Ref	Requirement		
	HEADER		
	ICAEW Technical Accreditation Scheme **"Financial Planning" Software Evaluation**		
	All In Place		
	Date completed: 9th May 2022		
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	CONTENTS		
1	Introduction and Prologue		
2	Issues identified and evaluation conclusion		
	-- GLOBAL REQUIREMENTS:		
3	Access and Security		
4	Data processing and reporting		
5	Usability		
6	Hosted and SaaS operation (if applicable)		
	-- SPECIFIC REQUIREMENTS:		
7	Financial Planning		

Ref	Requirement	Response	Reviewer Comments
1.	**INTRODUCTION AND PROLOGUE**		
Introduction			
1.01	The suitability of software for each particular user will always be dependent upon that user's individual requirements. These requirements should therefore always be fully considered before software is acquired. The quality of the software developers or suppliers should also be considered at the onset.		
1.02	Fundamentally, good software should: 1. Be capable of supporting the functions for which it was designed. 2. Provide facilities to ensure the completeness, accuracy, confidentiality and continued integrity of these functions. 3. Be effectively supported and maintained. It is also desirable that good software should: 5. Be easy to learn, understand and operate. 5. Make best practical use of available resources. 6. Accommodate limited changes to reflect specific user requirements. It is essential, when software is implemented, for appropriate support and training to be available.		
Approach to Evaluation			
1.03	The objective is to evaluate a product against a set of criteria developed by the ICAEW to ensure that the software meets the requirements of Good Accounting Software, as laid down in the summary.		
1.04	In order to effectively evaluate the software, a product specialist from the vendor completed the detailed questionnaire and provided it to the ICAEW to examine. The ICAEW's Scheme Technical Manager then reviewed the operation of the various aspects of the software assisted by a member of the vendor's technical staff and checked the answers to confirm their validity. The questions were individually reviewed and commented on and the majority of assessments were confirmed.		
1.05	The Technical Manager discussed the assessment with a member of the vendor's staff in order to clarify any points requiring further information. In the event of disagreement between the supplier and the Technical Manager, the Technical Manager's decision was taken as final and the response changed accordingly.		
1.06	The latest version of the software was used throughout the evaluation.		
1.07	When the evaluation had been completed, a draft copy was sent to the ICAEW Scheme Manager for review before completion of the final report.		
Prologue: Matters to consider before purchase			
1.08	General Overview:	All in Place brings together key financial information about a client business and the business owners behind it, in order to create a detailed personal cashflow and financial healthcheck. These scenarios can be based around any kind of client project from general liquidity, family requirements, planning for tax, and major life or business events such as an exit or retirement. All in Place provides the missing link between business and personal financial planning that an accountant can provide, and provides a framework to keep them compliant under the requirements of the Designated Professional Bodies (DPB) license.	
1.09	Supplier background:	All in Place was founded by Richard Bertin, a chartered accountant and fomer chair of various financial service committees at the ICAEW, with a highly experienced senior team from accounting, private banking and healthcare spaces. The business is based, developed and operates in the UK.	

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1.10	Product background and suitability for the user:	The product recognises the service gap that exists in most accounting fims when it comes to advising on the personal financial situation of their business owner clients. All in Place allows accountants to naturally extend the advice they can offer individuals beyond remuneration and tax planning, build long term services outside of corporate compliance, and to cement their position as the number one trusted adviser by covering both the business and family matters. All in Place extends the service potential of private client teams, and acts in a coordinated way with in house or committed third party relationships with IFAs and wealth managers.	
1.11	Add-on modules:	N/a	
1.12	Typical implementation [size]:	All in Place is a cloud based product that can be quickly deployed with a firm. Suitable for single use licences through to large multisite office arrangements.	
1.13	Vertical applications:	N/a	
1.14	Server flatform and database:	Cloud-based (Microsoft Azure)	
1.15	Client specification required:	None - other than an access to a computer with an up-to-date browser and internet connectivity	
1.16	Partner network:	All in Place is only available directly and not through partners or third parties	

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2.	**ISSUES AND CONCLUSION**			
Highlighted issues				
2.01	**There are a number of limitations in the product, which while not adversely impacting upon this evaluation may be of importance to some organisations. It is important that any business contemplating the purchase of software reviews the functionality described and limitations therein against its detailed requirements. Attention is drawn in particular to the following areas where the product, on its own, may not be suitable for businesses with certain requirements:**			
2.02	The following weakness/omissions were identified:			
*	The system does not integrate with Microsoft's Active Directory for single sign-on.			3.08
*	The system has an audit trail which records all changes to transactions and standing data. However this is at system level and is not accessible to the system user. All changes to the data in fact finds is available at user-level through fact-find version histories.			3.19-3.24
*	Recovery and restoration of data will be user-defined but subject to a support request. However, continuous backups and snapshots can be accessed by the user as part of the 'version history' functon.			3.27-3.28
*	Users cannot create saved searches /filters.However general searches are available across multiple areas of the system.			4.36, 5.14
*	Reports cannot be added to user menus and user-defined reports cannot be created and saved. The system produces two outputs: the cashflow and the healthcheck report. The supplier does not see a need for user-defined reports.			4.37
*	The system does not support the production of scheduled batch reports; which are probably not needed for this sort of product.			4.38
*	It is not possible to store preferences and default values on a per-user basis.			5.09, 5.16
*	The system does not allow the definition of user-defined fields, layouts and forms. Howwver,the cashflow functionality allows the addition of bespoke cashflow fields.			5.10, 5.13
*	There is no universal seach facility. However, general searches are available across multiple areas of the system.			5.15
*	Context sensitive help is not provided. The user manual is structured to mirror the different menu sections and user journey.			5.21
*	No service credits for failure to meet SLA.			5.33
*	No current links between the software and other packages inc links to spreadsheets; although [non-dynamic] exports can be made to Word and Excel.			5.41, 5.42 7.14
*	The supplier has a test environment but this is not offered to users to test software changes.			6.14 6.62-6.64
*	No ability for customer to specify or take their own backups. Users are able to export fact finds, cashflows and health checks.			6.50
*	Currently the system only supports GBP.			7.15
*	The system does not provide any AML functionality.			7.30
*	Context sensitive help is not provided for each section of the plan. However explanation is provided in tge PDF guides supplied with the system and accessible on-line from within the system.			7.45
*	No dashboard functionality is available.			7.49
Evaluation conclusion				

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2.03	For the specific use-cases in support of accountancy firms providing financial planning services to their individual clients, for which the product is designed, it is a solid and capable solution. It continues to be actively developed and enhanced. Members should be aware of the limitation of the solution as above, and fully understand the role that it can play in an engagement. Note that the System not designed to provide AML functionality therefore accountants in practice will need to undertaken their own AML checks on their clients.		
Disclaimers			
2.04	Any organisation considering the purchase of this software should consider their requirements in the light of proposals from the software supplier or its dealers and potential suppliers of other similarly specified products. Whilst the contents of this document are presented in good faith, neither ICAEW, nor the ICAEW's Technical Manager (RSM UK Consulting LLP or any party nominated by the ICAEW to perform this role on the ICAEW's behalf) will accept liability for actions taken as a result of comments made herein. The decision to purchase software resides entirely with the organisation.		

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3.	**ACCESS AND SECURITY**		
Access control			
3.01	What security features are included to control access to the application?	Strong Password & Two factor authentication.	Confirmed
3.02	Can access to functions be managed via a permissions matrix so users can only see (in menus and other links) and access those areas they are authorised to access?	Yes - five user defined roles can currently be configured.	Confirmed
3.03	Is this access to the application managed by:- - Individual user profiles? - User groups or job roles?	Each user has a unique login (based on their email). Each user profile is configured using the user roles described in Q3.02 which will be based on their job roles or department.	Confirmed
3.04	Can a report be produced detailing all current users, their user groups if relevant, and their authority levels and/or access rights?	User groups and rights can be viewed by the admin user at a user level. A report is under consideration.	Confirmed
3.05	If menus can be tailored does the system limit the display of menu options to those for which permission has been granted for each user?	Yes, if functionaility is limited, then options/buttons are removed for that user/role.	Noted
3.06	Does security allow for access to be limited to: - Read only? - Read/write? - Read/amend/delete?	Read-only usage is not envisaged. Currently, write/edit/delete is not separated, but is limited to the user's access rights/user group.	Noted
3.07	If data can be accessed by separate reporting facilities, such as ODBC or an external report writer, is the user access security control applied?	Data cannot be accessed by a separate reporting facility.	-
3.08	Does the system security integrate with Microsoft's Active Directory or other tools that provide a single sign-on?	No.	Noted
3.09	Does the system provide 2-factor authentication (2FA)?	Yes. When active, the system pairs with an authenticator app (Microsoft or Google) which must be downloaded onto the user's device. On sign-in, our system will ask for a code from the authenticator app that the user must enter.	Confirmed
Passwords and access logs			
3.10	Is access to the software controlled by password?	In order for each user to access our system, they must provide a password.	Confirmed
3.11	Does each user have a separate log on (user id)?	Each user must have a unique email adress for a login.	Confirmed
3.12	If there is no password facility please state how confidentiality and accessibility control is maintained within the software?	Not applicable.	-
3.13	Are passwords masked for any user logging in?	When entering the password, the input is masked as dots.	Confirmed
3.14	Is password complexity available and enforced?	Yes, the password must be at least 10 characters long and contain one numeric character, one upper case character, one lower case character, and a special character.	Noted
3.15	Are passwords encrypted?	Yes.	Noted
3.16	Are users automatically logged off after a pre-set time not using the system? - Can the time period be changed? - Can any information be viewed without being logged in, including after logging off, if so what information?	Yes - Log out time is a system wide variable controlled by allin.place. No information is accessible without logging on to the system.	Noted
Deletion of transactions			
3.17	Is it possible to delete a transaction?	Not applicable.	-
3.18	If so, then how are deletions controlled by the system?	Not applicable.	-
3.19	Are deleted transactions retained in the audit trail (see below) and denoted as such?	Not applicable.	-
Audit trails			
3.20	Does the system have an audit trail (log) which records all changes to transactions in the system?	We are not a transaction-based business (i.e. not accounting software) but audit trails exist for any data changes. Additional questions in this section refer to data changes.	There is a "view history" option in the fact find section.
3.21	Does this log also record any system error messages and/or any security violations?	All errors/exceptions are logged to the log storage. Log-in success and locked out responses are also recorded.	Noted
3.22	Is it possible to turn off or delete the audit trail?	No.	Noted
3.23	Does the software allocate a system generated sequential unique reference number to each transaction in the audit log, date and time stamp it and record the user id?	Data changes are recorded on fact finds, which will create a unique version whenever amended (major and minor version control). This is not a transaction processing system.	Noted

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3.24	Are all master file changes recorded in the audit trail?	Every user edit is recorded along with user name along with the time and date that the edit was made.	Noted
Compliance			
3.25	Does the system operate in a way that is compliant with data protection legislation including GDPR? How does the system facilitate this?	All in Place acts as a processor in this situation - we have no access to any participant's data. The Accountant can control access rights for their own users and participants can be assigned to individual users. Information requests and right to be forgotten are performed by our sub processor, the Hosting Service Provider. Privacy Policy is available at https://uat.allin.place/Account/PrivacyPolicy	Noted
3.26	Describe your use of sub-processors if any?	The Hosting Service Provider is a sub-processor.	Noted
Backup and recovery			
3.27	Is there a clear indication in the software or manuals as to how the data is backed-up and recovered?	Back up of data (and its frequency) is included in the User Manual. Recovery and restoration of data will be user-defined and subject to a support request.	Noted
3.28	How often are backups taken and to what point can restores be done?	Continuous point in time backups for 7 days and snapshots stored for even longer. The user can also use the "Version History" function to restore previous versions of a fact find.	Noted
3.29	How does the software facilitate recovery procedures in the event of software failure? (E.g. roll back to the last completed transaction).	Allin.place is hosted on Microsoft's Azure virtual server service. Virtual Machine restorations are as per Microsoft's standard facilites.	Noted
3.30	If software failure occurs part way through a batch or transaction, will the operator have to re-input the batch or only the transaction being input at the time of the failure?	We are not a transaction-based business.	-
3.31	What features are available within the software to help track down processing problems?	However, allin.place is built upon Microsoft's Azure cloud platform and has the accompanying diagnostic tools.	Noted

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4.	**DATA PROCESSING AND REPORTING**		
Input and validation of transactions			
4.01	Is data input controlled by self-explanatory menu options?	Yes, each menu option and field is self explanatory.	Confirmed
4.02	Are these menus user/role-specific?	Depending on your role or the permissions that are granted to you, some menu options may be restricted.	Noted
4.03	Can the creation or amendment of standing data (e.g. customer account details) be undertaken using menu options or dialogue boxes as opposed to requiring system configuration?	Yes, creation and amendment of standing data can be done using the menu and fields by the user without requiring a system configuration.	Confirmed
4.04	Does the software provide input validation checks such as: - [account] code validation? - reasonableness limits? - validity checks?	There are a number of validation checks for inputs such as email addresses and tax codes.	Confirmed
4.05	What control features are within the software to ensure completeness and accuracy of data input?	Each section has to be marked as complete via a check box. Additionally, some input fields are compulsary.	Noted
4.06	How does the software ensure uniqueness of the input transactions? (i.e. to avoid duplicate transactions)	We are not a transaction-based business.	-
4.07	Is data input by users validated by scripts or routines in the browser, or other client software, before transmission to the server?	Where required, yes.	Noted
4.08	Is data input by users validated by routines running on the server before data files are updated?	In some cases, there are checks to make sure inputted information is in the correct format otherwise it doesn't save. For example. Dates and email addressese or where there are mandatory fields.	Noted
4.09	Does the above validation ensure that data entered in all input boxes: - Cannot be longer than a maximum length? - Cannot contain unaccepted characters such as semi-colons etc?	Tax codes must contain prescribed characters and email address mst follow accepted formats.	Noted
4.10	Are responses to erroneous data input clear so that they do not lead to inappropriate actions?	When inputting erroneous data, the error message will clearly appear as either written in red underneath the field or as a pop-up depending on the situation and where it occurred.	Confirmed
4.11	Does the software have an automatic facility to correct/reverse/delete transactions?	No	Noted
4.12	If yes, are these logged in the audit trail?	Not Applicable.	-
4.13	Are all data entries or file insertions and updates controlled to ensure that should part of a data entry fail the whole transaction fails?	We are not a transaction-based business.	-
4.14	Are messages provided to users clearly explaining whether the data entry or file upload has been processed successfully or not?	Where there is a save button, after clicking the button, a message will appear saying the save was successful. When changing information in the cashflow, a pop-up message will appear saying the edit was successful.	Noted
Import and export of data			
4.15	Can files/attachments be uploaded and stored against any transaction?	We are not a transaction-based business.	-
4.16	Is there an additional charge made for storage of uploaded files? - If yes, please indicate the cost.	There are no additional costs.	-
4.17	Can data be imported into the system from multiple types of files, e.g. XLS, text, CSV?	Yes, our 'Client Activity' section accepts all file types. However, the 'Client Engagement' section only accepts PDF.	Noted
4.18	Explain how the system validates imports into the system and what happens to any import which fails?	Failed imports will come up with an error together with an explanation and the import will not save. For example, exceeding the maximum number of files per client activity.	Noted
4.19	Are imported /interfaced transactions detailed in the audit trail? *[See also 3.27]*	N/A	Noted
4.20	Can data be exported from all areas of the system to multiple formats e.g. XLS, CSV, PDF, text; if so specify which formats are supported?	The report and fact find can be exported into a word document which can then be edited and saved as a PDF. The cashflow can be exported as XLS.	Confirmed
Data processing			

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4.21	Does the software ensure that menu options or programs are executed in the correct sequence (e.g. outstanding transactions are processed before month end is run)?	Yes	Confirmed. For example, sections must be completed before a cashflow can be run.
4.22	Does the software provide automatic recalculation, where appropriate, of data input? (e.g. VAT)	The data in the cashflow automatically recalculates if the data is edited. However, if the user wants to recalculate the tax calculations, they will have to click the "Update tax calculations" button.	Noted
4.23	Is a month/period-end routine required to be undertaken?	N/A	Noted
4.24	Is it possible to delete accounts if the balance if Nil but transactions have been recorded against the code?	N/A	Noted
4.25	What is the size and format of reference numbers and descriptions within:- - Ledgers? - Stock? - Currencies?	N/A	Noted
4.26	How does the software guard against/warn about duplicate account numbers on set up?	N/A	Noted
4.27	How does the software enable the traceability [from, to and through the accounting records] of any source document or interfaced transaction?	N/A	Noted
4.28	What drill down/around functionality is available within the software?	Cash flow functionaility allows drill down/around the different sections (inflows/outflows/assets/liabilities etc).	Confirmed
4.29	If the software uses a lot of standing information which changes frequently or regularly, does the software allow for such changes to be effected through the use of parameters or tables?	Not Applicable.	-
Report writer			
4.30	Does the system have an in-built report generator or is a third-party solution used (if so please specify)?	No. All in Place produces two reports - a health check and a cashflow, where the contents are driven by input data.	Confirmed
4.31	Is the report writer based on a standard SQL-type approach and is it flexible and easy to use?	Our report writer is not based on a SQL-type approach. We use a set of tick boxes and drop down options and is very user friendly.	Noted
4.32	Can the report generator operate over the financial and operational aspects of the system, e.g. combining service metrics with financial information?	Yes - The reports generated are a combination of financial information, needs, goals and priorities.	Confirmed
4.33	Is a comprehensive data dictionary provided to aid field selection?	A data dictionary is not provided, however, the fields are self-explanatory and would not be difficult to understand. Help manuals (accessible on the menu bar) do however include explanations.	Noted
4.34	Does the system provide a library of reports and templates which can be amended, saved and re-run?	All previously produced reports can be uploaded onto the participant's profile and redownloaded at a later date. It is also possible to save/make copies of a factfind specific to a scenario and come back to it at a later date.	Noted. All in Place produces two reports - a health check and a cashflow, which, once run, can be edited outside of the system. And see 4.30 above
4.35	Can users create their own reports? If so, what are the controls on users doing this?	The reporting capability is limited to producing a participant healthcheck and a participant cashflow, both of which are at participant level. Users can run reports if they have the permission granted and are also limited to producing reports only for participants they have access to. If a participant has not been assigned to the user, they will not be able to assess that participant all all.	Confirmed
4.36	Can users create saved searches /filters / queries?	The ability to save searches, filters or queries is currently not a feature of our system.	Noted
4.37	Can regular reports be added to user menus in the appropriate area of the system?	Generated reports can be uploaded to the 'Reports' section of a participant's profile.	Noted
4.38	Does the system support the production of on demand (interactive) and scheduled batch reports?	All in Place does not currently support the production of on demand and schedule reports. It is not a transaction-based accounting system.	Noted

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5.	**USABILITY**		
Ease of use			
5.01	Does the solution provide a multi-language user interface?	Currently, our system is only in English.	Confirmed
5.02	Does the system allow for customizable branding and UI (e.g. corporate colour palate, upload company logo, etc)?	Yes, when setting up a new Accountant, we are able to set it up with any logo of the user's choice. This logo will be displayed when users within the Accountant use the system.	Noted
5.03	Does the system have a similar look and feel and overall and consistency between screens and modules?	Yes, but All in Place has been designed for larger screen thus it will be more consistent between screens using web-version (desktop version).	Noted
5.04	Is data entry easily repeated if similar to previous entry?	Data entry is similar across all pages and it has been designed to be simple and self-explanatory.	Confirmed
5.05	Does the software prevent access to a record while it is being updated?	Yes. All in Place has been designed to "lock" fact finds if someone is working on it. If you continue to work on a "locked" fact find, the system will prompt you to create a new version of the fact find.	Noted
5.06	Is there locking at file or record level?	There is currently no method to lock a fact find voluntarily. However, you are able to assign participants so that only specific users can access that participant and any relating information.	Noted
5.07	Does the software allow for the running of reports whilst records are being updated?	If a fact find is locked for editing, it is still possible to run a report. However, the system does stamp the report with the latest saved version number to ensure integrity of data.	Noted
5.08	Can timestamps or user comments be added to transactions?	Comments from users can be added via "Client Activity". This section is free form and can be used to write notes or internal communication purposes. Each entry is saved with the date.	Confirmed
5.09	Is there the ability to store preferences and default values on a per-user basis. e.g. department/team/user?	All in Place does not have a function which stores preferences.	N/A
5.10	Does the system have the ability to provide user-defined fields with associated validation of data input?	User defined fields are not currently featured on All in Place.	Noted
5.11	Can the system provide user with reminders and notifications e.g. workflows?	There are a few reminders in place that are triggered when certain actions are done. For example, changing a field in the cashflow that may impact the tax calculations, a reminder will pop up to remind you to refresh the tax calculations. Another example is when generating a report, if you select a time period that is very long, a reminder will pop up saying that the report may take a while to generate and if you would like to continue.	Confirmed
5.12	If the system provides workflows, does it have functionality to substitute/delegate authorisations?	Not at present.	Noted. However, this can be facilitated through creating additonal users and providing client access to those delegated users.
5.13	Is there the ability for users to define and configure layouts of letters and forms?	It is possible for the user to define and configure the layout of reports in Microsoft Word.	Noted. All in Place produces two reports, a healthcheck and a cashflow. Once exported these can be edited on third-party software .
5.14	Can users save the parameters of searches?	It is currently not possible to save the parameters of searches.	Confirmed
5.15	Does the system have a "universal search" option, allowing a search to be undertaken over all modules of the system?	All in Place does not have a "universal search" option.	Confirmed
5.16	Can the system store menu option 'favourites' on a per user basis?	No.	Confirmed
5.17	Can a user open multiple windows accessing the same or different modules of the system?	Yes.	

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5.18	Can more than one software function be performed concurrently?	Except from the fact find, other actions can be performed concurrently. For example, multiple users setting up participants or creating corporates at the same time.	Noted
User documentation and training			
5.19	Is the manual provided as: - hard copy - on CD - by download - via a web-interface?	The user manual is provided online [by web interface (PDF).] within the menu structure (as PDF). It can be opened in a new tab or it can downloaded directly onto the user's computer.	Confirmed
5.20	Does the manual include: - An index or search facility? - A guide to basic functions of the software? - Pictures of screens and layouts? - Examples? - A tutorial section? - Details of any error messages and their meanings?	The user manual includes detailed step-by-step instructions and screenshots of every step. It is possible to search the user guide as it is a PDF.	Noted
5.21	Is context-sensitive help available within the system?	Not at present.	Noted
5.22	Is the manual and/or help editable by the user (subject to the permissions matrix)?	The user manuals are not editable by the users.	Noted
5.23	Will the Software House make the detailed program documentation (e.g. file definitions for third party links) available to the user, either directly or by deposit with a third party (ESCROW)?	Currently, all manuals are produced in-house. There are no third party links in current functionality.	Noted
5.24	Please detail the training options available?	Training is provided 1:1 pre-set up through familiarisation sessions. Onbording training is also provided and a training/support helpline is available via phone and email.	Noted
5.25	Who provides training: - Software House? - VAR?	Training is through in-house resources. No VARs are used.	Noted
Support and maintenance			
5.26	How is the software sold: - Direct from the software house? - Via a Value Added Reseller (VAR) or Integrator?	The software is sold direct - no VARs used.	Noted
5.27	How is the product supported: - Direct from the software house? - Via a Value Added Reseller (VAR) or Integrator?	Software is supprted through support partner (third party firm).	Noted
5.28	Do VARs have to go through an accreditation process?	Not applicable.	-
5.29	Is the software sold based upon number of named users or a number of concurrent users?	The software is sold based upon number of users, not concurrent.	Noted
5.30	The supplier should detail the support cover options available, covering: - The hours provided? - Associated costs? - The global regions covered?	Monday to Friday, 09:00 - 17:00. We operate in UK only.	Noted
5.31	Detail the process by which customers raise support requests and how these can be viewed/managed?	Customers can raise support requests by emailing the support email or calling the support line. This is viewed and managed on a participant support log/database.	Noted
5.32	Please note the methods of support available: - Telephone? - Internet chat? - Remote access to customer workstation? - Other, please specify?	Support is available via telephone and emails.	Noted
5.33	Do you offer service credits for failure to meet performance around SLA and uptime (if applicable)	No.	Noted
5.34	What is your escalation path for tickets which have not been resolved within a reasonable time?	Management information will identify late tickets and these will be acted upon using a E &O process.	Noted
5.35	How often are general software enhancements provided?	Will vary depending on stage of development. Currently updated on a monthly basis as a minimum.	Noted
5.36	Will they be given free of charge?	Yes, the software is the same for all users.	Noted
5.37	How are enhancements and bug fixes provided to customers?	The system will be updated out of hours so the enhancements are ready to use when the participant next uses the system.	Noted
5.38	Is "hot line" support to assist with immediate problem solving available?	There is a "hot line" service available.	Noted
5.39	If so, is there an additional cost involved?	The "hot line" does not have additional costs.	Noted

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5.40	At what times will this support be available?	The "hot line" is available from Monday-Friday, 09:00 - 17:00.	Noted
Integration and www facilities			
5.41	Can the software be linked to other packages e.g. word processing, graphics, financial modelling, to provide alternative display and reporting facilities?	Reporting outputs (health check report, cashflow) can be imported into word and excel.	Noted
5.42	Can definable links to spreadsheets be created?	Not applicable.	Noted
5.43	Does the system provide secure document storage capability: If so, please give examples of the document types saved and what transactions these might relate to.	Not at present.	Noted
5.44	Can documents be scanned into a secure repository?	Not at present.	Noted
5.45	Does the system provide data migration tools for transactional and master data sets (e.g. employees customers, suppliers, journals, invoices).	Not at present.	Noted
5.46	What connection mechanisms does the software have and what breadth of functionality in terms of: - operations (add, update, delete)? and - what transactions/data it can access? E.g. if webservices APIs available, then can customers connect to whatever software they wish?	None at present.	Noted
5.47	Does the system support mobile working?	Yes, it is cloud-based (Microsoft Azure).	Noted

Ref	Requirement	Response	Reviewer Comments
6.	**SAAS/HOSTED OPERATION**		
	This evaluation covers the system but not the method by which it is delivered and/or contracted for. Potential users need to satisfy themselves on the security and disaster recovery aspects and licensing of the online system and any data protection issues of their own and customer/supplier information, contained therein, being held on the system, as well as the return of the data when the contract expires or is terminated.		
Data centres and customer data			
6.01	Whose data centres are used and where are these located: - If hosted -- where data centre controlled by a third-party? - If SaaS -- where the software vendor will be in control?	Microsoft Azure (UK). Servers in Cardiff and London.	Noted
6.02	Does the customer get a choice of the jurisdiction in which their data resides?	No. Allin.place is for users in Great Britain and all data is stored in that juristriction.	Noted
6.03	What certification(s) do you or your platform operators hold relating to your data centres and your business operations?	Microsoftt Azure is both ISO/IEC 27001:2013 and CSA STAR certified. The Hosting Service Provider is ISO/IEC 27001:2013 certified.	Noted
6.04	Do you or your platform operator have an SSAE16 (System and Organization Controls) report available?	Microsoft Azure has a SSAE16 report available.	Noted
6.05	What are the physical controls over the:- - Premises? - Fileservers? - Communications equipment?	Standard Azure controls.	Noted
6.06	Is the space in this/these data centre(s) shared with any other companies?	MS Azure is a virtualised environment. Allin.place has its own tenancy with Azure. All Allin.place user/participant data is stored on our tenancy.	Noted
6.07	Is data for different customers/companies kept:- - On separate servers? - In different databases? - In separate database tables? - In a database with data for other customers and companies using logical security to partition customers' data?	In a database with data for other customers and companies using logical security to partition customers' data.	Noted
6.08	How is it ensured that data for different customers and companies is reliably identifiable and only accessed by authorised users for each customer/company?	Via logins and access rights.	Noted
6.09	What controls are in place to prevent users from one customer/company accessing data from another customer/company by accident or by design?	Participants are allocated unique IDs which are linked to a Firm ID. Access is therefore restricted.	Noted
6.10	How is [Internet] communication traffic monitored to identify potential problems before they happen: - From a performance perspective? - From a security standpoint?	Azure App Service provides built-in monitoring functionality for web apps, mobile, and API apps in the Azure portal. In the Azure portal, you can review quotas and metrics for an app and App Service plan, and set up alerts and autoscaling rules based metrics.	Noted
6.11	What procedures are in place to prevent a break in Internet Connection (at the server, client or in between) from causing data corruption?	Simplicity of data entry and in-built buffering between browser and web server mitigate this risk and redundancy built into the Azure platform.	Noted
6.12	Are communications between the user's computer and the software service encrypted: - User log in data only? - All data exchanged between user client and software service?	All data exchanged between user, participant and software service.	Confirmed. Connection is via HTTPS://
6.13	Is data on your servers encrypted at rest?	Yes.	Noted
6.14	Is a test environment provided to test configuration changes? If so, is there an additional charge for this?	There are no configuration settings at a participant level. All configuration changes and code changes are at an allin.place level. No test environment is currently offered to users.	Noted
Access to customer data			

Ref	Requirement	Response	Reviewer Comments
6.15	What are the implications of the Data Protection Act over information held by the hosting service provider, and how does the vendor mitigate these?	Subject Access Requests and right to be forgotten are both contracted to hosting service provider to provide as and when required.	Noted
6.16	Are you subject to any legal or regulatory requirements obliging you to retain a copy of customer data?	No.	Noted
6.17	Who will be able to access or see customer data?	Allin.place can see the Accountant and users of the system as administrators. Only users can see their specific end participant data.	Noted
6.18	Explain the procedures to prevent unauthorised access from staff, or contractors, working for the service provider or any other people with access to the service provider's internal systems.	The only member of staff who has access to the production environment is the technical architect assigned to the project. Any access of the system must be specified against a reason (e.g., diagnosing production issue).	Noted
6.19	Explain the release management procedures in place and the associated segregation of duties ?	Developers will create a pull request, which will be reviewed by a Technical Architect. Providing it passes, it will then be pushed into a QA environment, to be assessed by a QA team member. Once passed, another pull request will be created by either the developer or the technical architect, to push the change into UAT. Once UAT has been verified by All in Place, a final pull request will be created to push the change into production. The final push is done in conjuction with notifications being sent out to users.	Noted
6.20	Is there sufficient segregation of duties preventing system developers from accessing and changing live applications and data files?	Developers have no access to live applications or data files. Anything developed goes through a strict release process of Dev -> QA -> UAT -> Production. The process of pushing it through the environments is kicked off by a technical architect, after having fully reviewed the change created	Noted
6.21	Explain the review and approval procedures covering system operations staff when emergency changes need to be made to live applications and data?	The same process as the standard release management, however it's possible that the UAT phase would be skipped. Testing may also be performed by other staff than a QA, such as a Solution Architect, a Service Delivery manager, or any SME within the company, providing they are not the same person who created the change.	Noted
6.22	Is an audit trail always maintained of these emergency changes?	Yes, audit trails can be found in Azure.	Noted
6.23	What procedures are in place when members of staff leave to ensure that their system access is stopped?	All access is immediately revoked. Without the ability to connect into the VPN, there is no option to access any data. Leavers checklists are used.	Noted
Platform and service levels			
6.24	Which databases can be used (Hosted) or are used (SaaS)?	SQL Server SaaS.	Noted
6.25	What forms of user authentication are supported e.g. user names, passwords certificates, tokens etc.?	User name (login) which will be a unique email, supported by passwords and 2FA.	Noted
6.26	What is the proposed product/service availability percentage?	99%.	Noted
6.27	What percentage availability has been achieved over the past 12 months?	>99%	Noted
6.28	Is a service level agreement ("SLA") offered regarding: - Service availability? - Data recovery?	This is included in the contract signed by the Accountant.	Noted
6.29	Is the service available 24x7 or are there downtime periods for maintenance?	24/7 - but down periods for maintenance (with notice).	Noted
6.30	Is the customer made aware of maintenance periods in advance?	Yes. By e-mail.	Noted
6.31	Does the application software:- - Require any client software to be installed on the user's computer? - Work entirely within Internet Browser software on the user's computer?	Cloud-based and web-based.	Noted
6.32	Where the product/service relies upon downloading and running an executable program, has that program been secured with a digital certificate to verify the source and integrity of the program?	Not applicable.	-

Ref	Requirement	Response	Reviewer Comments
Platform security			
6.33	What security steps are taken to prevent and detect intrusion attempts?	Azure has its own security team that monitor for security intrusion attemps.	Noted
6.34	Is firewall hardware and software used to protect the live systems from unauthorised access?	Azure App Services use software based firewall features. If required a more comprehensive firewall can be added at an additional cost.	Noted
6.35	Which monitoring software is used to create alerts when intrusion attempts are suspected?	Alerts can be setup in Azure.	Noted
6.36	Are designated staff responsible for receiving and urgently responding to these alerts?	Email addresses or email groups can be specified to receive the alerts.	Noted
6.37	Have clear procedures been established for identifying and responding to security incidents?	Yes.	Noted
6.38	Is all security sensitive software, such as operating systems and databases, kept up to date with the latest software patches? Please indicate how regularly updates are applied.	App Service and Azure SQL are Platform-as-a-Service, which means that the OS and application stack are managed for you by Azure; host only manages the application and its data.	Noted
6.39	List the procedures and software tools in place to prevent or detect and eliminate interference from malicious code, such as viruses?	Azure and Microsoft 365 security facilities and procedures are in place, together with Third party monitoring by WebRoot.	Noted
6.40	Is a system log maintained by the service provider that details - User access? - User activity? - Error messages? - Security violations?	Yes.	Noted
6.41	Is this log available to the customer?	No.	Noted
6.42	Have there been any successful unauthorised access attempts been made during the last year? If Yes:- - What was the effect on the business and users? - What steps are in place to prevent this happening again?	No.	Noted
6.43	Is penetration testing regularly carried out by (please indicate frequency of tests): - Staff specialising in this field? - External specialists?	By Hosting Service Provide to date at major releases.	Noted
6.44	If penetration testing by a specialist is not performed regularly, please indicate the main procedures in place to identify weaknesses?	Should there be no major release in a year period, pentration testing will be carried out annually.	Noted
6.45	Are security procedures regularly reviewed? Please indicate frequency of reviews.	Internal security procedures are reviewed constantly by a permanent security staff within the Hosting Service Provider. There is no set period, it forms part of weekly tasks.	Noted
6.46	What security reporting is provided demonstrating compliance against certification(s) and policy(ies)?	See answers to 6.03 and 6.04.	[As above]
6.47	Are any security breaches communicated to customers?	Yes.	Noted
Backups by the service provider			
6.48	In relation to backups undertaken by the system provider please explain: - How is a customer's data backed up? - How often is this undertaken? - What is backed up? - What's the media used? - Where are backups stored? - How many copies are there? - How long are they retained for? - Who has access to them? - Is the data encrypted?	Azure uses SQL Server technology to create full backups every week, differential backups every 12-24 hours, and transaction log backups every 5 to 10 minutes. The frequency of transaction log backups is based on the computer size and the amount of database activity. Hyperscale databases use snapshot backup technology. By default, Azure SQL Database store data in geo-redundant 'Azure Blob Storage' that are replicated to a paired region. Geo-redundancy helps to protect against outages impacting backup storage in the primary region and allows you to restore your server to a different region in the event of a disaster. The retention policy can be specified for up to 10 years. The data is encrypted.	Noted
6.49	How frequently is a test-restore of backups undertaken?	Irregular because not yet in full production. Last tested in March 2022.	Wording?
6.50	Can the provider restore from a backups that it has taken at a customer request?	Back ups are not taken at customer request.	Noted

Ref	Requirement	Response	Reviewer Comments
6.51	Does a customer have the ability to undertake their own backups?	No, other than accessing historical fact finds.	Noted
6.52	If so, can a customer restore data a backup that they have taken?	Yes, all historical factfind versions can be seen.	-
Platform recovery			
6.53	What contingency plans are in place to enable a quick recovery from: - Database or application software corruption? - Hardware failure or theft? - Fire, flood and other disasters? - Communication failures?	Platform recovery is as per Microsoft Azure standard hosting provisions, with timely recovery of virtual machines (at server/SQL database) from point in time images.	Noted
6.54	How often are these plans tested?	Annually.	Noted
6.55	How often are these plans reviewed and updated?	Annually.	Noted
6.56	What are your: - Recovery Point Object (RPO) standards? - Recovery Time Objective (RTO) minimum standards?	RPO - continuous, RTO - 4 hours.	Noted
6.57	If transaction records are dated and time stamped are the times used local to the user or based on where the server is located?	We use UTC time not server time.	Noted
6.58	What protection is in place to enable users to able to access their accounting and other data if the service provider should experience serious difficulties, cease trading or decide to stop providing the service?	Fact finds can be exported to Word by the user.	Noted
6.59	If the system is hosted are there arrangements in place for this third party to continue providing a hosting service in the short term to allow time for customers to negotiate their own arrangements? If so, how long does the arrangement allow?	Not at present.	Noted
6.60	Are there any individual members of the vendor's staff whose leaving or illness would significantly reduce, or even stop, the service provider's ability to provide a full and reliable service to customers?	No.	Noted
Platform change management			
6.61	Describe your approach to upgrades including what option customers have not to take upgrades (if any)?	As a SaaS, customers cannot opt out of upgrades.	Noted
6.62	Are users able to test the application before new versions go into live use?	No - unless invited to participate.	Noted
6.63	Are users given notice before application changes are applied to the live system?	Yes.	Noted, and see 6.14
6.64	Are changes delivered into the live environment "switched off" to enable users to test them before enabling them for their environment?	No, but as above users can be invited into the UAT environment pre-release of code.	Noted, and see 6.14
6.65	Describe what testing and QA processes are undertaken before upgrades and other changes are made live/available to customers?	Functional and regression tests are performed by Allin.place testers in UAT once developed and tested by the external specialist.	Noted
6.66	If a hosted system, explain the release management procedures in place and the associated segregation of duties ?	We use DevOps to manage build pipelines and release into Azure for each environment.	Noted
6.67	Are users informed when they next login of the application changes that have gone into live use?	No, users are emailed change log pre-release.	Noted
6.68	Do customer staff have to take any action (e.g. regression testing) when new editions, patches or upgrades are released? If so, please describe what they should ordinarily do.	No.	Noted
Subscription options			
6.69	What is the minimum level of commitment must the customer sign up to, e.g. 36 months?	1 month.	Noted
6.70	Where online payment is used, what type of security is used to protect sensitive information?	GoCardless utilised.	Noted
6.71	Where online subscription / payment is used, is an invoice provided to the customer and, if so, in what format?	Emailed PDF, via Xero/GoCardless.	Noted
6.72	When subscriptions need to be renewed, what advance notice is provided and what is the time limit for renewal?	Regular billing before the end of the subscription month. Collected by direct debit so notice provided and ablity to cancel.	Noted
6.73	Is there a procedure for late renewal and is there a time limit after which subscriptions cannot be renewed?	No.	Noted
6.74	How soon after creating or renewing a subscription (if applicable) can the system / service be used?	Continuous access. Not connected to the hosting platform.	Noted
6.75	What notifications / confirmations are provided to the customer regarding subscriptions and payments?	Standard GoCardless and Xero communications.	Noted

Ref	Requirement	Response	Reviewer Comments
6.76	To what extent are users able to access their accounting and other data if: - They miss one or two payments? - They cease being customers?	No automatic restrictions if payments missed. Data can be exported if they cease to be a customer and support will be provided to perform this.	Noted
6.77	At the end of the contract term, how long does a customer have to obtain a copy of their data from you?	Data will be kept for minimum statutory periods (of 5 years).	Noted
6.78	At the end of the contract term, how is a customer's data destroyed (if appropriate) and will that destruction be certified?	Participant data is masked and retained for 6 years to allow for the data being required for legal action between participant and user.	Noted
6.79	What is your processes regarding disposal of end-of-life and failed hardware devices that were used to operate your service?	All hardware is owned and managed by Microsoft as part of its Azure environment.	Noted
SaaS/Hosted Reporting			
6.80	Are reports produced from the same software as the financial applications or is separate reporting software used?	Participant reports are exported as Word documents.	Noted
6.81	Does any application software (i.e. other than a web browser or PDF reader) need to be installed on the user's computer in order to prepare or view the reports?	Microsoft Word.	Noted
6.82	What browser versions are support: - On desktop/laptop (PC, Mac, Linux)? - On Tablets? - On mobiles?	Desktop Laptop Chrome and Edge. As cashflow analysis requires a wide screen, the user will have to view it in 'web-version' on smaller screens such as tablets and mobiles.	Noted
6.83	Is access to the reporting facilities and data controlled by the same procedures as access to the main application?	Yes.	Noted
6.84	If it's different, explain the user access control facilities available to ensure information is only viewed by users with appropriate authority?	Not Applicable.	-
6.85	In what electronic formats are reports produced:- - PDF? - XML? - MS Excel spreadsheet? - CSV file? - As html for viewing in a web browser? - Other, please specify?	PDF, Microsoft Word, Microsoft Excel.	Noted
6.86	Are report documents stored on the web server or on the user's computer? If stored on the web server, are they secure to ensure only users with appropriate authority can get access?	Healthchecks in Microsoft Word are stored in Azure file system and can be downloaded to user's machine/network.	Noted
6.87	For documents viewable in a browser is any data stored on the user's computer in a web browser cache or temporary file? If Yes: - Is there any protection against other users viewing the report or data on which it is based? - Is it clear on the reports when they were produced and the date of the data on which they are based, so the user can tell whether they are viewing out of date information?	No data is stored on the user's computer. The system produces two reports, the healthcheck and cashflow, which will be managed, stored and distributed by the Accountant.	Noted
6.88	Are communications between the browser and the server encrypted for any report related communications?	Yes.	Noted
6.89	If reports are produced dynamically each time the user views them can historical reports be reproduced at any time?	Reports in Microsoft Word once produced are stored in Azure and can be retrieved as such.	Noted
6.90	Can reports viewable in a browser be navigated dynamically by users? For example: - Enabling drill down to more detailed information? - Altering which columns and rows of data are displayed. - Choosing time periods? - Specifying selection criteria?	Our reports are Microsoft Word documents intended as a final record sent ot the participant. These are not the same as reports produced by an accounting package.	Noted
6.91	Can report data be reliably copied and pasted direct from browser viewable reports to an MS Excel spreadsheet retaining any table layout?	Reports are only produced in Microsoft Word.	Noted
6.92	If reports are incomplete, for instance due to a poor Internet connection, is sufficient information provided to enable the user to notice that some of the report is missing?	A report can only be viewed once 100% executed/run.	Noted

Ref	Requirement	Response	Reviewer Comments
7.	**FINANCIAL PLANNING**		
Global setup			
7.01	Does the system provide for the setup and maintenance of the details of the user (an individual in the Accounting firm) using the software? In this section of the Questionnaire the phrase: "Accountant" will be used for the firm of Accountants having individual users of the software, and "Participant" used for the client of the accounting firm.	Yes.	Confirmed
7.02	Does the system provide a permissions matrix so that rights can be set at user and role/group level?	Yes.	Confirmed
7.03	Does this apply to: - Specific areas of functionality? - Any synchronisation with Banks? - Access to any linked systems? - Manually adding/editing transactions? - Authorisations? - Specific Participants? - Other, please specify?	Accessing participant details, creating and editing accountant data and permissions, running cashflow/reports, finalising fact finds.	Confirmed. Can also assign specific clients to users
7.04	Is it possible to define delegated access?	You are able to delegate a certain user's access to participants.	Confirmed, via assign clients
7.05	Can multi-level authorisations be set?	This can be facilitated through creating additonal users and providing client access to those delegated users.	Noted
7.06	Are there restrictions on more than one user at the Accountant working on the same Plan (for a single Participant) at the same time?	Yes, only one user can work on a single fact find at the same time.	Confirmed
7.07	Are there restrictions on more than one user at the Accountant working on multiple Plans (for different Participants) at the same time?	No.	Confirmed, subject to 7.06
7.08	Does the system allow an Accountant to use multiple devices to support mobile working, e.g. a workstation, phone and/or a tablet?	Yes - If using a phone, they will need to choose to run it in web version. But for ease of use, a larger screen could be used.	Noted
7.09	Does the system provide a facility for auto-saving changes during a user's editing session? If so: - Can the frequency of these auto-saves be manually set? - Can the user initiate a save manually? - Can a user roll back to a previous saved version?	Yes in areas where there is not a save button, the system will auto save when a change is made. For example, when editing the cashflow.	Confirmed
7.10	Can the system work in an "offline" mode, with transactions transferred to the service once Internet connectivity is available and enabled? i.e. can information be completed off-line and uploaded?	Generally, no. But reports can be edited offline.	Confirmed
7.11	Does the system provide inbuilt workflow functionality?	Not at present.	Noted
7.12	Does the software allow an Accountant to assign a "delegate", who has access to view/amend a sub-set of the full information entered into the Plan? If yes then please explain the levels of access provided.	Yes, a user is able to assign participants to specific users to limit who can access, edit and work on the participant.	Noted; by setting up another user.
7.13	Does the system make use of global lists, e.g. Postcodes, asset types (for tax purposes), lists of banks/building societies/charities? If so, specify what is provided.	Yes. It has global lists for: countries, asset types, banks/building societies, pension types, gender, residency status, marital status, activity status, activity completion level, phone type, insurance type, date, priority level, liability type, frequency of payments, tax country, tax year.	Confirmed
7.14	Does the system have an audit trail that includes details of: - Changes to standing data (global lists)? - All manual entries/changes to inputs made by a user? - All items deleted from a Plan?	Audit trail shows time of last save and by whom.	Confirmed. Fact Find verion history shows who did an edit and ghen.
7.15	Can the system operate in multiple currencies? If so, please state which are supported.	No.	Noted

Ref	Requirement	Response	Reviewer Comments
7.16	Does the software directly integrate with on-line software/services? If yes, please list the packages/services in the categories below and explain the method of integration (e.g. dedicated connector, webservices, etc): - Banks (via Open Banking)? - Other financial institutions? - HMRC (for the submission of tax information)? - Accounting software (e.g. Sage, QB, Xero)? - Tax software? - Pension software - Others, please specify?	Not at present.	Noted
7.17	Does the system provide a portal to enable the exchange of information between the Accountant and the Participant?	In development.	Noted
7.18	If yes, please clarify the level of security in relation to: - How authentication is managed? - Whether MFA is supported? - Is a secure [https:] connection provided? - Are login / inactivity timeouts enforced? - Are complex passwords required as well as the need for regular password changes?	Not applicable.	-
7.19	What end-user computing platforms are supported for access, e.g. Windows, Mac, iOS, Android? And what Internet Browsers are supported?	Not applicable.	-
7.20	What Accessibility standards have been adhered to in the design of the portal?	Not applicable.	-
Participant Profile setup and information gathering			
7.21	Does the system provide for the setup and maintenance of the general details of the Participant (the "Profile")? If so, does this include: - Name, address, contact information? - Residency and dependency details and NI number?	Yes including the maintenance of name, address, contact information, residency, NI number and number of dependants.	Confirmed
7.22	Does the system provide a template for the collection of information related directly to the Participant's financial planning ("the Plan")?	System does not provide users with a template.	Noted
7.23	Does each section of the template come pre-populated with a set of standard questions?	No, but the input screen itself is a 'template'.	Noted
7.24	Are the questions asked specific to the section of the Plan, e.g. In the "Assets" group, are the "Pensions" questions specifically pension related -- e.g. asking for pension reference, benefit and contribution types --as opposed to simply being free text entries?	Yes, each section has specific questions relating to the field.	Confirmed
7.25	Is it possible for the Accountant to add/edit/supress/delete questions in the plan?	Users can not modify the set of fields that are there.	Noted
7.26	Does the Profile include the entry of corporate information, including: - Business contact details - Participant related business details (role, employment, etc) - Business insurances - Self-employment details including drawings etc	Corporate information can be added to each fact find for the participant. This includes, coporate address, contact details, role, time of employment, business insurance, salary, dividends, self employment drawings and profits.	Confirmed. Questions vary depending on type of business employmemt
7.27	Does the Profile include custom forms to capture personal financial information, including: - Assets, investments, liabilities, expenditure, etc - Pensions and contributions	The participant information includes forms to capture assets, investments, liabilities, expenditures, pensions, contributions and income.	Confirmed
7.28	For questions that are directly financial (e.g. questions relation to assets/debts) can the system link to banks or other financial institutions to download the latest balances of specified accounts? - If yes, what is the method used, e.g. OpenBanking?	No, this is not a current functionality.	Noted
7.29	Does the Profile include the entry of personal information of a more general nature, including: - Financial objectives, e.g. approach to financial security, risk appetite, tax planning? - Needs: Financial and general items and their associated priorities?	Yes, our system has a section to record the participant's financial objective priorities and their needs and plans.	Confirmed. Can enter multiple needs.
7.30	Does the system provide any mechanism for AML compliance or background AML checks in relation to the Participant? If so, please provide details.	Not presently.	Noted

Ref	Requirement	Response	Reviewer Comments
7.31	In addition does the Profile include supplementary details such as: - Next of kin? - Legal and financial advisors? - Executors and trustees? - Individuals with Power of Attorney? - Personal heath-related details?	The system records if the participant has a will, power of attorney and if they are in good health. Free format text fields allow addiitonal narrative to be added.	Confirmed
7.32	Can the system enforce the answer to questions (mandatory items) with appropriate alerts to the Accountant?	Yes.	Confirmed
7.33	Does the system provide validation of data input? - If so please detail the validation types provided.	Where the system requires an email, there is a validation check is place to make sure it's a real email address.	Confirmed. It checks dates and email formats.
7.34	Does the system allow subsequent amendment of individual entries, without the need to walkthrough complete sections of questions?	Yes - you are able to access and edit any section if you have the granted permission.	Confirmed
7.35	Does the system provide: - A viewable answer history? - An audit trail of answers and changes to answers?	Yes - The system allows users to access a previous version of a fact find.	Confirmed. It's the "View History"
7.36	Does the system provide inbuilt guidance [help] to assist the Accountant in completion of the various questions? - If so can the Accountant edit this guidance text?	There is a help function on the menu bar. The help is a searchable PDF document which cannot be edited by the user.	Confirmed
7.37	Can multiple/dated versions of the information capture process be entered, retained and amended?	Yes, a participant can have multiple fact finds which can individually be entered, retained and amended.	Confirmed. It's the "View History"
7.38	Does the system allow the Accountant to enter dated activities related to the Participant, e.g. task and meeting information, and track progress and completion of these items?	Yes, the 'Client Activity' section allows this.	Confirmed
7.39	Is any assigned "delegate" able to view/amend this information?	Yes, users who have been assigned to a participant can edit the 'Client Activity'.	Confirmed
7.40	Can files be uploaded against these Participant records? - If yes, what format of files is supported, e.g. PDF?	Yes, in 'Client Activity' and 'General Information'. The file formats supported are images, pdf, docx, ppt, xlsx.	Confirmed
7.41	Does the system log the completion of the various sections of the input forms once all questions in a section have been completed?	Each section can be marked as "Section Completed".	Confirmed. Can't do the casflow unless a section is complete.
7.42	Is it possible to manually log a section as complete even if an answer/information has not been provided for every question in a section?	Yes, unless one of those questions is mandatory.	Noted
7.43	Can a completed section be manually marked as not completed?	Yes, by not marking as "Section Completed", or removing the mark.	Confirmed, by not marking as complete.
7.44	Does the system have search functionality to enable the Accountant to jump to a specific question in the information collection process?	This is a not in current functionality.	Noted
7.45	Does the system provide context-sensitive help for each question in a section of the Plan?	No.	Confirmed
7.46	If so, can this be edited by the Accountant?	Not applicable.	Noted
7.47	Can a Profile be copied and resaved as a new version, for subsequent editing?, e.g. for annual completion of an updated Profile.	Participant fact finds can be copied and saved as a new version and editted.	Confirmed
7.48	In relation to the Participant portal (See 7.17 above) can the Participant log into the portal at any time and update their Profile? Please provide details of any update facility provided.	Not applicable.	-
Dashboard			
7.49	Does the system incorporate dashboard functionality such that the current status of an Plan can be presented to the Accountant on a single screen, showing: - Key areas of the plan? - Reminders/actions? - Financial metrics? - Other, please detail?	We do not have a dashboard.	-
7.50	If so, can the Accountant: - Navigate directly from the dashboard into other areas of the Plan? - Drill through from financial metrics into the associated area of the Participant's information template that contains the source of the financial metrics?	We do not have a dashboard.	-

Ref	Requirement	Response	Reviewer Comments
7.51	Does the dashboard show whether key areas of the Plan have been completed?	We do not have a dashboard.	-
7.52	Is the Accountant able to share the dashboard (and any reports, see below) with the Participant? If so, explain how this operates.	We do not have a dashboard.	-
7.53	Is possible to set alerts/reminders from the dashboard, e.g. To regularly update the Plan?	We do not have a dashboard.	-
7.54	If so, do these integrate with Microsoft Outlook?	We do not have a dashboard.	-
The cashflow forecast			
7.55	Can the system automatically generate a cashflow forecast using the data entered into a Participant's Profile?	Yes.	Confirmed
7.56	Does a Profile need to have each section marked as completed before the option to produce a cashflow using that Profile is enabled? - If not, then explain when the option is available?	All sections must be marked as "Section Completed" before the cashflow is produced.	Confirmed
7.57	In addition to the information gathered in the Participant's Profile are other base calculation inputs required? If yes, does this include: - Start and end dates? - Inflation rates? - Additional/alternative growth rates? - Tax rates? - Other, please specify?	Yes, growth rates, start and end dates are required. Tax rates are not required as they are maintained in tax tables and will autocalculate based on input dates (NB, tax residency within UK is an input field to ensure correct UK tax tables are used). Inflation rate can be set at a global level and discrete growth rates (i.e. over and above inflation) can be set at asset level.	Confirmed
7.58	Does the system allow different growth rates to be used for different sections of the cash flow, e.g. Assets, liabilities, salaries, pensions, taxes, loans? If yes, please detail the components of the cashflow that separate rates can be applied to?	The following can have a growth rate applied: assets such as Bank Accounts, Shares, ISAs, other investments, self-user property, investment property, pensions and other assets you may add onto the system (e.g. cars). Any recurring expenditures can also have a growth rate applied such as Insurance, Rent/Board, Council Tax, Social Expenses, Education, Clothing.	Confirmed. Each "row" can have a different growth rate.
7.59	Describe the format of the on-screen cash flow, e.g. Excel-like spreadsheet grid with cells colour-coded depending on function (input, fixed, total, etc)	Excel-like spreadsheet grid with colour-coded cells. Total rows are coloured blue, sub-total rows are light blue, any cells which are grey means that the cell cannot be edited. New rows added into the cashflow will be coloured red, any edited cells will also be red so it is easily distinguishable. The 'End of Current rate" date for a loan/mortgage will also be coloured red.	Confirmed
7.60	Are the rows in the cashflow consistent with the questions in the input Profile, and pre-populated with the answers supplied in the Profile?	Yes, they work from the fact find and are pre-populated. The cashflow can then also be edited.	Confirmed
7.61	Are the rows grouped as per the question groups in the Profile? If yes, can the display of these groups of rows be collapsed and expanded (with totals still displayed)?	Yes, rows are grouped as per the entries in the fact find. Each group can be collapsed and expanded with totals.	Confirmed
7.62	Can values in cells be manually amended? If yes, is it clear where data has been changed from that originally input in the Profile (perhaps by use of a colour)?	Yes, any amended cells will be coloured red.	Confirmed
7.63	When a value is edited does the system display the question (from the Profile) that was originally used to elicit the answer?	Each section and row of the cashflow is clearly labelled by type and name.	Confirmed
7.64	Can the time scale (the columns in the cash flow) be amended to show: - Weeks? - Months? - Years? - User-definable time-period? - Other, please specify?	The cashflow can be displayed in monthly, quarterly, financial year and calendar year format for time periods defined by the user.	Confirmed
7.65	Is the extent of the columns in the cashflow consistent with the start and end dates entered? If not, why is this?	The cashflow will start from the beginning of the tax year of the basis date entered. For example, if the basis date is November 2022, the cashflow will start from April 2022. This is because the software facilitates personal tax calculations.	Confirmed
7.66	Does the system automatically calculate sub-totals by question group and totals for each section of the cash flow?	Yes, the system can calculate totals and sub-totals by groups and sections.	Confirmed

Ref	Requirement	Response	Reviewer Comments
7.67	Does the system automatically calculate totals by year and the overall time period of the cash flow?	The cashflow can calculate totals for the chosen time period: monthly, quarterly, financial yearly and calendar yearly.	Confirmed
7.68	Do sub-totals and totals recalculate if the contents of editable cells are changed? If so, is there a need to manually refresh the cashflow?	Sub-totals and totals are recalculated if contents have been amended.	Confirmed
7.69	Does the system allow additional rows to be added into sections of the cash flow? If yes, is it clear where an extra row has been added (perhaps by use of a colour)?	Additonal rows can be added and will be displayed in red.	Confirmed
7.70	For a manually added row does the system enable an input question to be added and displayed when the cells in that row are edited?	If a cashflow specific row has been added, the row can be labelled. If a 'Cashflow item' (a fact find field) is added, this will save directly back into the fact find.	Confirmed. Can add a new row directly in the cash flow or add a new item into the fact find; which adds a row.
7.71	Does the system automatically add the question and answer for a manually added row into the Profile or does it only exist in the cashflow grid?	Two types of rows can be added: cashflow-only or a 'Cashflow Item'. A cashflow-only row will only exist in the cashflow grid whereas a "Cashflow Item" row will also be copied back into the fact find.	Confirmed
7.72	Is it possible to copy a manually input value across a number of cells (i.e. between a number of dates)?	Yes, users can click and drag a cell like in Excel or do copy and paste.	Confirmed
7.73	Can cashflow rows be deleted? If so: - Is a warning/confirmation given? - Do any totals recalculate automatically? - Is there any on-screen indication that a row has been removed? - Does the equivalent question get deleted from the Profile? - Is it possible to "undelete" a deleted row?	The only rows which can be deleted are previously added cashflow-only rows. Warning/confirmations are not given, though each step is clearly displayed. Totals will be recalculated. A red row will be removed. It is possible to "undelete" a row by going to a previous version history.	Confirmed
7.74	Can multiple [named] versions of a cashflow be created and saved?	Each fact find will have its own version of a cashflow.	Confirmed
7.75	Can a cashflow be copied and resaved as a new version, for subsequent editing?	Cashflows can be copied and saved as a new version for sebsequent editing.	Confirmed
7.76	Does the system enable the Accountant to produce cashflow charts from the data entered in a cashflow?	Cashflow charts can be produced.	Confirmed
7.77	If so, can the Accountant select: - The start and end dates? - The time-scale (e.g. Monthly)? - The inflation rate? - Filters for the various sections of the cash flow? - Any other parameters, please specify?	Users can select if they want a chart displaying "Assets/Liabilities" or "Income/Expenditure", start and end date, time scale and if they want a chart comparison against another cashflow. When the chart has loaded, the user can zoom in on certain time periods and also view/remove different components of the chart.	Confirmed
7.78	Are multiple chart types available to select? - If so, please detail those available.	The 2 chart types are "Assets/Liabilties" and "Income/Expenditure".	Confirmed
7.79	Can the chart be interactively zoomed (in/out) to change the on-screen display?	Chart can be interactitvely zoomed in and out.	Confirmed
7.80	Can the chart be exported? If yes, please list the format supported.	Charts can be exported to png, jpeg, pdf and xls.	Confirmed
Reports			
7.81	Does the system provide a series of inbuilt reports that cover the basic detail of the Plans, the various sections of a Plan, and the underlying questions and answers? If so, describe the reports available.	Reports can be produced detailing participant's planning priorities, personal needs, charts displaying "Assets/Liabilities" or "Income/Expenditure" or both, financial healthcheck statements, business financial planning statements, analyst done by the user and a decision to act.	Confirmed. Can select reports/charts and time period.
7.82	Are financial reports also provided, tied to asset/debt related questions, such as: - Assets split by type and source? - Debts? - Ongoing expenses and associated service-providers, e.g. insurances, professional services? - Other areas, please specify?	The financial reports will have a direct tie to the participant's planning priorities, personal needs and charts from the cashflow.	Noted
7.83	Does the system allow drill through from a report into the underlying Plan section/question?	No, the report is not connected to individual fact find sections.	Noted; it's a Word document.

Ref	Requirement	Response	Reviewer Comments
7.84	Are all reports adequately titled and dated? e.g. report name, Participant name, pages, numbers etc.	Each report will have a default name consisting of the participant's name, the fact find name and version number, date and time of download.	Confirmed
7.85	Do the reports provide totals where applicable?	Report does not provide any totals.	Noted
7.86	Does the system allow the layout of reports to be customised: - Font? - Paragraph style? - Page format? - Watermark, e.g. "Draft"? - Company logo/graphic? - Other, please specify	The logo on the report will be the Accountant's logo which is also used on the system. Once opened on Microsoft Word, the report can be treated like a regular word document meaning formatting can be changed and pictures can be added.	Confirmed as output is to Word.
7.87	If so, does the system allow graphics and/or Participant logos to be incorporated in the page formatting?	The Accountant's logo and graphs are a default part of the report. Other graphics can be added into the report using Microsoft Word.	Confirmed
7.88	Can all reports be print previewed?	Reports will first be downloaded onto the user's system where it can be previewed.	Confirmed
7.89	Does the reporting functionality have the facility to scroll up and down when output to screen?	Users can scroll up and down through the report.	Confirmed, as it's Word
7.90	Can reports be output directly to other formats e.g. Excel, CSV, txt, XML, PDF etc. for any period of time required? - If so, please state the formats supported.	Reports can be produced for any specified time period, and will download only as a docx format. But the report can later be exported to other formats.	Confirmed; anything cabn save a Word document as!
7.91	Explain how a report [or parts of a report] can be published/provided to the Participant.	Currently, reports can be downloaded as a Word document and printed out for the participant. Or alternatively, it can be sent directly to the participant as a word document or as a PDF.	No direct distriburion. Can send from Word.