on client records.

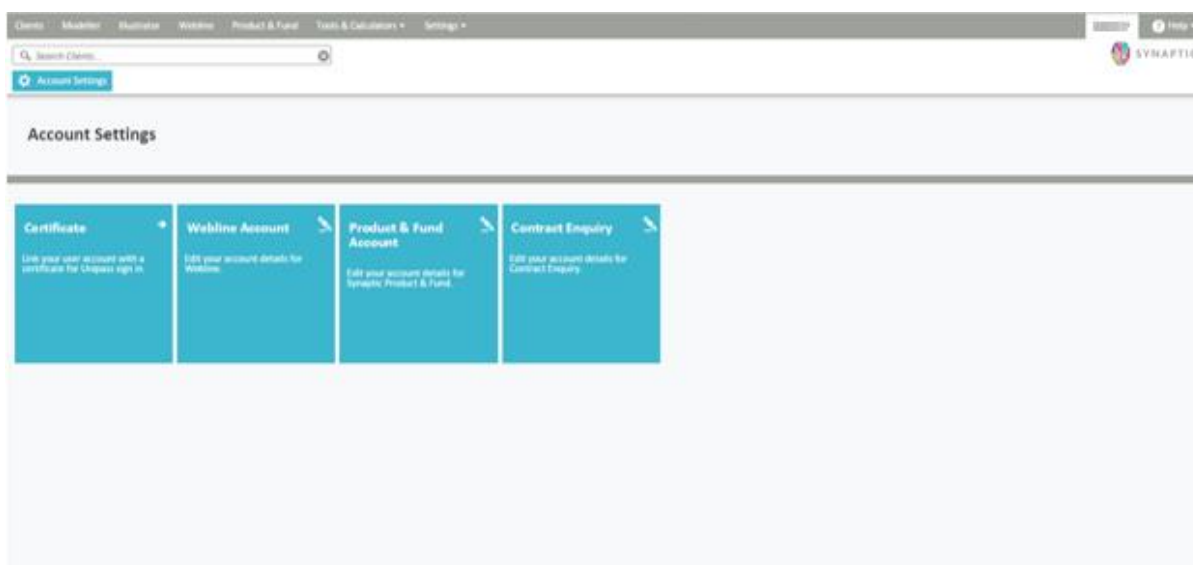
Setting up your Credentials

For some Providers you will need to use credentials that are unique to you. This can be either via a Unipass or with specific usernames and passwords.

In order for Contract Enquiry to work you will need to input these details in your **Account Settings**.



From here you can link your Unipass to Synaptic (you can then use it to log in as well as for Contract Enquiry) by clicking on Certificate and selecting your Unipass.



NB Your Unipass must be on the computer you are using.

NB Weblines and Product & Fund tabs will only appear if you have the specific licences.

You can also fill in any details that need to be set for providers that do not use Unipass by selecting Contract Enquiry. This page will show a list of the Providers set at an Organisation level and the ones you need to supply a Username and Password for.


ClientsModelerIllustratorWeblinesProduct & FundTools & CalculatorsSettingsHelp

Search Clients

SYNAPTIC

Enterprise Messaging Platform Credentials

View EMP provider status in [Provider Setup](#)

Provider Name	Credentials Provided By	Credentials Type	Settings
 AXA	Me	User name & password	User Name , Password

Using Contract Enquiry

When you first set up a Plan, SIPP or Platform you have the opportunity to try to pre-populate the holding via contract enquiry (assuming the provider is supported).

Load your client or create a new one, click on the **Holdings** tab and **add** the Holdings as normal.

The screenshot shows the 'Enterprise Messaging Platform Credentials' setup screen in the Synaptic application. The top navigation bar includes 'Clients', 'Modeler', 'Illustrator', 'Webline', 'Product & Fund', 'Tools & Calculators', and 'Settings'. A search bar for clients is visible. The main content area is titled 'Enterprise Messaging Platform Credentials' and includes a link to 'View EMP provider status in Provider Setup'. Below this is a table with the following columns: 'Provider Name', 'Credentials Provided By', 'Credentials Type', and 'Settings'. One entry is listed for 'AXA' with 'Me' as the provider, 'User name & password' as the type, and 'User Name, Password' as the settings. A magnifying glass icon is in the bottom right corner of the table.

Provider Name	Credentials Provided By	Credentials Type	Settings
AXA	Me	User name & password	User Name, Password

You will need to enter the Provider Name, Product Category and a Contract Number in order to be able to request the message. Product Category will pre-populate if you select a product name from the database.

The screenshot shows the 'Plan Details' form in the Synaptic application. The top navigation bar is the same as the previous screenshot. On the left, there is a sidebar with 'Details' selected, and other options like 'Contributions', 'Withdrawals', 'Underlying Assets', and 'Performance'. The main form area is titled 'Plan Details' and contains several input fields: 'Name' (Canada CE test), 'Provider Name' (Canada Life), 'Product Name' (Flexible Investment Bond - Level Option), 'Status' (In Force), 'Product Category' (Investment Products), 'Contract Number' (empty), 'Start Date' (empty), and 'End Date' (empty). A button labeled 'Get details via Contract Enquiry' is located below the 'Status' field. At the bottom of the form, there are three buttons: 'Save', 'Save & Close', and 'Cancel'. The version number 'Synaptic Version 9.2.133' is visible in the bottom left corner.

Plan Details

Name: Canada CE test

Provider Name: Canada Life

Product Name: Flexible Investment Bond - Level Option

Status: In Force

Product Category: Investment Products

Contract Number:

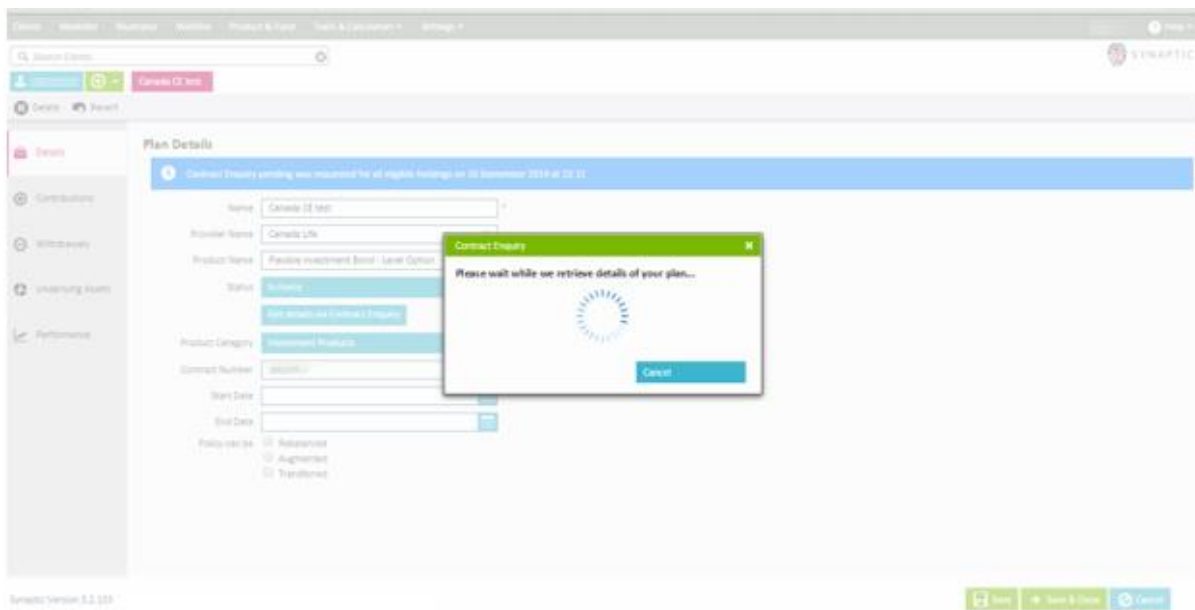
Start Date:

End Date:

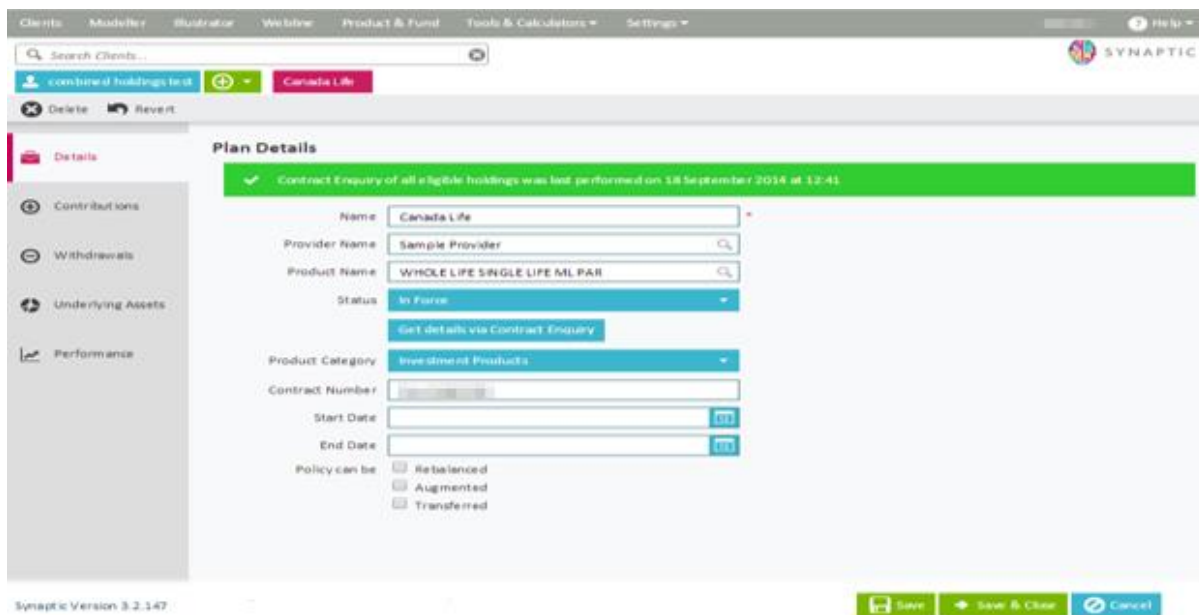
Get details via Contract Enquiry

Save Save & Close Cancel

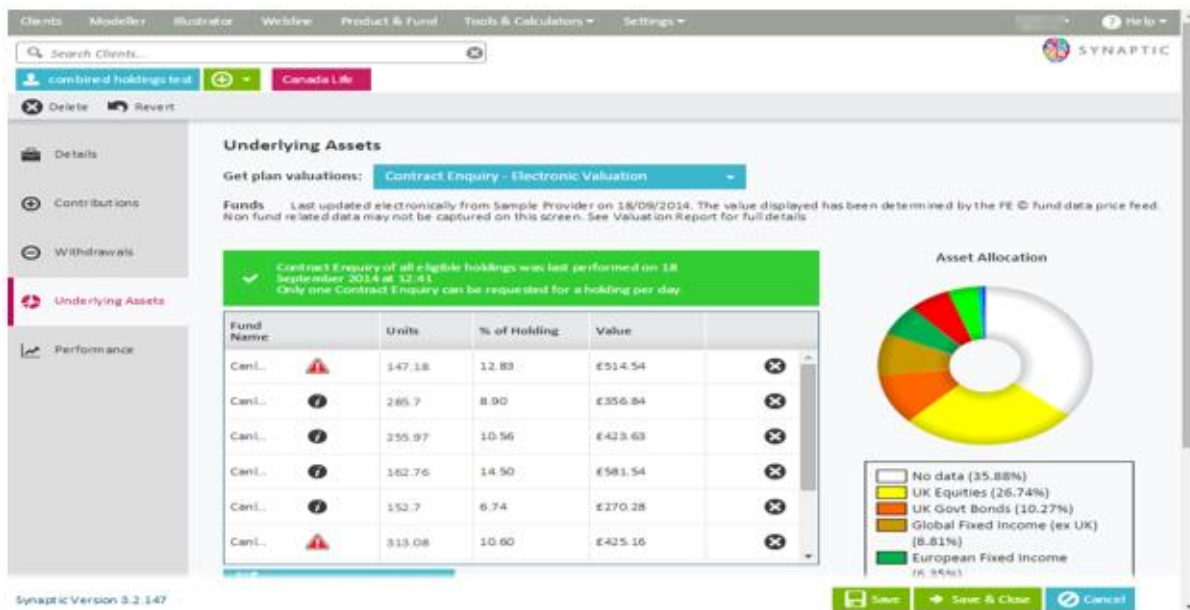
Once the required data is present you can click “Get details via Contract Enquiry” to initiate the request.



The message will then be sent to the provider and the response displayed as to the success.



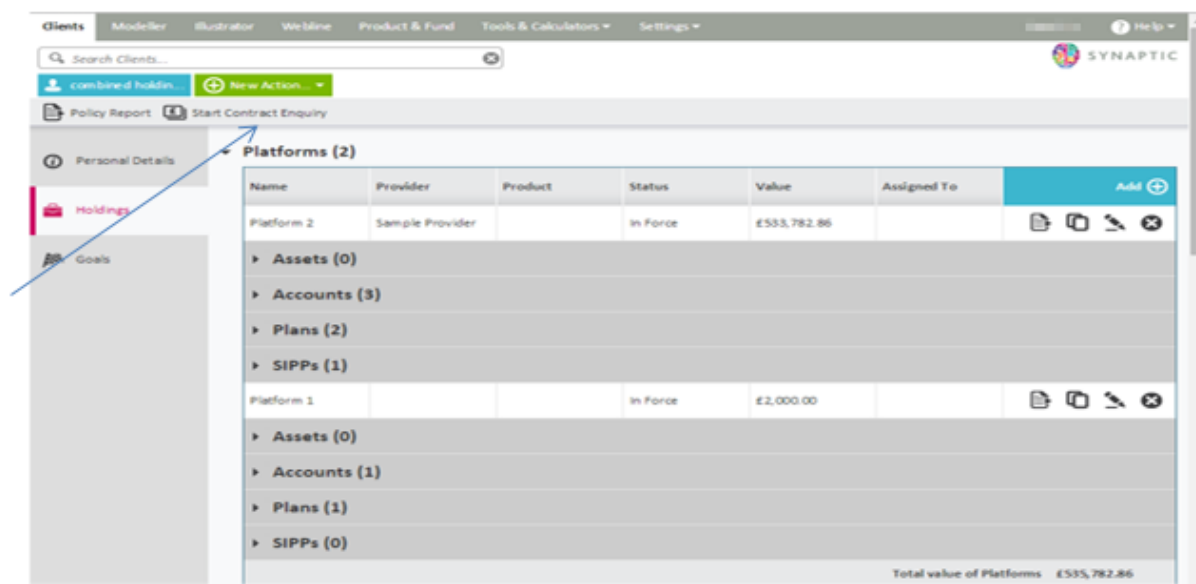
The holding will now populate the data within the Underlying Asset tab from the message.



The underlying asset screen will automatically set the valuation type dropdown to be Contract Enquiry meaning this plan will be marked as a plan that uses contract enquiry (see below). Any existing holding can also be marked up to use contract enquiry by this method.

It is also possible to see the response from the provider as a pdf document which is available by clicking “view contract enquiry response” message.

On the main holdings page, you can also update contract enquiry for all contracts selected to use contract enquiry (see above) at once by clicking the “start contract enquiry” button in the ribbon bar.



It should be noted that the system will restrict you to one successful contract enquiry message per contract per day. Each provider updates daily so there is no point in sending more than one message a day.

Known Issues

Provider Specific Fund Codes

As mentioned in Provider Information (section 4.1) of this guide, some providers only return a fund code that they use internally resulting in us not being able to match it to a fund in the fund table which in turn means we have no data on it. This means it cannot be used in the system and the Contact Enquiry message returned is purely for the current value (and the name of the funds). This causes a dilemma of keeping the value up to date versus being able to define or research the underlying assets. The manual workaround to this would be as follows;

- Run the contract enquiry initially to get the fund list and number of units in each fund of the portfolio
- On the underlying assets page change the valuation method back to manual fund list
- Search for the funds returned by the CE message manually and use your best guess to pick the correct funds to add to the holding
- Enter the number of units in each fund – the holding will now calculate the current value based on the unit prices
- This will be updated daily by the price feed and the holding will be able to be used for Modelling and factsheet generation etc.
- This however will not update the unit numbers and as such the value will drift from reality over time (especially if there is a regular contribution)
- To avoid this, periodically revert back to Contract enquiry (as a valuation method) and run the contract enquiry again.
- This will update the funds but most importantly the unit numbers
- Switch back to Manual fund list and input the new unit numbers
- The fund list in the manual mode will be saved so assuming no fund changes have happened you will not have to search for them again.

The only way to solve this problem is for the providers to supply industry standard codes and the more pressure put on them by users the better.



Products & Services from Synaptic Software:

SYNAPTIC **PRODUCT & FUND**

SYNAPTIC **WEBLINE**

SYNAPTIC **WEBLINE PLAY**

SYNAPTIC **WEB SERVICES**

SYNAPTIC **ANALYSER**

SYNAPTIC **COMPARATOR**

SYNAPTIC **MODELLER**

SYNAPTIC **RISK**



SYNAPTIC

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