



Pathways

Valuation Service



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1 Introduction

The Pathways Valuations service allows an authorised user to obtain holding valuations from product providers electronically. The user can save a significant amount of time and resource by exchanging data electronically rather than contacting each provider direct.

The service enables electronic updates of funds and units from the product provider's database directly into your Synaptic system. A request message is sent from your system which contains the contract details you wish to enquire about – to include the client name, type of holding and contract number. A response message is sent back from the provider supplying the valuation details which are updated on the holding record.

Responses will include the current assets that the contract is invested in, number of units held and current price of those units. Some providers will also include details such as transfer or surrender values where relevant.

Most providers will offer the service outside of normal business hours, seven days a week, allowing client servicing at times convenient to you.

1.1 Licencing

To use the valuation service, you will need to have the following licences:

- Pathways Introductory Pack
- Pathways Valuations

If you wish to enquire about a Pathways licence, please call 0800 783 4477 or send an email to hello@synaptic.co.uk. You can [Book a Demo](#) direct from our website.

1.2 Terms and Conditions

You will need to agree to the valuation service Terms and Conditions of use with Synaptic and the product providers terms of business.

Providers can connect to Synaptic direct or via a third party. Connections using the Criterion Legal Framework will require you to agree to its terms of use, which will be shared as part of the licensing process. The providers using the Criterion Legal Framework are indicated on the [provider overview table](#).

1.3 Support

For product or technical support assistance, please contact our support team on 0808 164 5463 (option 1) or email support@synaptic.co.uk.

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2 Initial setup

To take advantage of the valuation functionality, you will need to ensure your credentials are setup correctly with the providers and have access to a Unipass digital certificate.

2.1 Agency information

Before a user can register for electronic valuation services with providers, they must have an agency with the provider to complete the provider's registration process. Valuations will only be provided for holdings where you are the authorised firm; a good test is whether you can access a valuation direct on the provider website.

You should contact the provider direct to ensure you are able to receive valuations 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

Please discuss this with your provider representative if you are in any way unclear.

2.2 Unipass digital certificates

To gain access to secure information on the internet or access valuation services, some providers may issue username and password, others use a Unipass© digital certificate.

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 to register with several firms and saves the need to remember multiple login details.

To obtain a digital certificate, users must complete a Unipass Identity registration form, which details both the individual's information and the firm they work for. This registration form can be obtained online from [Unipass](#).

The digital certificate gives each user a unique online identity and stored on your machine. If you use more than one machine, please contact [Origo](#) for guidance. If more than one user needs to access the valuation service, then they will each need to register for a digital certificate.

Unipass© has been designed for the financial services industry and is a service controlled by Origo Secure Internet Services Ltd.

2.3 Downloading Unipass certificates

When you have received confirmation that your Unipass certificate has been issued, you will need to download your Unipass certificate and save to the certificate store on your computer. The download routine would normally default where the certificate should be stored.

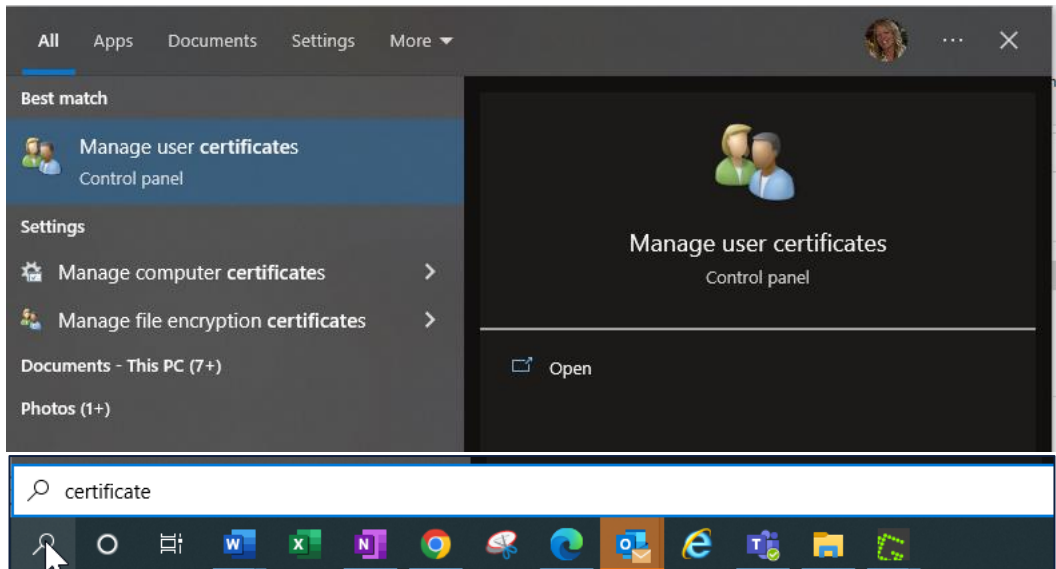
Your Unipass **must** be on the computer you will be requesting valuations from.

To upload your Unipass certificate in Pathways, you will need to locate your Unipass certificate in your machine's certificate store and follow the instructions below to Export the certificate to a location on your computer you can navigate to.

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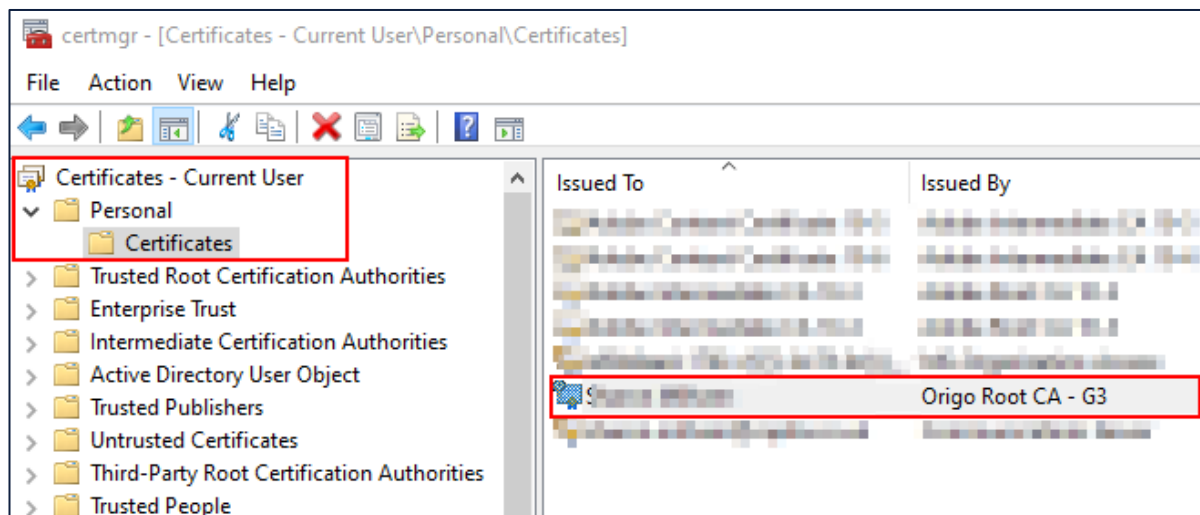
In your computer search bar, type *certificate* and click on **Manage user certificates**



Locate your Unipass certificate;

- *Issued To* field should display the name the certificate was issued in
- *Issued By* field should display Origo Root

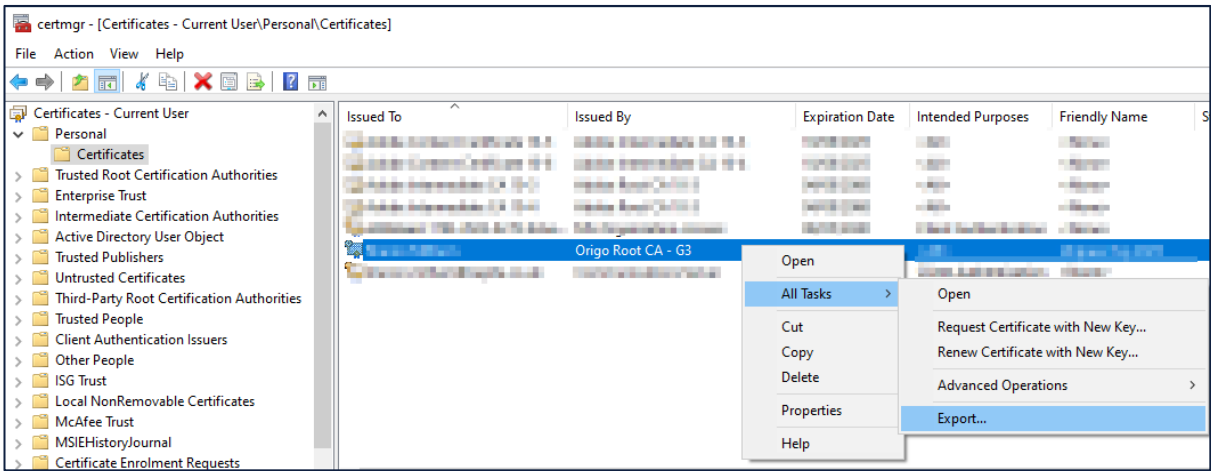
If you cannot see your Unipass certificate, try navigating to **Personal > Certificates** and you should see your certificate listed. If you have any difficulties, please refer to your IT support team.



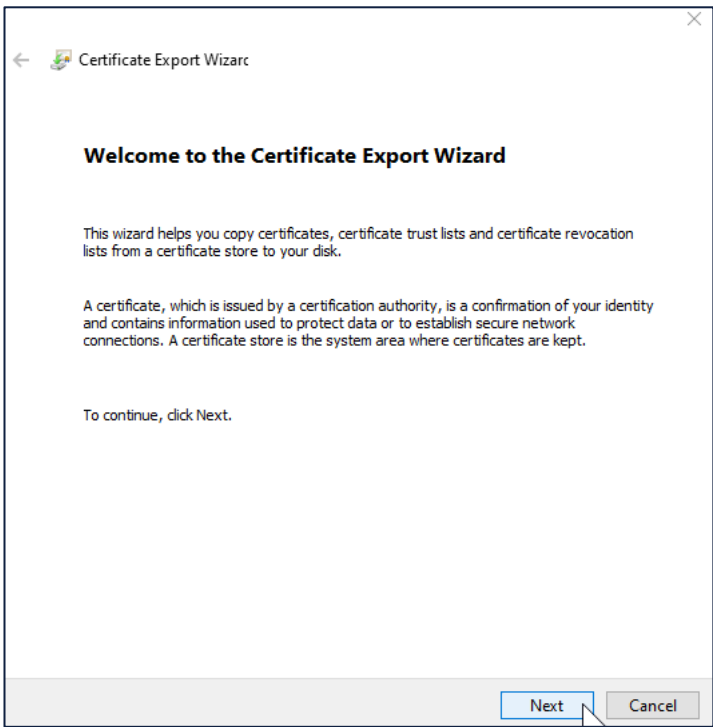
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Right click on your Unipass certificate, select **All Tasks** and **Export**



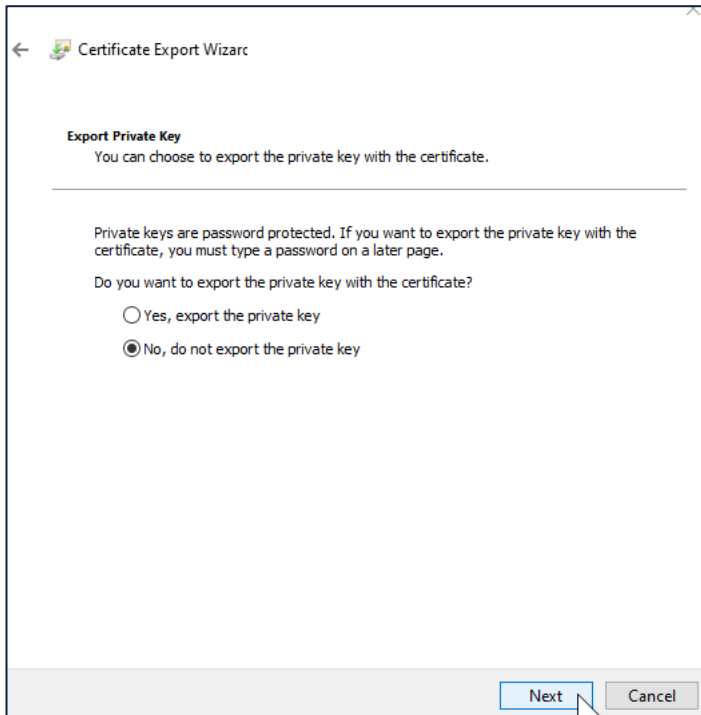
The Certificate Export Wizard will step through the process to export your Unipass certificate to a location on your computer. Click **Next**



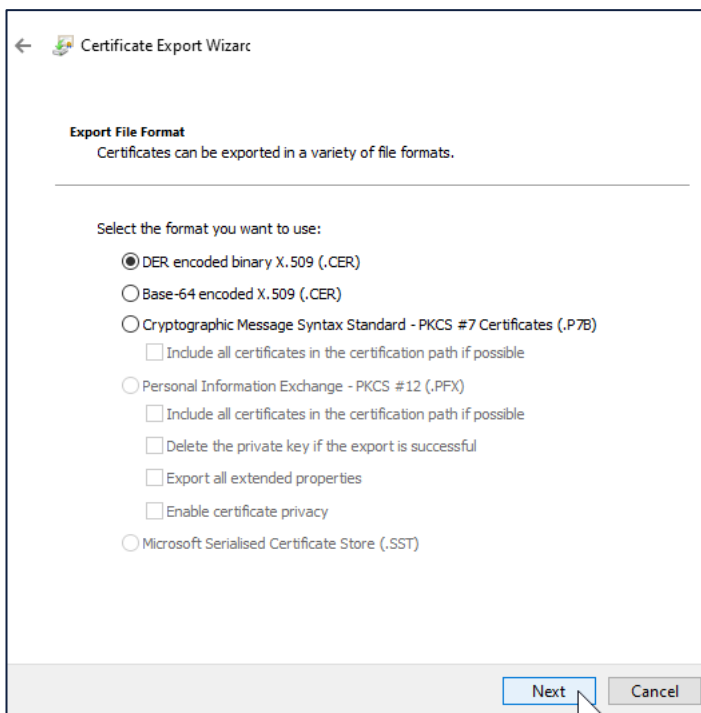
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Ensure the export option is set to **No, do not export the private key** and click **Next**



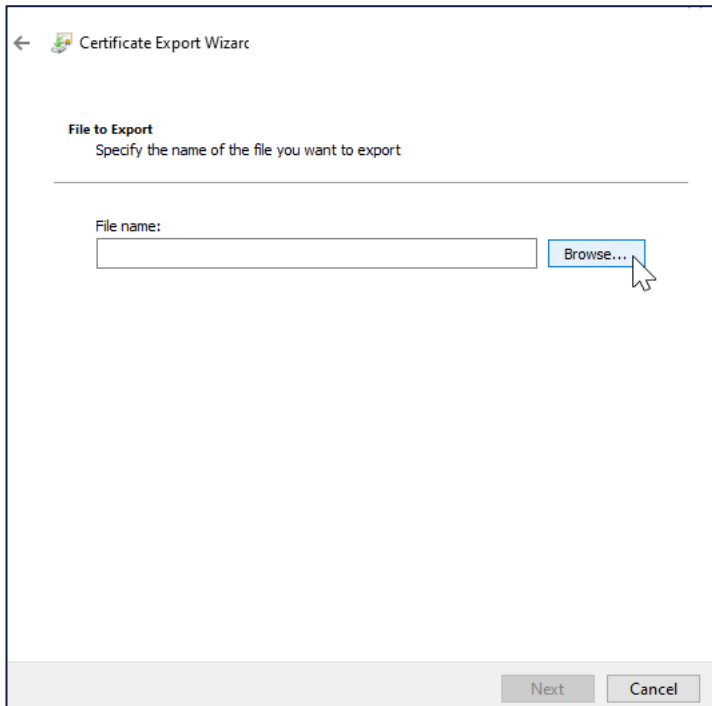
Ensure the format is set to **DER encoded binary X.509 (.CER)** and click **Next**



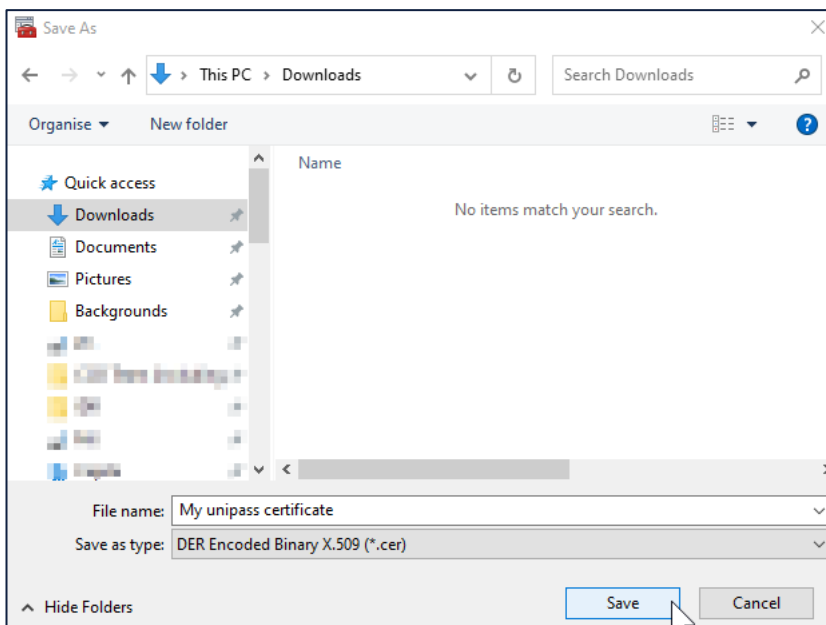
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Browse to an area on your computer that you can easily navigate back to



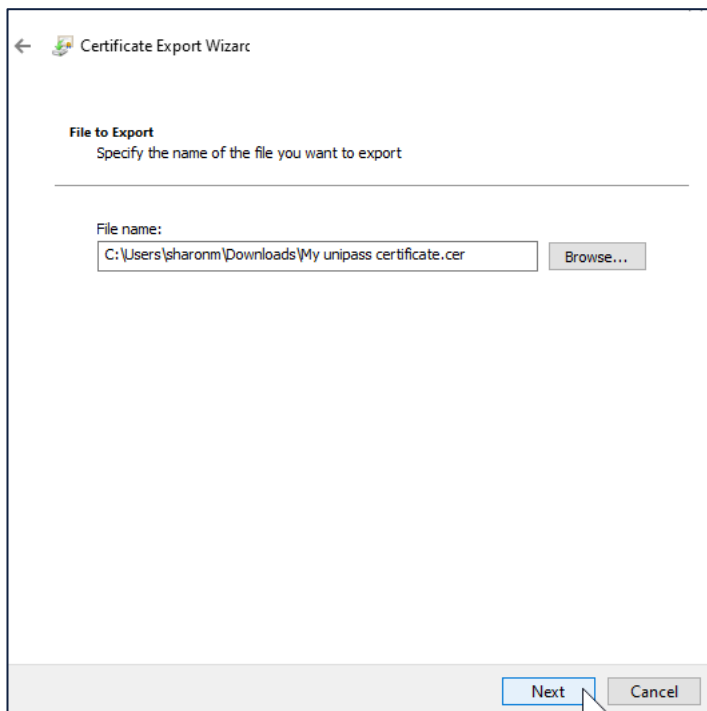
Specify a **File Name** for your Unipass certificate and click **Save**



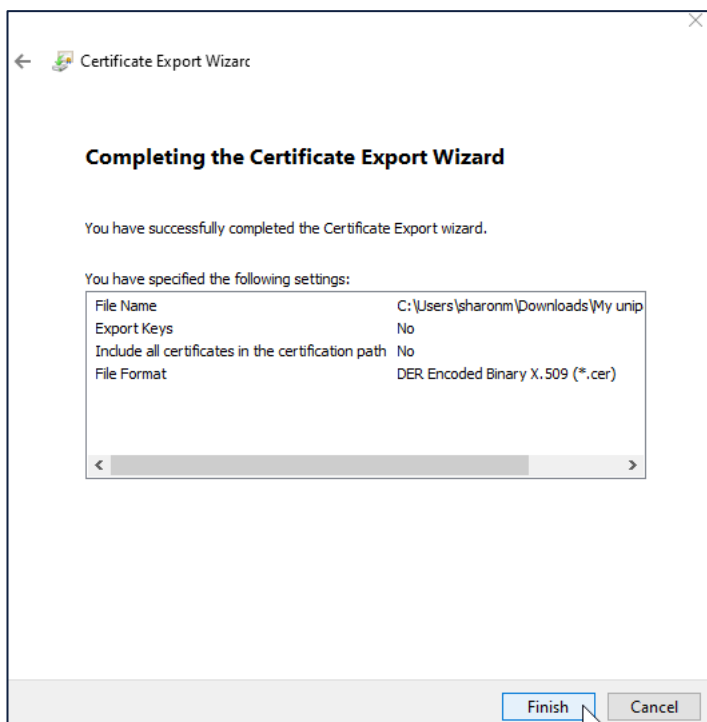
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Make a note of the saved location and click **Next**



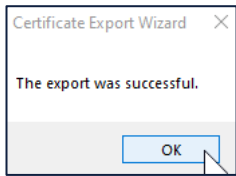
A summary of your export actions will be displayed, click **Finish**



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A message will be displayed to confirm the export was successful, click **OK**.



You will need to navigate and select this Unipass certificate when following the guidance within the [Valuations Setup](#) section.

3 Provider Registration

To use the valuation service, you must register for electronic services with each product provider.

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

- Your company information, including registered company name, address and FRN
- Provider website login details (where applicable)

Registration instructions details differ for each provider, but you will normally need to be registered to use their online services to setup the valuation service. Some will only require one individual to register on behalf of their firm, whereas others require each individual user to register. Most applications can be completed online with access granted within the same day, although some firms may take longer to share the access details. Any limitations will be detailed in the notes section for each provider.

Message types

The electronic messages can take many different formats, but are usually supplied as:

Individual real-time – a direct request to the provider who responds with the latest valuation.

Bulk valuations – a file containing the valuation at a point in time, most are supplied daily but could be less frequently such as weekly. Synaptic are scheduled to collect the files from the provider by 9am. Most files are supplied by this time, but if they are not available until later in the day or have not been made available by the provider, you may notice an older valuations date when your valuation data is returned.

The information supplied can vary, but would normally contain a current valuation, date and time, valuation details supplied along with the funds and units held.

Fund codes

The providers supply fund detail in the electronic response message. If an industry recognised fund code is supplied (Citicode/SEDOL/ISIN/MEXID), it will link to the data from FE fundinfo and populate further information where available, such as asset allocation. If the provider returns a Provider internal code, we have no means of reconciling the fund with the fund table supplied by FE fundinfo. Without asset allocation data, the fund cannot be used in the modelling features.

There are options within Pathways to select funds manually using the FE fundinfo, and you can also set asset allocation details manually if they have not been provided.

Products supported

Most products will be supported for each provider, but there will be instances where an electronic valuation is not available, such as legacy products.

Contract Number format

Providers may have many different contract number formats in use across their systems. Where available, examples are given to ensure you setup the holding information correctly.

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3.1 Provider overview table

The table below provides an overview of the providers available on the current service with the product types and fund codes supported.

Provider	Product types				Fund codes				
	All accounts	Wraps	Pensions	Bonds	CITICODE	SEDOL	ISIN	MEX	PROVIDER
Aegon One Retirement*			✓		✓		✓	✓	
Aegon Platform*		✓					✓	✓	
Aegon Retirement Choices*			✓		✓		✓	✓	
Aviva*			✓	✓			✓		✓
Aviva Platform*		✓					✓		✓
Canada Life*			✓	✓		✓			✓
LV=*			✓	✓			✓		✓
Prudential*			✓	✓				✓	✓
Royal London*			✓	✓			✓	✓	

*Criterion Legal Framework agreement see [Terms and Conditions](#)

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3.2 Aegon One Retirement

Provider support telephone	03456 081 680 09:00 – 17:00 Monday to Friday
Provider support email	escalationteam@aegon.co.uk
Provider website	Aegon One Retirement login
Service availability	Available 24 hours Monday to Sunday (subject to maintenance)
Access credentials for Pathways	Firm Level Synaptic Organisation ID
Registration	<p>Send an email to escalationteam@aegon.co.uk requesting to be set up for the Synaptic bulk valuation service with the following information:</p> <ul style="list-style-type: none"> • Company Name • Company Address • FCA Firm Reference Number <p>Once set up is complete, you will receive confirmation from the escalation team with your Connect ID.</p> <p>The Connect ID is an Aegon specific Adviser Firm identifier and may be needed when contacting Aegon support for assistance.</p>
Message type	Individual bulk valuation
Fund codes supported	ISIN MexID Citicode
Product types	Pensions
Setup guidance	<p>The contracts should be entered as off platform.</p> <p>Aegon One Retirement (SIPPs only):</p> <ul style="list-style-type: none"> • One Retirement • One Retirement Drawdown

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3.3 Aegon Platform

Provider support telephone	03456 044 001 9:00 – 17:00 Monday to Friday
Provider support email	escalationteam@aegon.co.uk
Provider website	https://intermediary.aegon.co.uk/apmfa-home/login
Service availability	Available 24 hours Monday to Sunday (subject to maintenance)
Access credentials for Pathways	Firm Level Synaptic Organisation ID + Aegon Organisation ID (OUID)
Registration	<p>Aegon have produced a User Guide to help advisers with the setup process on the Aegon Platform.</p> <p>Click on website address above and follow the instructions in Aegon's Guide to Platform Bulk Data. When setting up, select Synaptic from the integrator dropdown list.</p> <p>If you have any issues, please send an email to escalationteam@aegon.co.uk requesting to be set up for the Synaptic bulk valuation service with the following information:</p> <ul style="list-style-type: none"> • Company Name • Company Address • FCA Firm Reference Number
Message type	Individual bulk valuation
Fund codes supported	ISIN MexID
Product types	Platform
Setup guidance	<p>The contracts should be entered as on platform.</p> <ul style="list-style-type: none"> • SIPP • SIPP Drawdown • General Investment Account • Stocks & Shares ISA • Cofunds Pension Account • Suffolk Life Annuities • Suffolk Life Trustees • L&G Portfolio Plus SIPP • AJ Bell InvestCentre SIPP

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3.4 Aegon Retirement Choices

Provider support telephone	03456 081 680 9:00 – 17:00 Monday to Friday
Provider support email	escalationteam@aegon.co.uk
Provider website	Aegon Retirement Choices login
Service availability	Available 24 hours Monday to Sunday (subject to maintenance)
Access credentials for Pathways	Firm Level Synaptic Organisation ID
Registration	<p>Send an email to escalationteam@aegon.co.uk requesting to be set up for the Synaptic bulk valuation service with the following information:</p> <ul style="list-style-type: none"> • Company Name • Company Address • FCA Firm Reference Number <p>Once set up is complete, you will receive confirmation from the escalation team with your Connect ID.</p> <p>The Connect ID is an Aegon specific Adviser Firm identifier and may be needed when contacting Aegon support for assistance.</p>
Message type	Individual bulk valuation
Fund codes supported	ISIN MexID Citicode
Product types	Pensions
Setup guidance	<p>The contracts should be entered as off platform.</p> <ul style="list-style-type: none"> • AEGON SIPP Uncrystallised • AEGON SIPP Drawdown • AEGON Stocks and Shares ISA • AEGON General Investment Account

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3.5 Aviva (real-time)

Provider support telephone	0800 056 4607 08:30 – 17:30 Monday to Friday
Provider support email	ecsd@aviva.com
Provider website	www.aviva.co.uk/advisers
Service availability	07:30 – 20:00 Monday to Friday 08:00 - 16:00 Saturday
Access credentials for Pathways	Individual Level Individual Unipass certificate
Registration	Go to www.aviva.co.uk/advisers At the top right you have an option to Register or Log in. Follow the instructions to enable access to use the contract enquiry valuation service.
Message type	Individual real-time
Fund codes supported	ISIN Provider internal code
Product types	Bonds Pensions
Setup guidance	The contracts should be entered as off platform. 123456A 123XY456 A123B321 12345678 Legacy Friends Provident pensions will require the Scheme and member numbers in the contract number field i.e. F20002/5526.
Notes	Friends Life is part of Aviva. Contract Enquiry is available for the legacy bonds and pensions.

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3.6 Aviva Platform

Provider support telephone	0800 056 2026 08:30 – 17:30 Monday to Friday
Provider support email	ecsd@aviva.com
Provider website	Aviva Adviser: Homepage - Aviva (avivab2b.co.uk)
Service availability	07:30 – 20:00 Monday to Friday 08:00 - 16:00 Saturday
Access credentials for Pathways	Firm Level Synaptic Organisation ID
Registration	Send an email to ecsd@aviva.com requesting to be set up for the Synaptic bulk valuation service with the following information: <ul style="list-style-type: none"> • Company Name • FCA Firm Reference Number
Message type	Individual bulk valuation
Fund codes supported	ISIN SEDOL Citi codes
Product types	All products held on the Aviva Platform (including SIPPs and Trusts)
Setup guidance	<p>All Accounts request (on platform) The wrap client reference must be supplied as the contract reference number</p> <p>Single Account request: The account reference number must be supplied as the contract reference number</p> <p>This version of the service continues to support the legacy wrap customer client reference / account reference but also supports the FNZ wrap account and wrap sub account reference.</p> <p>The legacy client reference must conform to the following pattern: nnnnn OR nnnnnnnnn</p> <p>The legacy account reference must conform to the following pattern: nnnnn OR nnnnnnn</p> <p>The FNZ wrap account reference must conform to the following pattern: AVnnnnnnnn</p> <p>The FNZ wrap sub account reference must conform to the following pattern: AVnnnnnnnn-nnn</p> <p>(n=numeric)</p>
Notes	See Aviva section for legacy Friends Life and AXA Heritage plans.

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3.7 Canada Life

Provider support telephone	Adviser Connect team 0345 606 0708 09:00 – 17:00 Monday to Friday
Provider support email	adviserconnect@canadalife.co.uk
Provider website	www.canadalife.co.uk
Service availability	Available 24 hours Monday to Sunday (subject to maintenance)
Access credentials for Pathways	Individual Level Individual Unipass certificate
Registration	To obtain valuations, you must first be registered to use Adviser Connect. Go to www.canadalife.co.uk and click on Login or Register. Go to Adviser Connect section and click Register with your Unipass certificate. Once your system administrator has approved your registration, you will be able to access valuations.
Message type	Individual real-time
Fund codes supported	SEDOL Provider internal code
Product types	Bonds Pensions
Setup guidance	Canada Life on-shore Bonds (unit linked and with profits) will have up to 8 alphanumeric characters: ANNNNNNN ANNNNNN NNNNNNN A = Alphanumeric Character / N = Numeric Character Canada Life International off-shore Bonds (unit linked) will have a maximum of 7 digits (minimum of 5 numeric digits, but may have leading zeroes to a maximum of 7 digits). IoM policies have a "/" in place of the 4th digit, and this will be used to identify the location a = 3 alphaumeric / n = numeric
Notes	If you are already set up on Adviser Connect with a username and password, please contact your Account Manager or the adviser Connect team to arrange to delete your current profile. You will then need to re-register with Unipass.

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3.8 LV=

Provider support telephone	0800 678 1890 08:30 – 17:30 Monday to Friday
Provider support email	lv.agency@lv.com
Provider website	www.lvadviser.com
Service Availability	Bulk Valuation files daily before 8am, Tuesday – Saturday.
Access credentials for Pathways	Firm Level Synaptic Organisation ID
Registration	<p>Advisers should send an email to rsportalsandintegrat@lv.com with the subject title of “Bulk Valuations Data services setup” and ask us to set up a Data Services feed.</p> <p>Ensure the email includes:</p> <ul style="list-style-type: none"> • Your firm’s name; • Your firm’s FCA number; • Confirmation of the email address where registration confirmation should be sent to; • Name and FCA number(s) of any other ARs that share your license and need access to LV bulk valuation data; • Confirmation of software supplier they are giving permission to share data with. <p>Await confirmation that your registration has been activated. Typically, this will arrive within 5 working days of your request.</p>
Message type	Individual bulk valuation
Fund codes supported	ISIN Provider internal code
Product types	Pensions ISA Flexible Guarantee Bond Smoothed Managed Bond Smooth Managed Funds Trustee Investment Plan (SMF TIP)
Setup guidance	<p>To receive successful matches for your clients, it is important that the policy references you have recorded against the client in your system exactly match the policy reference sent in the LV bulk file.</p> <p>We recommended you carry out a one-time exercise straight away to ensure your policy references are in the same format as we send in the file.</p>

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LV= continued

<p>Setup guidance</p>	<p>Pensions</p> <p>You must have the numeric and alpha part included.</p> <p>The plan references should start with between 5 and 7 numbers, followed by a short code. For example: 99999ABCD or 999999ABCD.</p> <p>If you use the Contract Enquiry service, you may be using the format of just numbers, e.g. 99999, so it is important to check you have this correct.</p> <p>Individual insured investments within a SIPP have their own separate policy reference/format that usually start with a letter followed by numbers. For example: X999999999 or D999999999. You can use these references to get the individual valuation; however, we always recommend you use the 99999ABCD or 999999ABCD format, so that we return the total value of the SIPP wrapper that includes all the individual values.</p> <p>Some older legacy plans not attached to a SIPP use a different policy format. These also start with a letter followed by numbers, and should be recorded in that format.</p> <p>Investments</p> <p>The policy number should be 10 digits with a letter at the start and end.</p> <p>For example:</p> <p>Bond - F00123456G</p> <p>ISA - I00123456G</p> <p>SMF TIP - S00123456G</p> <p>Please ensure that policy references end with a letter, and do not end with 01 or 02 (a reference format sometimes shown on our correspondence).</p>												
<p>Notes</p>	<p>Plans not supported by the bulk Valuations service:</p> <table border="1"> <thead> <tr> <th>ID Format</th> <th>Product Type</th> </tr> </thead> <tbody> <tr> <td>ANN99999999</td> <td>Annuity policy</td> </tr> <tr> <td>99/99/99/99999</td> <td>Heritage Pension Product</td> </tr> <tr> <td>999999999</td> <td>Equity Release base policy</td> </tr> <tr> <td>999999999.999</td> <td>Equity Release with additional withdrawals</td> </tr> <tr> <td>RAQ999999999</td> <td>Retirement Account Quote Reference</td> </tr> </tbody> </table>	ID Format	Product Type	ANN99999999	Annuity policy	99/99/99/99999	Heritage Pension Product	999999999	Equity Release base policy	999999999.999	Equity Release with additional withdrawals	RAQ999999999	Retirement Account Quote Reference
ID Format	Product Type												
ANN99999999	Annuity policy												
99/99/99/99999	Heritage Pension Product												
999999999	Equity Release base policy												
999999999.999	Equity Release with additional withdrawals												
RAQ999999999	Retirement Account Quote Reference												

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3.9 Prudential

Provider support email	Prubulktransactionshub@prudential.co.uk
Provider website	www.pruadviser.co.uk
Service availability	Values updated each weekday morning
Access credentials for Pathways	Firm Level Synaptic Organisation ID
Registration	<p>Send an email to PruBulkTransactionsHub@Prudential.co.uk with “Bulk Valuations Request” as the subject line with the following information:</p> <ul style="list-style-type: none"> • Firm Name • Firm Reference Number (FRN) • Enable bulk valuation service for “Synaptic Software” • If holding Retirement Account policies, please specify the level to view Valuations (at either Master or Sub account) <p>If you are a Network Firm, please specify your associated Adviser Firm Names and FRN’s who you wish to setup Bulk Valuations for.</p> <p>By registering for Bulk Valuations, we are required to perform verification checks on the information submitted to ensure the policies held are available for our Bulk Valuations service and to validate with Synaptic.</p> <p>Once set up is complete, you will be able to request valuations via Synaptic Pathways.</p>
Message type	Individual bulk valuation
Fund codes supported	ISIN Provider internal code
Product types	Onshore Bonds Offshore Bonds (UK Firms) Pensions ISAs
Setup guidance	<p>The contracts should be entered as plans. Please note the feed will look to match exactly with plans entered in your system so the formats must be as entered below</p> <p>For onshore bonds, 10 digit format eg. 123456A000 For offshore bonds, S1234567C or OBL1234567 For pensions 123AB456, C123D456, RET123456 or RET123456A01</p>
Notes	<p>Prudential ISAs provided by Link Financial Investments Limited (the ISA Plan Manager) will be available via this service.</p> <p>Prudential is unable to supply valuations for M&G contracts at contract level, instead, each segment within a contract needs to be valued separately.</p>

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3.10 Royal London (real-time)

Provider support telephone	0345 60 50 401 08:30 – 17:30 Monday to Friday
Provider support email	websupport@royallondon.com
Provider website	https://adviser.royallondon.com/
Service availability	Available 24 hours Monday to Sunday (subject to maintenance)
Access credentials for Pathways	Individual Level Individual Unipass certificate
Registration	<p>To register for contract enquiry services, you will need to have an individual Unipass certificate attached to your online service account.</p> <p>Register for online services using Royal London's simple online process. Please ensure that you connect your account to your Unipass certificate at registration. The registration process usually takes less than 2 business days to set up access.</p> <p>Once the process has been completed, you will be able to use your Unipass certificate to access details on the Royal London website.</p>
Message type	Individual real-time
Fund codes supported	ISIN MEXID
Product types	Bonds Pensions
Setup guidance	<p>The contracts should be entered as off platform.</p> <p>You will need to enter the client's Royal London (Scottish Life) policy number with should be 7 or 8 digits.</p>
Notes	Refer to the Back office guide for more information including details of error messages and how to resolve them.

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4 Valuation setup

Once you have a licence for the Valuation Service, Synaptic will provide you with an **Organisation ID**.

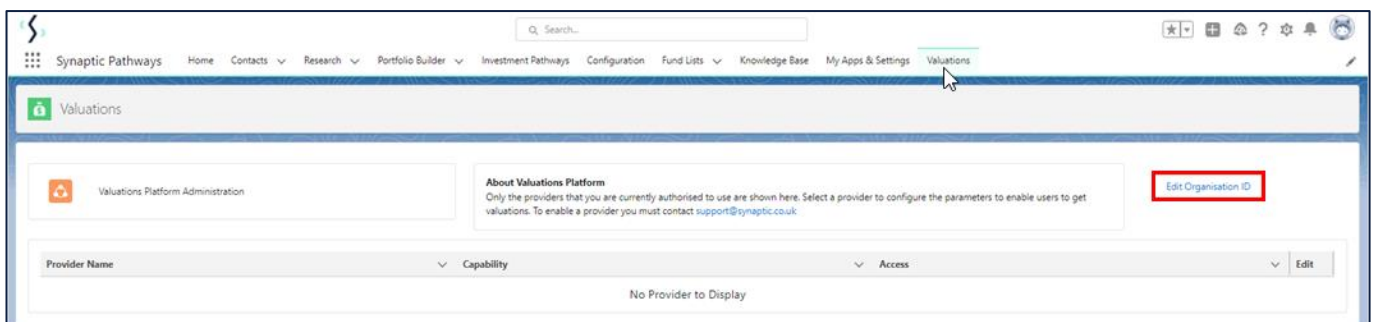
Log into Synaptic Pathways <https://login.salesforce.com/>. Login pages can also be accessed from www.Synaptic.co.uk.

Some providers will allow all advisers in a firm to get valuations using firm credentials, other providers will require individual login credentials or a Unipass certificate to be entered. Please refer to the [Provider Registration](#) section of this guide for details of the provider registration process.

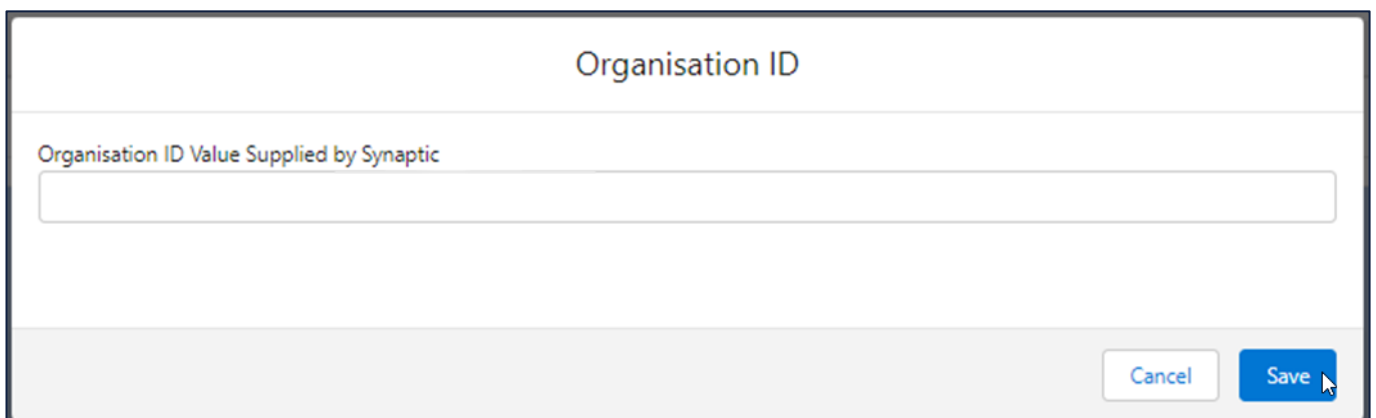
Once you have completed the registration process with the providers you wish to use, follow the guidance below to configure the provider credentials to enable the valuation service in Pathways.

4.1 Organisation ID

The **Organisation ID** is only entered once for a firm's organisation. Select the **Valuations** tab on the right and click on **Edit Organisation ID**



Enter your **Organisation ID** and click **Save**



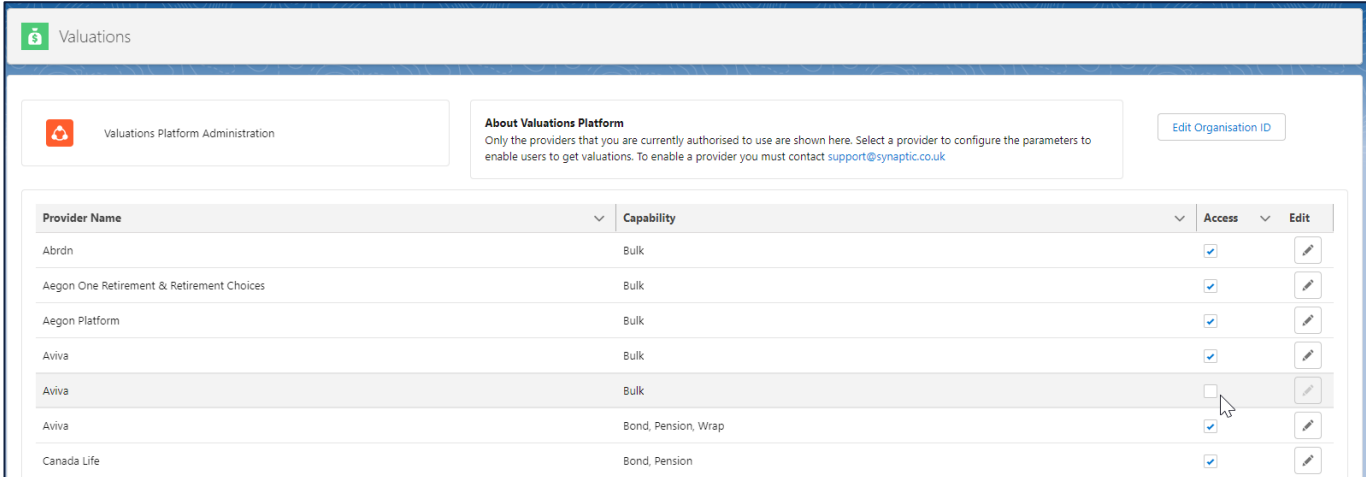
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4.2 Configure the providers in Pathways

The available providers will be displayed in a list on the **Valuations** tab.

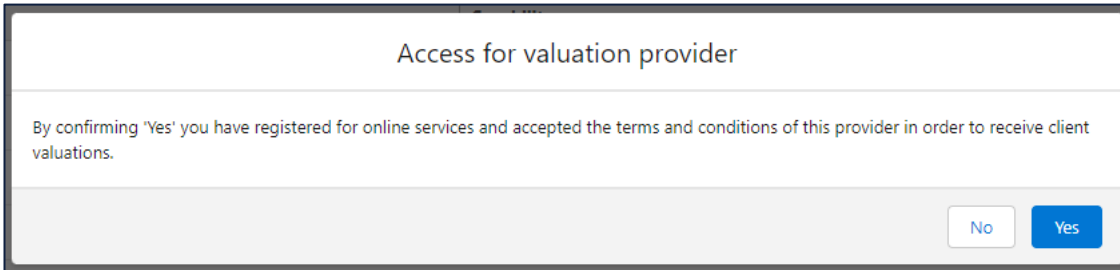
Click on the **Access** checkbox beside the provider you wish to setup



The screenshot shows the 'Valuations' administration page. At the top left is a 'Valuations Platform Administration' header. To the right is an 'About Valuations Platform' section with a note: 'Only the providers that you are currently authorised to use are shown here. Select a provider to configure the parameters to enable users to get valuations. To enable a provider you must contact support@synaptic.co.uk'. An 'Edit Organisation ID' button is also present. Below this is a table of providers:

Provider Name	Capability	Access	Edit
Abrdn	Bulk	<input checked="" type="checkbox"/>	
Aegon One Retirement & Retirement Choices	Bulk	<input checked="" type="checkbox"/>	
Aegon Platform	Bulk	<input checked="" type="checkbox"/>	
Aviva	Bulk	<input checked="" type="checkbox"/>	
Aviva	Bulk	<input type="checkbox"/>	
Aviva	Bond, Pension, Wrap	<input checked="" type="checkbox"/>	
Canada Life	Bond, Pension	<input checked="" type="checkbox"/>	

Read the *Access for valuation provider* statement and click **Yes** to agree



The dialog box is titled 'Access for valuation provider'. The text inside reads: 'By confirming 'Yes' you have registered for online services and accepted the terms and conditions of this provider in order to receive client valuations.' At the bottom right, there are two buttons: 'No' and 'Yes'. The 'Yes' button is highlighted in blue.

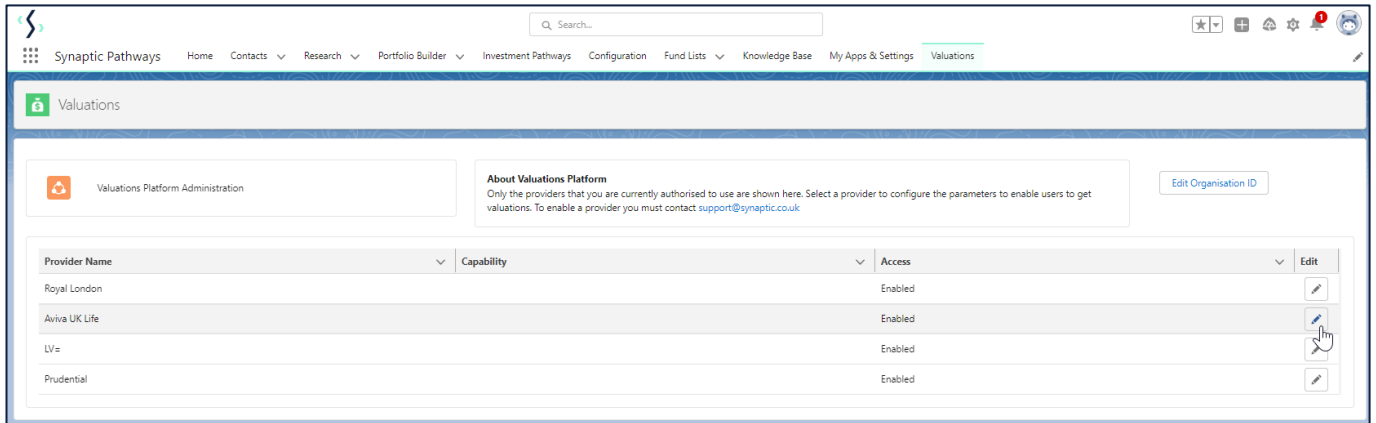
Repeat this for each provider you wish to enable for the valuation service.

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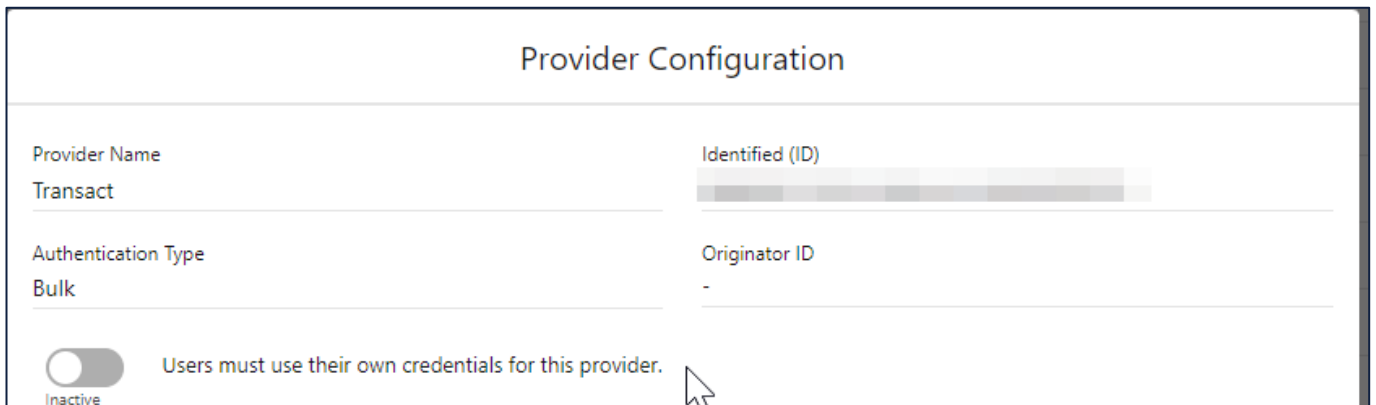
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4.2.1 Entering Firm level credentials

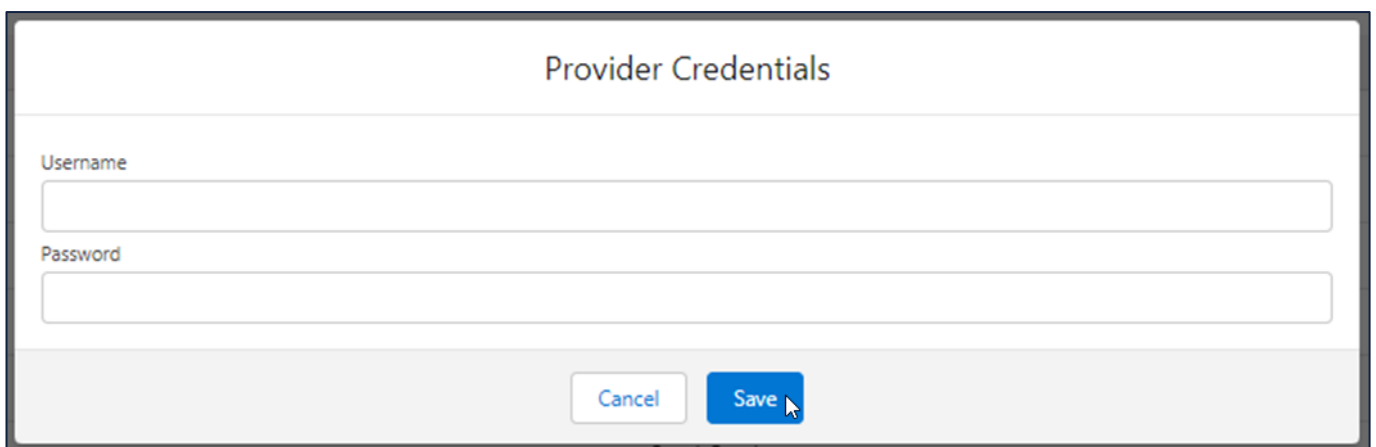
Click on the **Edit** button beside the provider



The toggle button should be set to **Inactive** if credentials for the provider should be entered for the firm



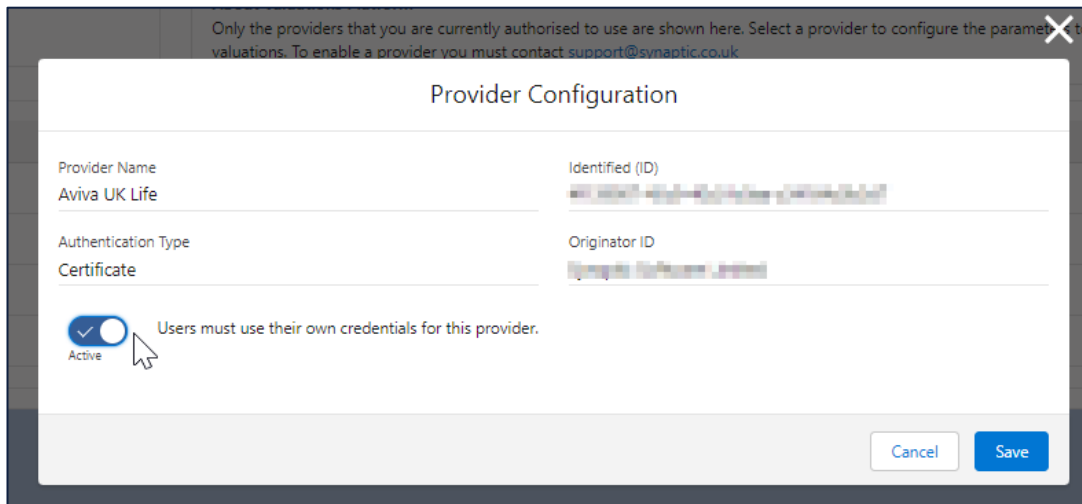
Enter the details where required and click **Save**



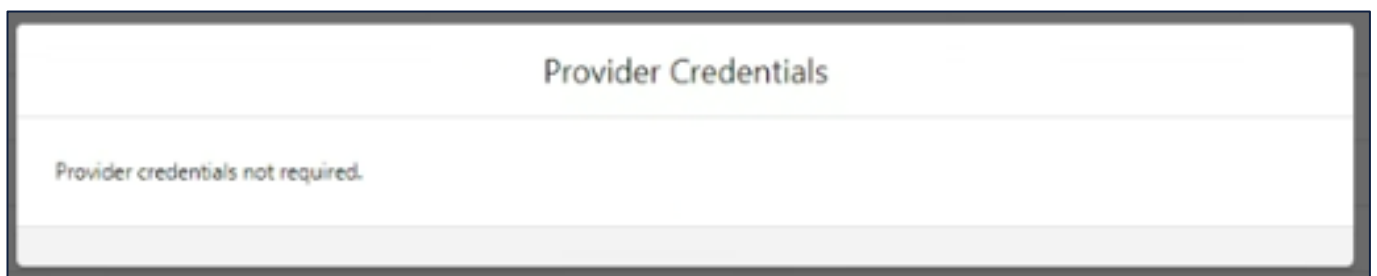
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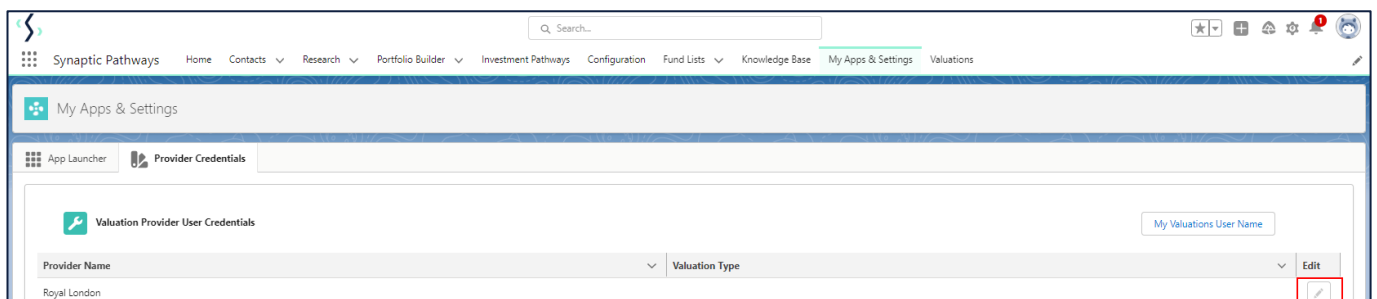
The toggle button should be set to **Active** if credentials for the provider should be entered for an individual



Some credentials are managed by Synaptic at a firm level via our bulk valuation process, which has a unique organisation identification for each firm. When you click on the Edit button beside the providers authenticated via this route, you will see that no further credentials are required



If credentials are added at a firm level, there will be no need for an individual to enter their credentials, therefore the **Edit** button on the provider under **My Apps & Settings > Provider Credentials** will be greyed out

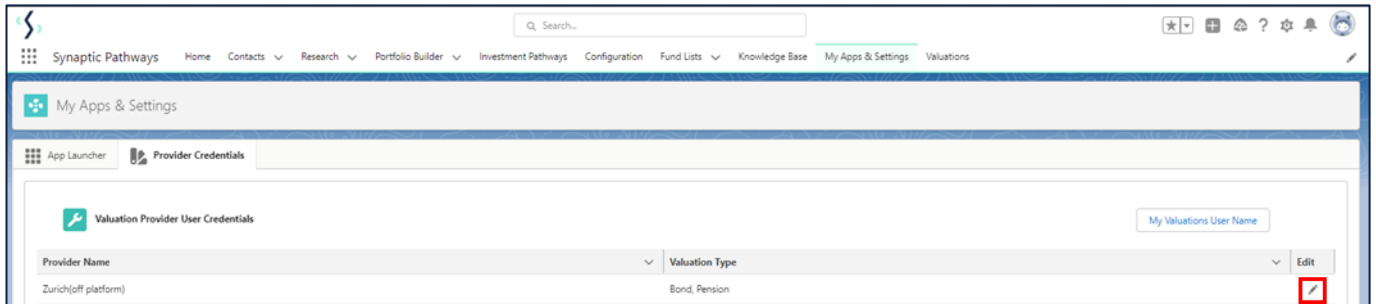


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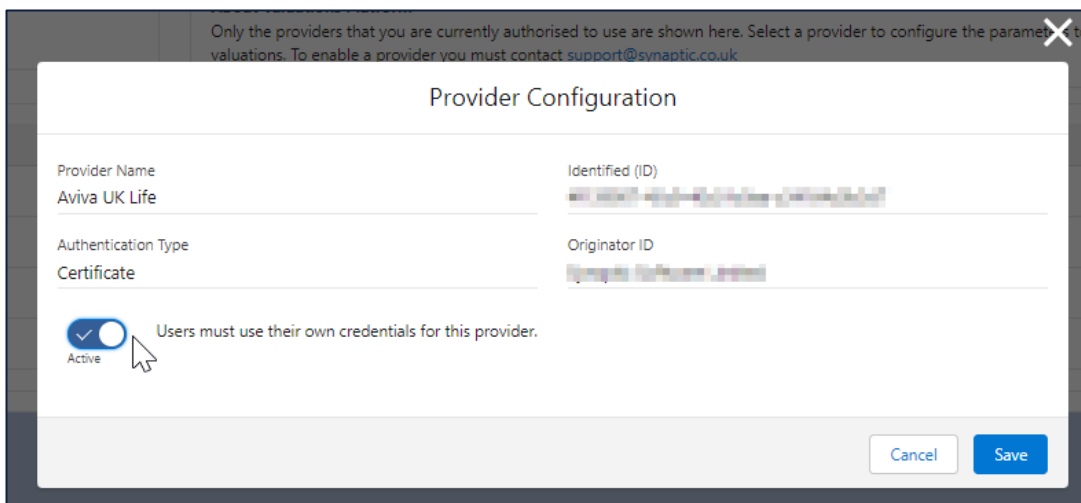
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4.2.2 Entering Individual login credentials

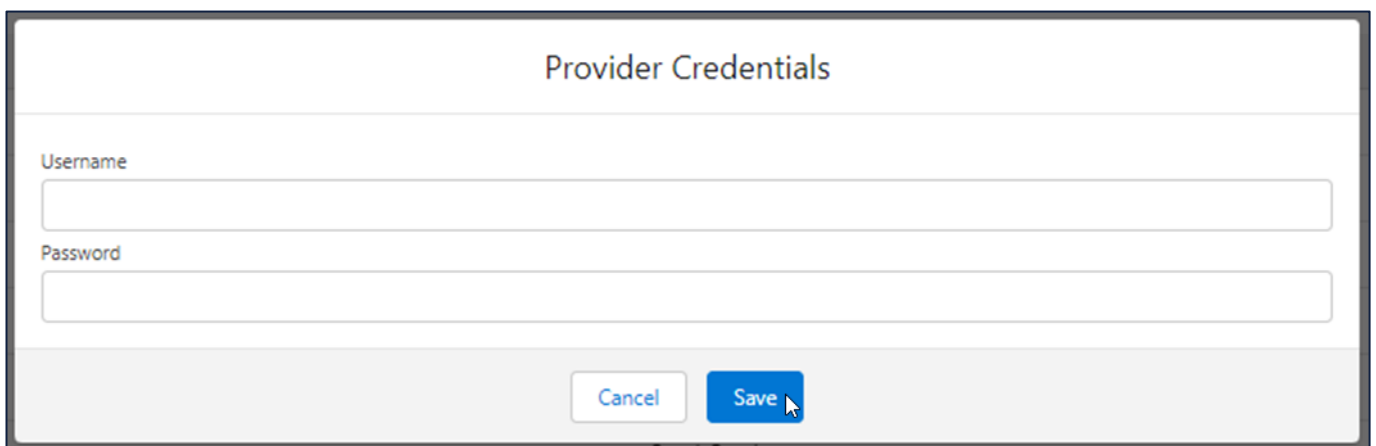
Navigate to **My Apps & Settings** and click on **Provider Credentials** tab and click the **Edit** button on the provider



The toggle button should be set to **Active** if credentials for the provider should be entered for an individual



Enter the details required and click **Save**



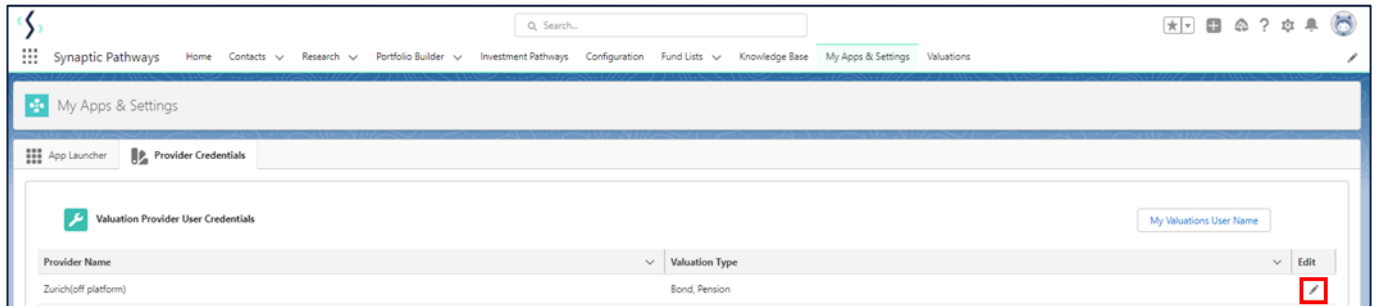
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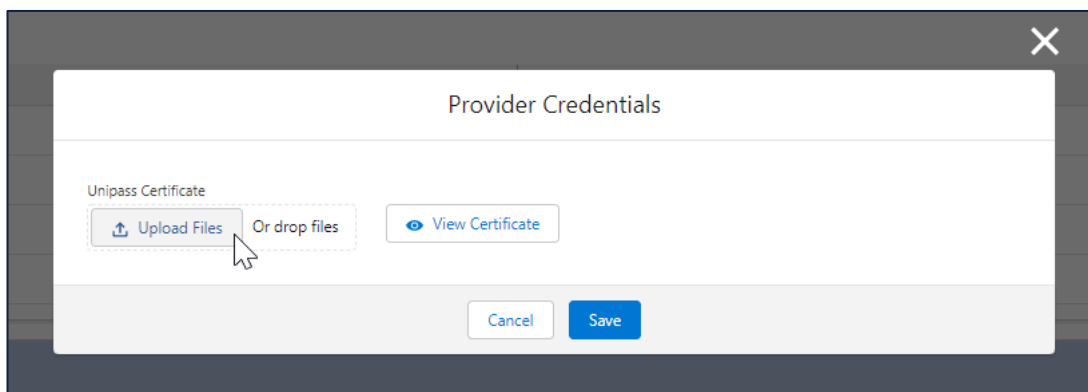
4.2.3 Uploading an Individual Unipass certificate

You will only need to upload your Unipass certificate once. The certificate will automatically be uploaded to all other providers who use Unipass to authenticate an individual.

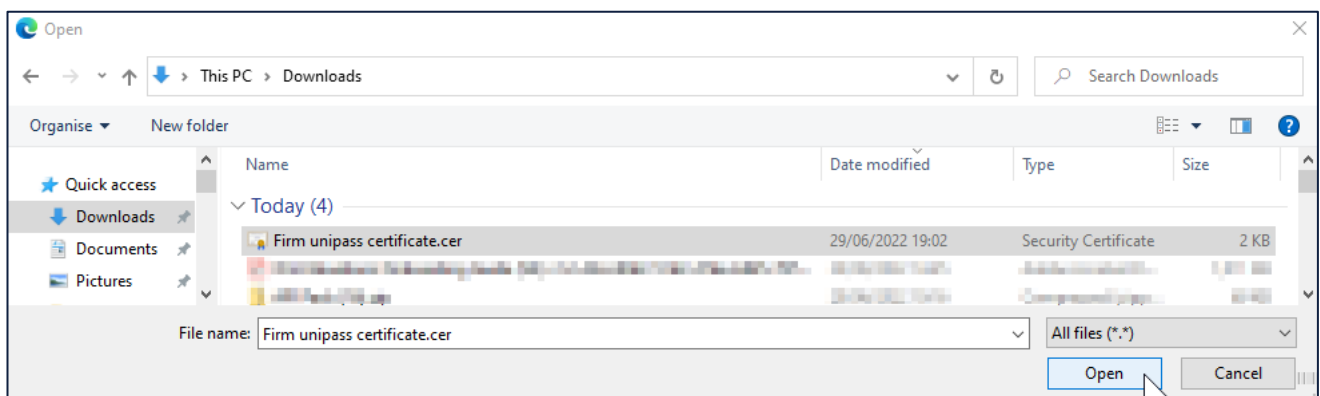
Click the **Edit** button on the provider



Click on **Upload Files**



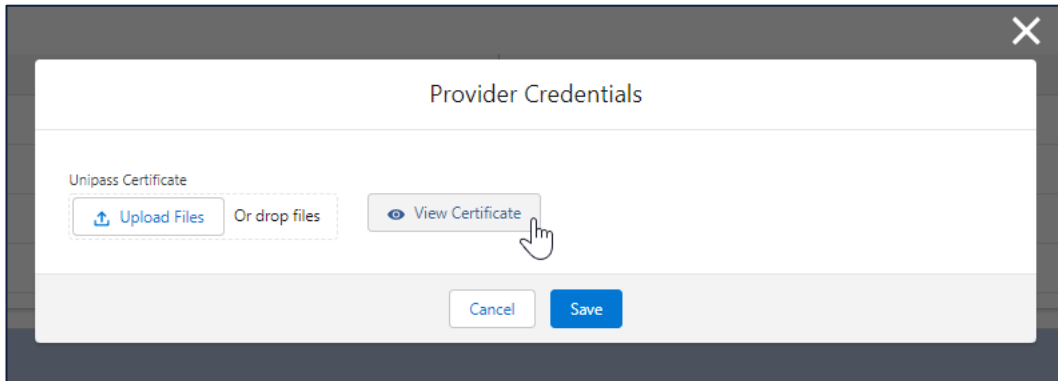
Navigate to your Individual Unipass certificate and **double click** or select **Open** to associate it to your Synaptic Pathways system



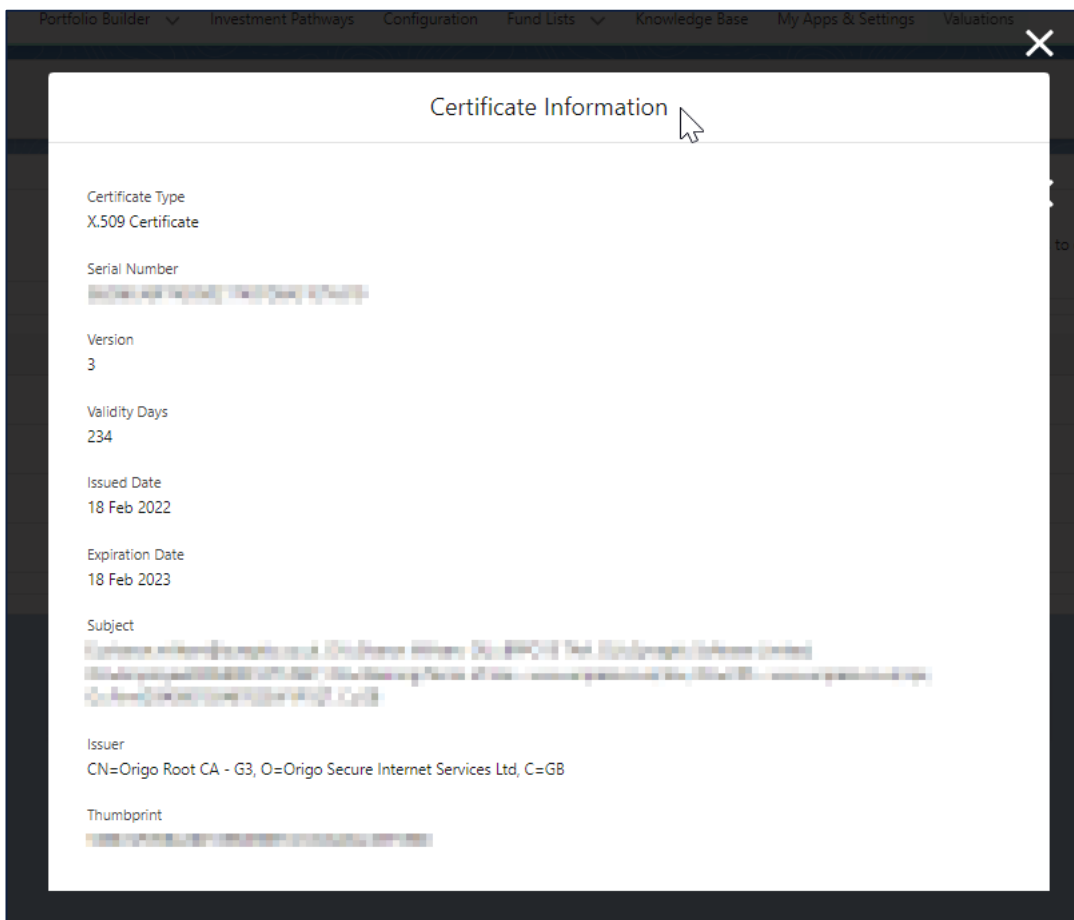
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Once linked, your Unipass certificate can be used to request valuations from the providers who use an Individual Unipass to authenticate users. Click on **View Certificate**



This will display details of the linked Individual Unipass certificate



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5 Requesting Valuations

This part of the document will go through how to request valuations within Synaptic Pathways. You will be able to request valuations for the 'Enabled' Providers once the following steps are complete:

1. Signed up for the valuation service with each Provider
2. A valuation licence for Synaptic Pathways exists
3. Entered your Organisation ID
4. Entered your firm/user details for each provider and/or associated your Unipass certificate.

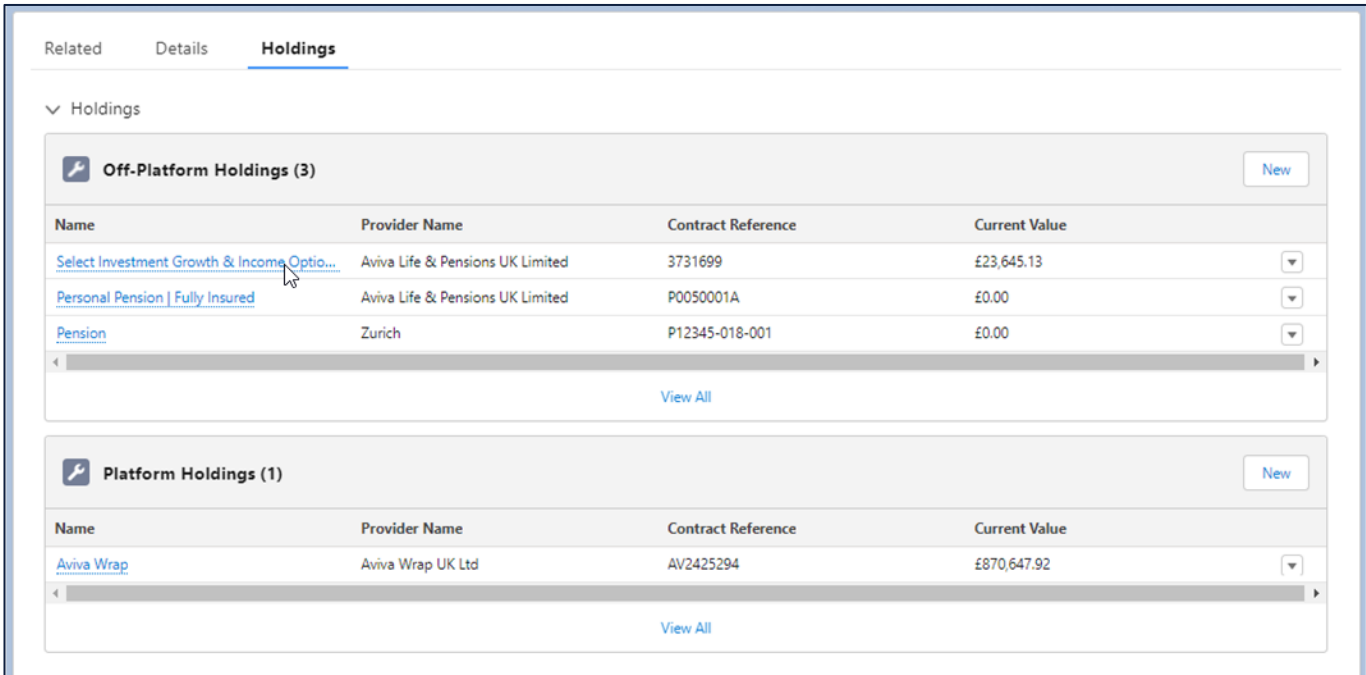
Log into Synaptic Pathways <https://login.salesforce.com/>.

Select a client from your Contacts who has a contract with one of the enabled providers and go to holdings.

You will see Off-Platform and Platform holdings.

5.1 Off-Platform

Select an Off-Platform Contract from the list



The screenshot displays the 'Holdings' section of the Synaptic Pathways interface. It is divided into two main categories: 'Off-Platform Holdings (3)' and 'Platform Holdings (1)'. Each category has a 'New' button in the top right corner. The 'Off-Platform Holdings' section contains a table with three rows of data. The first row is highlighted and has a mouse cursor over it. The 'Platform Holdings' section contains a single row of data.

Name	Provider Name	Contract Reference	Current Value
Select Investment Growth & Income Optio...	Aviva Life & Pensions UK Limited	3731699	£23,645.13
Personal Pension Fully Insured	Aviva Life & Pensions UK Limited	P0050001A	£0.00
Pension	Zurich	P12345-018-001	£0.00

Name	Provider Name	Contract Reference	Current Value
Aviva Wrap	Aviva Wrap UK Ltd	AV2425294	£870,647.92

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Click on **Request Valuation** button at top right

Request Valuation

Client: Casey Sharon Cooper, Current Value: £23,645.13

Details	
Name: Select Investment Growth & Income Option Unit Linked	Description: Test individual bond
Provider Name: Aviva Life & Pensions UK Limited	Type (Basis) Name: Investment Bond (Unit Linked)
Status: In force	Contract Reference: 3731699
Product Name: Select Investment Growth & Income Option	

Contributions (2)							
Contribution Id	Record Type	Frequency	Amount	Indexation	Indexation...	Start Date	End Date
1 C-000035	Single	Single	£80,000.00			13/05/2014	
2 C-000036	Regular	Monthly	£200.00	None		03/05/2013	19/05/2022

Select **OK**

Valuation Request

Valuation successfully retrieved. Please click Ok to update the record.

OK Cancel

Select **Close**

Valuation Request

Holding records updated with the latest valuations.

Close

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Fund overview information can be viewed on the right. Click on **Underlying Assets**

The screenshot shows the 'Underlying Assets' tab selected. The main content area displays a table with details for the underlying asset:

Name	Select Investment Growth & Income Option Unit Linked	
Description	Test individual bond	
Provider Name	Type (Basis) Name	Product Name
Aviva Life & Pensions UK Limited	Investment Bond (Unit Linked)	Select Investment Growth & Income Option
Status	Contract Reference	
In force	3731699	

Additional details on the right include:

- Start Date: 29/04/2021, End Date: 28/04/2032
- Remaining Term: 10, Review Date: 18/05/2022
- Rolling Term Basis, Last Modified Date: 13/05/2022, 14:24
- Surrender/Transfer Value

Below the details is a 'Contributions (2)' table:

Contribution Id	Record Type	Frequency	Amount	Indexation	Indexation...	Start Date	End Date
C-000035	Single	Single	£80,000.00			13/05/2014	
C-000036	Regular	Monthly	£200.00	None		03/05/2013	19/05/2021

On the right side, there is a 'Weighting By Funds' donut chart showing 100.00% for 'FI Managed Accumulation 1' and a 'Performance Chart' showing a single data point at 160k.

List of Assets can be viewed. Click on **Performance**

The screenshot shows the 'Performance' tab selected. The main content area displays a table with details for the underlying asset:

Underlying As...	Name	Promoter	Type	Number of Un...	Unit Price	Value
U-000065	FI Managed Accumulation 1		Accumulation	7,923.9700	2.984000	£23,645.13

On the right side, there is a 'Weighting By Funds' donut chart showing 100.00% for 'FI Managed Accumulation 1'.

Performance History can be viewed. Click on **History**

The screenshot shows the 'History' tab selected. The main content area displays a table with details for the performance history:

Performance Id	Date	Value	Last Modified By
P-000061	13/05/2022	£23,645.13	Sharon Milham

On the right side, there is a 'Weighting By Funds' donut chart showing 100.00% for 'FI Managed Accumulation 1'.

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History of events can be viewed.

Client: Casey Sharon Cooper, Current Value: £23,645.13

History (1)

Name	Record Type	Date	Value	Processed
Valuation 13/05 14:24		13/05/2022	£23,645.13	<input checked="" type="checkbox"/>

View All

Weighting By Funds: 100.00% - FI Managed Accumulation 1

Performance Chart: Sum of Value vs Date (09/05/2022)

Click on **Valuation Report** button at top right for a copy of the report

Valuation Report

Client: Casey Sharon Cooper, Current Value: £23,645.13

Details

Name: Select Investment Growth & Income Option | Unit Linked
Description: Test individual bond

Provider Name: Aviva Life & Pensions UK Limited
Type (Basis) Name: Investment Bond (Unit Linked)
Product Name: Select Investment Growth & Income Option

Status: In force
Contract Reference: 3731699

Start Date: 29/04/2021, End Date: 28/04/2032
Remaining Term: 10, Review Date: 18/05/2022
Rolling Term Basis: Last Modified Date: 13/05/2022, 13:59

Contributions (2)

Contribution Id	Record Type	Frequency	Amount	Indexation	Indexation...	Start Date	End Date
C-000035	Single	Single	£80,000.00			13/05/2014	
C-000036	Regular	Monthly	£200.00	None		03/05/2013	19/05/2022

Weighting By Funds: Chart not available

Performance Chart: Chart not available

Weighting By Class Allocation: Chart not available

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5.2 Platform Holdings

If we go back to holdings and now look at a Platform. Select a Platform holding in the list

The screenshot shows a web interface with a 'Holdings' tab selected. It displays two sections: 'Off-Platform Holdings (3)' and 'Platform Holdings (1)'. Each section contains a table with columns for Name, Provider Name, Contract Reference, and Current Value. A 'New' button is present in the top right of each section. A mouse cursor is pointing at the 'Aviva Wrap' holding in the Platform Holdings section.

Name	Provider Name	Contract Reference	Current Value
Select Investment Growth & Income Optio...	Aviva Life & Pensions UK Limited	3731699	£23,645.13
Personal Pension Fully Insured	Aviva Life & Pensions UK Limited	P0050001A	£0.00
Pension	Zurich	P12345-018-001	£0.00

Name	Provider Name	Contract Reference	Current Value
Aviva Wrap	Aviva Wrap UK Ltd	AV2425294	£870,647.92

Click on **Request Valuation** button at top right

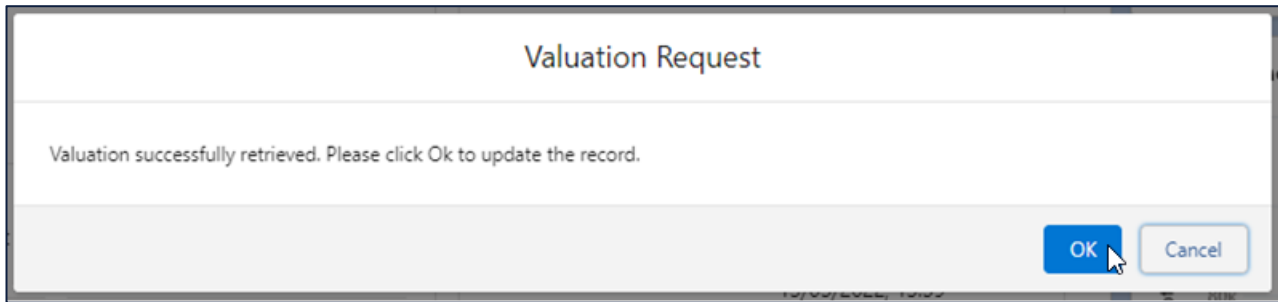
The screenshot shows the details page for the 'Aviva Wrap' holding. At the top right, there are buttons for 'Request Valuation', 'Edit', and 'Delete'. The 'Request Valuation' button is highlighted with a red box. Below the buttons, there is a client name 'Casey Sharon Cooper' and a current value of '£0.00'. The main content area is divided into 'Details' and 'Performance Chart'. The 'Details' section shows fields for Name, Provider Name, Platform Name, and Description, along with their respective values. The 'Performance Chart' section displays a message: 'We can't draw this chart because there is no data.' A 'View Report' link is located at the bottom left of the chart area, and the date 'As of Yesterday at 17:10' is shown at the bottom right.

Details	Holdings	Cash Accounts	Assets	Performance	History
Name	Aviva Wrap	Status	In force		
Provider Name	Aviva Wrap UK Ltd	Start Date	05/05/2017		
Platform Name	Aviva Wrap	Contract Reference	AV2425294		
Description	Test wrap holding	Last Modified By	Sharon Milham, 13/05/2022, 14:39		

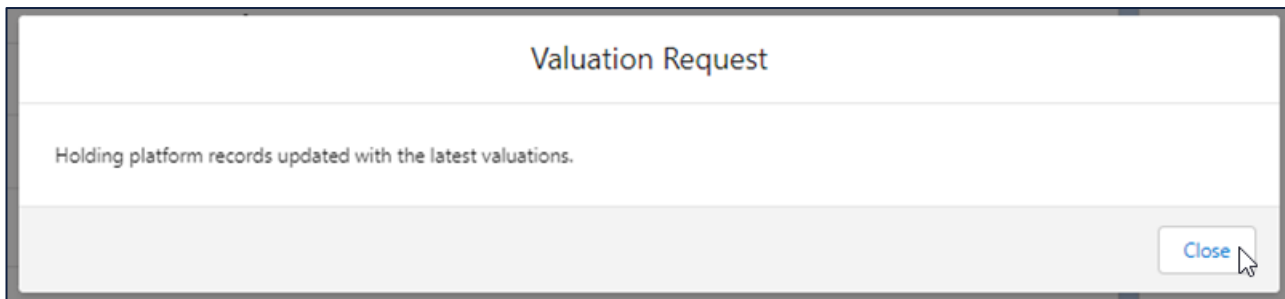
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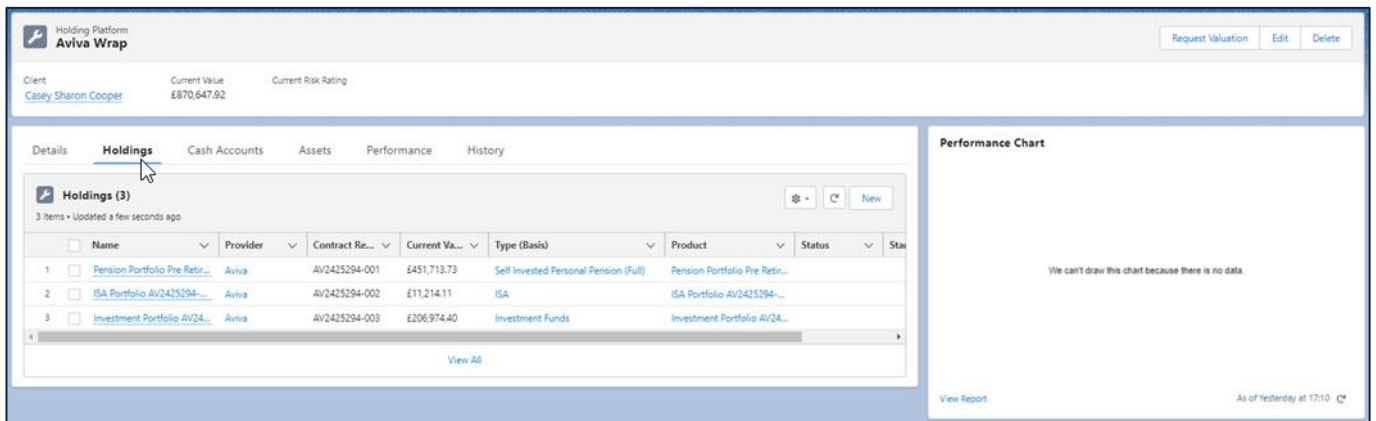
Select **OK**



Select **Close**



Holdings will be created on the Wrap. Click on **Holdings**



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Each holding will contain values. Select a **Holding**

This screenshot shows the overview for a holding. The client is Casey Sharon Cooper, the holding platform is Aviva Wrap, and the current value is £451,713.73. The page includes tabs for Details, Underlying Assets, Cash Accounts, Assets, Performance, and History. The Details section contains a table with the following information:

Name	Pension Portfolio Pre Retirement AV2425294-001	
Provider Name	Type (Basis) Name	Product Name
Aviva	Self Invested Personal Pension (Full)	Pension Portfolio Pre Retirement AV2425294-001
Status	Contract Reference AV2425294-001	

Additional details include Start Date, End Date, Remaining Term, Review Date, Rolling Term Basis, Last Modified Date (13/05/2022, 14:44), and Surrender/Transfer Value. A 'Weighting By Funds' donut chart shows 100.00% in Fidelity Emerging Europe, Middle East and Africa Class Y Accumulation.

Fund overview information can be viewed on the right. Click on **Underlying Assets**

This screenshot shows the overview for a holding. The client is Casey Sharon Cooper, the current value is £23,645.13, and the current risk rating is visible. The page includes tabs for Details, Underlying Assets, Performance, and History. The Details section contains a table with the following information:

Name	Select Investment Growth & Income Option Unit Linked	
Provider Name	Type (Basis) Name	Product Name
Aviva Life & Pensions UK Limited	Investment Bond (Unit Linked)	Select Investment Growth & Income Option
Status	Contract Reference 3731699	

Additional details include Start Date (29/04/2021), End Date (28/04/2032), Remaining Term (10), Review Date (18/05/2022), Rolling Term Basis, Last Modified Date (13/05/2022, 14:24), and Surrender/Transfer Value. A 'Weighting By Funds' donut chart shows 100.00% in FI Managed Accumulation 1. A 'Performance Chart' shows a line graph of value over time.

Contributions (2)

Contribution Id	Record Type	Frequency	Amount	Indexation	Indexation...	Start Date	End Date
C-000035	Single	Single	£80,000.00			13/05/2014	
C-000036	Regular	Monthly	£200.00	None		03/05/2013	19/05/2021

List of Assets can be viewed. Click on **Cash Accounts**

This screenshot shows the overview for a holding with the 'Underlying Assets' tab selected. The client is Casey Sharon Cooper, the holding platform is Aviva Wrap, and the current value is £451,713.73. The 'Underlying Assets (1)' section contains a table with the following information:

Underlying...	Name	Promoter	Type	Number of...	Unit Price	Value	Weighting
U-000066	Fidelity Emerging Europe, Mid...			1,108.00000	186.800000	£206,974.40	100.00%

A 'View All' link is present below the table. The 'Weighting By Funds' donut chart shows 100.00% in Fidelity Emerging Europe, Middle East and Africa Class Y Accumulation.

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Cash Account details can be viewed and expanded into.

Holding
Pension Portfolio Pre Retirement AV2425294-001

Risk Rate Holding Review Edit Delete

Client Casey Sharon Cooper Holding Platform Aviva Wrap Current Value £451,713.73 Current Risk Rating

Details Underlying Assets **Cash Accounts** Assets Performance History

Cash Accounts (1)
1 item • Updated 3 minutes ago

Account Name	Provider N...	Account Number	Value	Interest R
Pension Portfolio Pre Retirement AV2425294-001 Cash Account		AV2425294-001	£244,739.33	

View All

Weighting By Funds

100.00% - Fidelity Emerging Europe, Middle East and Africa Class Y Accumulation

Values will be displayed for the Cash Accounts.

Cash Account
ISA Portfolio AV2425294-002 Cash Account

Edit Delete

Holding Platform Aviva Wrap Client Casey Sharon Cooper Value £5,750.21

Details

Account Name
ISA Portfolio AV2425294-002 Cash Account

Provider Name

Account Number
AV2425294-002

Account Type
Wrap Bank Account

Date Opened

Value
£5,750.21

Interest Rate

Last Modified By
Sharon Milham, 13/05/2022, 14:44

Assets, Performance and History will work in the same way as off Platform holdings.

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6 FAQs

Where do I get my Organisation ID?

Our customer service team provides an Organisation ID to the user setting up the Valuation Service for your firm. Please contact our customer service team on 0800 783 4477 or send an email to hello@synaptic.co.uk.

Why can't I see the Request Valuation button?

You will need to have the following setup for the valuation request button to be displayed on the holding:

- Pathways valuation licence
- Organisation ID entered on **Valuations** tab
- Provider checkbox enabled & authentication details completed on **Valuations** tab
- Navigate to **My Apps & Settings** tab and click on **Provider Credentials** tab to view the providers setup which automatically refreshes your setup. Retry the valuation request button.

Why am I getting an error message?

If the message sent to the provider is inaccurate (for example a mismatch with the data submitted to the provider and the information they hold) an error 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, contract policy type and policy number the message will fail.

To receive a valuation response from a provider, you will need to be the authorised intermediary on the contract. Messages will not be returned to unauthorised users.

Why can't I model a holding which has funds entered via the valuation service?

If the provider returns a Provider internal code in the valuation message rather than an industry recognised fund code (Citicode/SEDOL/ISIN/MEXID), we have no means of reconciling the fund with the fund table supplied by FE fundinfo. Without asset allocation data, the fund cannot be used in the modelling features. You can enter the asset allocation details manually on Pathways if they have not been provided to resolve this issue.

Where can I find more information?

The [Knowledgebase](#) contains FAQs and guides to walk you through the Synaptic Pathways features in detail.

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