Ref	Requirement		
	HEADER		
	ICAEW Technical Accreditation Scheme "Digital Estate Planning" Evaluation		
	Zenplans Ltd		
	zenplans		
	Date completed: 17th January 2022		
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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:	Our paperless society and growing digital footprints are having a profound impact on estate planning and administration. It is now harder than ever for executors and attorneys to access all the information they need to fulfil their role. Without help from their Advisers, Clients' assets and other vital estate planning information risks becoming invisible or inaccessible to their executors and beneficiaries. Today, every estate Adviser must be a digital estate Adviser, and every estate plan must include a digital estate plan. We created Zenplans to help Advisers take Clients' planning to new heights with a digital estate plan fit for our digital world.	

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1.09	Supplier background:	The company is headquartered in London, UK and was founded in 2019 by a former Management Consultant and a Chartered Accountant Partner.	
1.10	Product background and suitability for the user:	Zenplans is well suited for firms that offer, or wish to start offering, IHT/Estate Planning and Probate services. Designed for Advisers, the product organises their Clients' vital estate information into a single, secure digital estate plan. Clients can then selectively share their Zenplan with nominated individuals – either in part or in full, today or in the future - meaning everything is accessible to others when it's needed most. Zenplans also helps Advisers to unlock new business opportunities across generations by operating at the forefront of estate planning.	
1.11	Add-on modules:	Firms can currently access full product functionality through their subscription. We have a white labelling add-on, providing firms with the flexibility to customise the product's user interface to match their brand and messaging.	
1.12	Typical implementation [size]:	Zenplans is used by firms of all sizes, ranging from sole practitioners to top 100 firms. Set-up is easy and we invest heavily in customer onboarding and success to help advisers and their clients make the most of Zenplans.	
1.13	Vertical applications:	Zenplans works as a stand alone product for Advisers to support Clients with creating a Digital Estate Plan.	
1.14	Server flatform and database:	Zenplans uses Linode public cloud services. The firm is not required to have additional servers or databases.	
1.15	Client specification required:	Zenplans can be securely accessed from any device with an internet connection. Firms can create their Adviser account online in minutes, and then invite Clients to the platform via a unique sign-up link.	
1.16	Partner network:	Firms can contact Zenplans directly to arrange a product tour.	

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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.			3.19-3.24 6.41
	* It is not possible for a user to undertake "point in time" backups but daily backups of the whole platform are undertaken by ZenPlans for disaster recovery purposes. However, ZenPlans could restore a previous daily backup for a user if requested.			3.27-3.28 6.48, 6.50, 6.53
	* Data cannot be exported from all areas of the system to multiple formats; but this is on ZenPlans' development plan.			4.20
	* The system does not have an in-built report-writer, but does have flexibility in terms of displaying financial dashboards which can be drilled into.			4.30-4.35 6.85-6.87
	* Users cannot create saved searches /filters.			4.36, 5.14
	* Reports cannot be added to user menus as user-defined reports cannot be created and saved.			4.37
	* The system does not support the production of scheduled batch reports.			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.			5.10, 5.13
	* ZenPlans does not offer ESCROW for the software, but this is not unusual for a SaaS service.			5.23
	* No service credits for failure to meet SLA.			5.33
	* No current links between the software and other packages inc links to spreadsheets; although API integrations are on the development roadmap.			5.41, 5.42 7.14
	* ZenPlans has a test environment but this is not offered to users to test software changes.			6.14 6.62-6.64
	* Currently the system only supports GBP. The option to select the currency for each item is on the development roadmap.			7.13
	* There is no current integration with Microsoft Outlook but calendar integrations are on ZenPlans' development roadmap.			7.29
	* Data uploaded and stored within ZenPlans cannot be printed directly alongside the answers to the questions in the plan as part of a reporting process.			7.60
	* As per 4.30 the system does not have a report writer. It is possible to display dashboards and summaries but there is no report writer to print the contents of a plan and/or associated (uploaded) documents.			7.66-7.73
Evaluation conclusion				
2.03	For the specific use-cases in support of estate planning by professional advisors of all sizes, 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. It should be noted that at the time of accreditation the solution only supported GBP, though the solution vendor confirmed plans to add other currencies at a later date.			

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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?	Email address, password and 2FA.	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	Confirmed
3.03	Is this access to the application managed by:- - Individual user profiles? - User groups or job roles?	Individual user profiles.	Confirmed. There are four access types: Contributor, Viewer now, viewer future, no access. There is also an Advisors view that enables multiple clients to share their plans via a link.
3.04	Can a report be produced detailing all current users, their user groups if relevant, and their authority levels and/or access rights?	Yes, Advisers can view all Clients on the system along with their access rights.	Confirmed. An on-screen view is provided.
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	Confirmed
3.06	Does security allow for access to be limited to: - Read only? - Read/write? - Read/amend/delete?	Yes, nominated users can access a Client's plan according to a variety of permissions including: read/write, read and future read access.	Confirmed, see 3.03
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?	N/A	-
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	Confirmed
Passwords and access logs			
3.10	Is access to the software controlled by password?	Yes	Confirmed
3.11	Does each user have a separate log on (user id)?	Yes	Confirmed
3.12	If there is no password facility please state how confidentiality and accessibility control is maintained within the software?	N/A	-
3.13	Are passwords masked for any user logging in?	Yes	Confirmed
3.14	Is password complexity available and enforced?	Yes, passwords must include: 8+ characters, upper & lower cases, 1+ number or symbol.	Noted
3.15	Are passwords encrypted?	Yes, passwords are hashed and salted.	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, sessions expire after 1 hour of inactivity. The time period cannot be changed by the user and no information can be viewed after logging off.	Noted
Deletion of transactions			
3.17	Is it possible to delete a transaction?	Yes, items in a Clients plan can be deleted.	Confirmed
3.18	If so, then how are deletions controlled by the system?	The item is moved into a Deleted Items section of a Client's plan. Once moved, it can be permanently deleted from the Plan or restored.	Confirmed
3.19	Are deleted transactions retained in the audit trail (see below) and denoted as such?	Yes	Noted. Re deletions there is the option to restore or permanently delete it. There is an internal audit trail but this is not accessible to the user; see 3.20
Audit trails			
3.20	Does the system have an audit trail (log) which records all changes to transactions in the system?	Yes, the system has a change log that records all actions. However, this is not visible to the user.	Noted
3.21	Does this log also record any system error messages and/or any security violations?	Yes, all error messages related to user interaction and or security issues that arise from user interactions are recorded in the change log.	Noted

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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?	Yes	Noted
3.24	Are all master file changes recorded in the audit trail?	Yes	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?	-The system was developed with 'Privacy by Design' principles e.g. we seek explicit consent for special category data - The data within a user's Plan is stored within the UK - The legal basis for processing user data is clearly set out in our Privacy Policy	Noted. The Privacy Policy is available at: https://zenplans.com/privacy-policy/
3.26	Describe your use of sub-processors if any?	- Linode: platform hosting - Sendgrid: email notifications - Helpscout: user support	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?	Our security overview documentation explains that we take regular backups that are stored on a second server.	Noted. There is a user-friendly security policy document available to users.
3.28	How often are backups taken and to what point can restores be done?	Nightly and weekly backups. Up to two weekly backups are saved at a time. We can save additional backups before major system updates.	Noted. ZenPlans could restore a previous plan for a user if requested.
3.29	How does the software facilitate recovery procedures in the event of software failure? (E.g. roll back to the last completed transaction).	The software runs within a framework that detects failures and restarts the failed services called pm2.	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?	Each action is processed individually, a failure at any point will immediately notify the user so that they can retry the change in question. We don't batch any user-side processes, so that if a user performs an action and doesn't receive an error message, they can know the change was performed successfully.	Noted
3.31	What features are available within the software to help track down processing problems?	We use tracking software to alert us to issues that cause system failure.	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	Confirmed
4.02	Are these menus user/role-specific?	Yes, the Client, Delegate and Adviser menus are all specific to their roles.	Confirmed
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, all data can be easily updated via menu options.	Confirmed
4.04	Does the software provide input validation checks such as: - [account] code validation? - reasonableness limits? - validity checks?	Yes, the software validates emails, dates and numeric values.	Confirmed
4.05	What control features are within the software to ensure completeness and accuracy of data input?	See 4.04	Noted
4.06	How does the software ensure uniqueness of the input transactions? (i.e. to avoid duplicate transactions)	N/A	Noted
4.07	Is data input by users validated by scripts or routines in the browser, or other client software, before transmission to the server?	Yes	Noted
4.08	Is data input by users validated by routines running on the server before data files are updated?	Yes	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?	Yes. Each field in the system has its own requirements regarding input length and problematic characters.	Noted
4.10	Are responses to erroneous data input clear so that they do not lead to inappropriate actions?	Yes	Confirmed
4.11	Does the software have an automatic facility to correct/reverse/delete transactions?	No, but users can delete or edit any items in a Plan.	Confirmed
4.12	If yes, are these logged in the audit trail?	N/A	-
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?	N/A	[Not transactional]
4.14	Are messages provided to users clearly explaining whether the data entry or file upload has been processed successfully or not?	Yes	Noted
Import and export of data			
4.15	Can files/attachments be uploaded and stored against any transaction?	Yes, each item in a Client's plan can hold file attachments	Confirmed
4.16	Is there an additional charge made for storage of uploaded files? - If yes, please indicate the cost.	No	Noted
4.17	Can data be imported into the system from multiple types of files, e.g. XLS, text, CSV?	No, CSV uploads are high on our development roadmap.	Noted
4.18	Explain how the system validates imports into the system and what happens to any import which fails?	N/A	-
4.19	Are imported /interfaced transactions detailed in the audit trail? *[See also 3.27]*	N/A	-
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?	No, exportable reports are on our development roadmap.	-
Data processing			
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)?	N/A	Noted; not a workflow system, but some parts are "wizard-based" and so there is a sequence of actions to be performed and data to be entered.
4.22	Does the software provide automatic recalculation, where appropriate, of data input? (e.g. VAT)	Yes, items with a financial value are processed to create Financial Summaries for the user.	Confirmed
4.23	Is a month/period-end routine required to be undertaken?	No	Confirmed
4.24	Is it possible to delete accounts if the balance if Nil but transactions have been recorded against the code?	N/A	-

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4.25	What is the size and format of reference numbers and descriptions within:- - Ledgers? - Stock? - Currencies?	N/A	-
4.26	How does the software guard against/warn about duplicate account numbers on set up?	N/A	-
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	-
4.28	What drill down/around functionality is available within the software?	Users can drill down to each item when looking at summary reports e.g. from Assets down to Property, then down to the specific Property and the associated data.	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?	N/A	-
Report writer			
4.30	Does the system have an in-built report generator or is a third-party solution used (if so please specify)?	Inbuilt report generator.	There is an interactive dashboard financial summary" that allows drill-down into categories. There is no in-built report-writer per se.
4.31	Is the report writer based on a standard SQL-type approach and is it flexible and easy to use?	N/A	-
4.32	Can the report generator operate over the financial and operational aspects of the system, e.g. combining service metrics with financial information?	N/A	-
4.33	Is a comprehensive data dictionary provided to aid field selection?	N/A	There is no data dictionary but a full explanation of the data being input/held is provided.
4.34	Does the system provide a library of reports and templates which can be amended, saved and re-run?	No, only standard reports are available but we are open to collaborate to develop further reporting functionality.	Noted
4.35	Can users create their own reports? If so, what are the controls on users doing this?	No, only standard reports are available but we are open to collaborate to develop further reports.	Confirmed
4.36	Can users create saved searches /filters / queries?	No	Confirmed
4.37	Can regular reports be added to user menus in the appropriate area of the system?	No, only standard reports appear on the user's menu.	Confirmed
4.38	Does the system support the production of on demand (interactive) and scheduled batch reports?	No	Confirmed

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5.	**USABILITY**		
Ease of use			
5.01	Does the solution provide a multi-language user interface?	No, all of our customers are currently based in the UK.	Confirmed
5.02	Does the system allow for customizable branding and UI (e.g. corporate colour palate, upload company logo, etc)?	Yes, our default setting allows Advisers to display their logo within the system. Full white labelling is available as a premium feature.	Noted
5.03	Does the system have a similar look and feel and overall and consistency between screens and modules?	Yes, we pride ourself on the simplicity of our design.	Confirmed
5.04	Is data entry easily repeated if similar to previous entry?	No, this is by design. There are few instances of the same data being inputted in different locations.	Confirmed
5.05	Does the software prevent access to a record while it is being updated?	No	Noted
5.06	Is there locking at file or record level?	No, although certain parts of a Client's plan can be hidden from other users.	Noted
5.07	Does the software allow for the running of reports whilst records are being updated?	No	Noted
5.08	Can timestamps or user comments be added to transactions?	Yes, every item in a Client's plan contains a comments section and a record of who made the last update and when it took place.	Confirmed
5.09	Is there the ability to store preferences and default values on a per-user basis. e.g. department/team/user?	No	Confirmed
5.10	Does the system have the ability to provide user-defined fields with associated validation of data input?	No, each section has well designed fields to capture all key information. Each section has a Notes field in which users can enter free text data.	Confirmed
5.11	Can the system provide user with reminders and notifications e.g. workflows?	Yes, the system has a Suggested Next Step workflow and delivers plan review reminder emails.	Confirmed. The next step feature is important.
5.12	If the system provides workflows, does it have functionality to substitute/delegate authorisations?	Yes, Clients can change the authorisation for who has access to their plan, and on what basis, at any time.	Confirmed
5.13	Is there the ability for users to define and configure layouts of letters and forms?	No	Confirmed
5.14	Can users save the parameters of searches?	No	Confirmed
5.15	Does the system have a "universal search" option, allowing a search to be undertaken over all modules of the system?	No	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	Confirmed
5.18	Can more than one software function be performed concurrently?	Yes	Noted. But only with multiple browser windows open concurrently.
User documentation and training			
5.19	Is the manual provided as: - hard copy - on CD - by download - via a web-interface?	Help documentation is provided via a web interface.	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?	- An index or search facility? **Yes** - A guide to basic functions of the software? **Yes** - Pictures of screens and layouts? **No** - Examples? **Yes** - A tutorial section? **No** - Details of any error messages and their meanings? **No**	Noted
5.21	Is context-sensitive help available within the system?	Yes, help and information widgets can be found throughout the system.	Confirmed. There is a "Get Help" button on every page.
5.22	Is the manual and/or help editable by the user (subject to the permissions matrix)?	No	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)?	No	Noted
5.24	Please detail the training options available?	On demand videos and Webinars.	Noted

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5.25	Who provides training: - Software House? - VAR?	Zenplans	Noted
Support and maintenance			
5.26	How is the software sold: - Direct from the software house? - Via a Value Added Reseller (VAR) or Integrator?	Direct from the software house.	Confirmed
5.27	How is the product supported: - Direct from the software house? - Via a Value Added Reseller (VAR) or Integrator?	Direct from the software house.	Confirmed
5.28	Do VARs have to go through an accreditation process?	Zenplans is not sold via VARs.	-
5.29	Is the software sold based upon number of named users or a number of concurrent users?	Number of named users.	Noted
5.30	The supplier should detail the support cover options available, covering: - The hours provided? - Associated costs? - The global regions covered?	Support is provided to all customers at no additional cost, available weekdays during 9-5pm GMT.	Noted
5.31	Detail the process by which customers raise support requests and how these can be viewed/managed?	Support requests can be raised via the help widget inside the system or a conversation with their account manager.	Noted
5.32	Please note the methods of support available: - Telephone? - Internet chat? - Remote access to customer workstation? - Other, please specify?	Email and Telephone.	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?	Unresolved tickets are clearly flagged and worked through on a daily basis.	Noted
5.35	How often are general software enhancements provided?	We regularly update our product to provide the best possible experience, aiming for monthly releases.	Noted
5.36	Will they be given free of charge?	Yes	Noted
5.37	How are enhancements and bug fixes provided to customers?	New versions of the software are made available via the cloud.	Noted
5.38	Is "hot line" support to assist with immediate problem solving available?	Yes	Noted
5.39	If so, is there an additional cost involved?	No	Noted
5.40	At what times will this support be available?	9-5pm, Monday-Friday	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?	No, API integrations are on our development roadmap.	Noted
5.42	Can definable links to spreadsheets be created?	No, CSV uploads are on our development roadmap.	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.	Yes, attachments can be securely stored against each item in a Client's plan. Examples include copy of a will, and other important personal documents.	Confirmed
5.44	Can documents be scanned into a secure repository?	Yes, scanned documents can be attached to each item in a Client's plan.	Confirmed. (Cannot directly scan into the software).
5.45	Does the system provide data migration tools for transactional and master data sets (e.g. employees customers, suppliers, journals, invoices).	No, however please refer to the responses in 5.41 and 5.42.	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?	Our system is built on an API, as part of our product development roadmap we will allow data to be pulled into a Client's plan from other sources.	Noted
5.47	Does the system support mobile working?	Yes, the system can be securely accessed from any device with a web browser.	Noted

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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?	Zenplans uses cloud storage provided by Linode. User data is stored in London, UK.	Noted
6.02	Does the customer get a choice of the jurisdiction in which their data resides?	No, currently all customers are UK based so London is appropriate.	Noted
6.03	What certification(s) do you or your platform operators hold relating to your data centres and your business operations?	ISO27001	Noted
6.04	Do you or your platform operator have an SSAE16 (System and Organization Controls) report available?	No, however Linode's London data centre has SOC 1 certification that covers the requirement of SSAE16.	Noted
6.05	What are the physical controls over the:- - Premises? - Fileservers? - Communications equipment?	Linode's data centres have the following physical, environmental, and network capabilities in place: - Access to the data center floor is restricted to data center employees and authorized visitors. - Data Centers are staffed 24/7/365 with security guards and technicians. - All employees and visitors are identified using biometrics and state issued Ids before entering the facility. - HVAC and power have redundant systems, so if one goes out, the others keep our systems powered and within operating temperature. - All of Linode's systems are segregated from other tenants by locking cabinets. Only datacenter staff assigned to supporting Linode systems have access to the keys. - Multiple Internet carriers using independent fiber connections to the data center floor. - Our networks within the data centers have redundant routers, switches, and service providers. Multiple systems can fail without affecting downtime or performance.	Noted
6.06	Is the space in this/these data centre(s) shared with any other companies?	Yes, Linode is a public cloud with multiple occupants.	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?	Separate databases and services and virtual servers. Each customer's data is encrypted with a different unique encryption key.	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?	Users without the proper credentials cannot unlock the relevant encryption key and so cannot access the wrong customer/company's data.	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?	Users without the proper credentials cannot unlock the relevant encryption key and so cannot access the wrong customer/company's data.	Noted
6.10	How is [Internet] communication traffic monitored to identify potential problems before they happen: - From a performance perspective? - From a security standpoint?	This is managed by Linode. There is a full range of diagnostics and alerts in place to detect sudden changes in normal machine behavior.	Noted

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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?	The networks within Linodes data centers have redundant routers, switches, and service providers. Multiple systems can fail without affecting downtime or performance.	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?	Yes, all data exchanged between the user's computer and our service is encrypted in transit (TLS1.2 with 256 bit key encryption).	Confirmed. Connection is via HTTPS://
6.13	Is data on your servers encrypted at rest?	Yes, all data is encrypted (256 bit) at rest in secure data centres.	Noted
6.14	Is a test environment provided to test configuration changes? If so, is there an additional charge for this?	We have an internal test environment but it is not offered to external users.	Noted. Demo accounts are available.
Access to customer data			
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?	The system is configured to use Linode's UK data centre, so no data in a user's plan is transferred out of the UK.	Noted
6.16	Are you subject to any legal or regulatory requirements obliging you to retain a copy of customer data?	Yes, we will hold limited data for up to 6 years for regulatory tax reasons.	Noted
6.17	Who will be able to access or see customer data?	The data within in user's Plan is end-to-end encrypted. Only the user and their nominated delegates hold the key to view the full data within a user's Plan.	Noted. ZenPlans cannot read a customer's plan data as it is encrypted.
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.	Access to the production systems is limited to a small group of administration staff. Each have their own user, all access to client data is recorded in the audit log. Admin users can perform limited support operations on customer/company accounts, but have no direct access to customer data directly.	Noted
6.19	Explain the release management procedures in place and the associated segregation of duties ?	Code is reviewed and merged to test and integration environments and tested end to end prior to release. Deploy is kept simple and no-frills, just a Git pull of each new release. The CTO performs the deploy at which point another battery of tests is performed in production to confirm that the deploy succeeded. Updates to data happen over a rolling process that performs necessary data updates only for each individual user when they next login, since user login is required to access the encrypted data.	Noted
6.20	Is there sufficient segregation of duties preventing system developers from accessing and changing live applications and data files?	System developers have no access to production environments or databases.	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?	Application deployment process is the same regardless of emergency scenarios. Our Product's main requirement is long term stability and security. Because high-availability is not a primary priority, emergency changes are performed with the same cautious and patient care as any other update. Only the CTO can deploy changes to application. The data is accessible only through the admin support functionality and only within the normally available guidelines with the attendant support audit logging.	Noted
6.22	Is an audit trail always maintained of these emergency changes?	Yes	Noted
6.23	What procedures are in place when members of staff leave to ensure that their system access is stopped?	Each internal user has their own login credentials. Should they leave, then their credentials will be removed from the system as part of their leaver checklist.	Noted
Platform and service levels			
6.24	Which databases can be used (Hosted) or are used (SaaS)?	MongoDB, NoSQL	Noted
6.25	What forms of user authentication are supported e.g. user names, passwords certificates, tokens etc.?	User name, password, 2FA, JWT tokens	Noted
6.26	What is the proposed product/service availability percentage?	99.99%	Noted, as set by Linode

Ref	Requirement	Response	Reviewer Comments
6.27	What percentage availability has been achieved over the past 12 months?	99.71% - measured using Linode Status History.	Noted
6.28	Is a service level agreement ("SLA") offered regarding: - Service availability? - Data recovery?	Yes, available on request.	Noted
6.29	Is the service available 24x7 or are there downtime periods for maintenance?	24x7	Noted
6.30	Is the customer made aware of maintenance periods in advance?	N/A	Noted. There is no requirement to stop the production environment to push out an update.
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?	Works entirely within the internet browser on the user's computer.	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?	N/A	-
Platform security			
6.33	What security steps are taken to prevent and detect intrusion attempts?	Linode performs intrusion detection.	Noted
6.34	Is firewall hardware and software used to protect the live systems from unauthorised access?	Yes	Noted
6.35	Which monitoring software is used to create alerts when intrusion attempts are suspected?	Linode	Noted
6.36	Are designated staff responsible for receiving and urgently responding to these alerts?	Yes, the CTO.	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.	There are cron jobs in place to perform all necessary automated security updates	Noted
6.39	List the procedures and software tools in place to prevent or detect and eliminate interference from malicious code, such as viruses?	Linode is constantly scanning our networks and server to ensure that systems are configured correctly and are up-to-date with patches.	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?	Yes, tests are carried out at least annually by external specialists with CREST accreditation.	Noted
6.44	If penetration testing by a specialist is not performed regularly, please indicate the main procedures in place to identify weaknesses?	N/A	-
6.45	Are security procedures regularly reviewed? Please indicate frequency of reviews.	The system is scanned for vulnerabilities every week.	Noted
6.46	What security reporting is provided demonstrating compliance against certification(s) and policy(ies)?	A copy of our latest penetration test report can be provided to customers.	Noted
6.47	Are any security breaches communicated to customers?	Yes. There would also obligations to the ICO in relation to any GDPR breach.	Noted
Backups by the service provider			

Ref	Requirement	Response	Reviewer Comments
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?	- Linode Backup Service - Nightly and weekly backups - Full system - Linode UK data centre - 1 copy - Up to two weekly backups are saved at a time. - CEO & CTO - Yes	Noted
6.49	How frequently is a test-restore of backups undertaken?	Quarterly	Noted
6.50	Can the provider restore from a backups that it has taken at a customer request?	No	Noted. Customers can't request backups. ZenPlans could restore from a previous backup if required by a customer.
6.51	Does a customer have the ability to undertake their own backups?	No	Noted
6.52	If so, can a customer restore data a backup that they have taken?	N/A	-
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?	System backups are stored on different hardware.	Noted
6.54	How often are these plans tested?	Yearly	Noted
6.55	How often are these plans reviewed and updated?	Yearly	Noted
6.56	What are your: - Recovery Point Object (RPO) standards? - Recovery Time Objective (RTO) minimum standards?	A new server can be 'spun-up' from backup within an hour. We could lose up to ~12 hours of data if something catastrophic happens and we need to revert to the nightly backup. The amount of actual data loss would be limited to those clients who happened to update their accounts in that 12 hour period. The vast majority of clients' data would remain intact since we only expect their plan to be updated every few months.	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?	UTC 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?	Users will be able to download a copy of their plan data. The plan data will then be deleted from the system within 12 months of the end of the contract.	Noted. Access to the data depends on ZenPlans still being in operation.
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?	No, customers must host the system with our hosting service.	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)?	All system updates are applied universally, so users cannot 'opt-out' of updates.	Noted
6.62	Are users able to test the application before new versions go into live use?	No, however we often involve customers in the design and development of new features.	Noted
6.63	Are users given notice before application changes are applied to the live system?	No, however we inform customers about product updates during account management catch-ups.	Noted
6.64	Are changes delivered into the live environment "switched off" to enable users to test them before enabling them for their environment?	No	Noted

Ref	Requirement	Response	Reviewer Comments
6.65	Describe what testing and QA processes are undertaken before upgrades and other changes are made live/available to customers?	End to end tests. Limited automated testing. Selected end users also have an input to the testing process.	Noted
6.66	If a hosted system, explain the release management procedures in place and the associated segregation of duties ?	Release versions are managed in Git branches and tags. All releases are deployed to test and integration environments for manual end to end and smoke tests. Once approved, releases are straightforward Git pulls of the new branches into production environment by the CTO. At which time smoke tests are run to ensure successful deployment.	Noted
6.67	Are users informed when they next login of the application changes that have gone into live use?	No	Noted. And see 6.63
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?	12 months	Noted
6.70	Where online payment is used, what type of security is used to protect sensitive information?	Online payments are facilitated by Stripe or GoCardless, both organisations are PCI compliant.	Noted
6.71	Where online subscription / payment is used, is an invoice provided to the customer and, if so, in what format?	Yes, invoices are provided as PDFs via email.	Noted
6.72	When subscriptions need to be renewed, what advance notice is provided and what is the time limit for renewal?	Subscriptions renew automatically but can be cancelled up to seven days before the next renewal date.	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?	Immediately	Noted
6.75	What notifications / confirmations are provided to the customer regarding subscriptions and payments?	Email notification of renewal invoice.	Noted
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?	- They miss one or two payments? Data can still be accessed. - They cease being customers? Data inside a Plan is held for 12 months after the end of the contract, unless the user requests that the data be deleted earlier.	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?	12 months	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?	Database records are deleted.	Noted
6.79	What is your processes regarding disposal of end-of-life and failed hardware devices that were used to operate your service?	Linode first uses secure disc 'scrubbing' to erase all data, then 'shred' the hardware to physically destroy it.	Noted
SaaS/Hosted Reporting			
6.80	Are reports produced from the same software as the main applications or is separate reporting software used?	From the same software as the main application	Noted. See 4.30
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?	No	Noted
6.82	What browser versions are support: - On desktop/laptop (PC, Mac, Linux)? - On Tablets? - On mobiles?	The latest versions of Chrome, Edge, Firefox, Safari are all supported.	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?	N/A	-

Ref	Requirement	Response	Reviewer Comments
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?	As html for viewing in a web browser. CSV and PDF formats are on our product development roadmap.	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?	Reports are securely accessible on the web server	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, the only data stored on the user's device is an authentication token.	Noted
6.88	Are communications between the browser and the server encrypted for any report related communications?	Yes, all data is encrypted in transit between the browser and the server.	Confirmed
6.89	If reports are produced dynamically each time the user views them can historical reports be reproduced at any time?	No	Noted. Reports are real-time dashboards.
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?	- Enabling drill down to more detailed information? **Yes** - Altering which columns and rows of data are displayed? **N/A** - Choosing time periods? **No** - Specifying selection criteria? **Yes**	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?	No	Noted. Reports are real-time dashboards.
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?	Yes	Noted

Ref	Requirement	Response	Reviewer Comments
7.	**DIGITAL ESTATE PLANNING**		
Global setup			
7.01	Does the system provide for the setup and maintenance of the details of "the user" (the individual or business) using the software?	Yes, all users can be setup and managed via the system.	Confirmed
7.02	If the user is the individual who is planning their estate ("the client") can their details be entered/copied into the "client details" within the system?	Yes, details of all Client users automatically appear within the Adviser's system.	Confirmed
7.03	Are there restrictions on more than one user working on the same Estate Plan (for a single client) at the same time?	No, the Client can appoint multiple people to work on their plan at the same time.	Confirmed
7.04	Are there restrictions on more than one [business] user working on multiple Estate Plans (for different clients) at the same time?	No, multiple Advisers can work on their own Clients' plan at the same time.	Confirmed
7.05	Does the system allow a user to use multiple devices to support mobile working, e.g. a workstation, phone and/or a tablet?	Yes, the system is available through any web browser.	Noted
7.06	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?	No, there is no auto-save facility, however each item within a Client's plan can be easily saved at regular intervals.	Confirmed. The system saves the data once a new item has been added or after an amendment to an existing item has been completed.
7.07	Can the system work in an "offline" mode, with transactions transferred to the service once Internet connectivity is available and enabled?	No, an internet connection is required to access the system.	Confirmed
7.08	Does the system provide inbuilt workflow functionality?	Yes, the system is highly intuitive and guides users through suggested next steps to take.	Confirmed
7.09	Does the software allow a user to assign a "delegate", who has access to view/amend a sub-set of the full information entered into the estate plan? If yes then please explain the levels of access provided.	Yes, the system allows Clients to share their plan with who they wish, when they wish and how they wish. Each Delegate can be granted 1 of 4 permissions for each Category of the Client's plan: 1. Read-write now 2. Read now 3. Read future (post death or loss of capacity) 4. No access	Confirmed
7.10	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, global lists include: jurisdictions, asset types, utility type, insurance type etc. We will include providers at a future date.	Confirmed
7.11	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?	Yes, the system maintains a change log for every action taken. Clients can access a list of deleted items inside their account.	Confirmed. See also 3.20
7.12	Are items deleted from a plan saved in a separate "deleted items" area? If so: - Can items be viewed? - Can items be recovered?	Yes, 'deleted items' can be viewed by the Client with the option to recover the item or permanently delete it.	Confirmed. See 3.18/3.19
7.13	Can the system operate in multiple currencies? If so, please state which are supported.	No, currently the system only supports GBP. The option to select the currency for each item is on our development roadmap.	Confirmed
7.14	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? - HMSO (for the submission of estate/inheritance tax)? - Accounting software (e.g. Sage, QB, Xero)? - Tax software? - Pension software - Others, please specify?	No, however our system is built with APIs and API integrations are high on our development roadmap.	Noted

Ref	Requirement	Response	Reviewer Comments
7.15	Does the system provide a portal to enable the exchange of information between the client and their accounting firm (if the "user")?	Yes, Advisers and Clients can add/edit items in the plan which can be accessed by both sides. Please note that Zenplans is not designed to be a messaging portal.	Confirmed
Client setup			
7.16	Does the system provide for the setup and maintenance of the details of the client - the individual to whom the Estate Plan relates?	Yes, Clients create an account via their Adviser's unique setup link.	Confirmed
7.17	In addition to core name/address/contact information does this include supplementary details such as: - Next of kin? - Legal and financial advisors? - Executors and trustees? - Individuals with Enduring Power of Attorney? - Personal heath-related details?	Yes, all these details can be included in a Clients plan, in addition to a wide range of other items.	Confirmed
7.18	Does the system allow the user to enter and update social media details? If so, please explain how the login credentials are stored securely.	Yes, Clients can include details of their social media accounts in their Plan. We do not store passwords because accessing someone else's account is against the terms of service of many providers and in breach of the computer misuse act. Where applicable, we will guide the client through configuring the appropriate legacy settings for each provider.	Confirmed
7.19	Is any assigned "delegate" able to view/amend this information?	No, only Delegates with a read or read/write access permission has immediate access to details of the Client's social media accounts.	Noted
7.20	Does the system allow a user to access information under Power of Attorney? If so, please explain how this operates.	Yes, the Client is encouraged to provide nominated Delegates with access to their plan. Access is gained via a secure Delegate account - if the Delegate has read/write or read permissions, they can access the information immediately. If the Delegate has future read permissions, then they must verify that the Client has lost capacity to gain access to the information.	Noted
7.21	Does the system allow the user's solicitor to log-in and enter or update details on their behalf either during the client's lifetime and/or during probate?	Yes, providing that the Client had appointed their solicitor as a Delegate and provided them with read/write access.	Noted
7.22	Does the system allow the user to store details of those who should be informed after their death?	Yes, Clients can add the relevant contacts to the People To Notify section in their Plan.	Noted
7.23	How do the user's beneficiaries gain secure access to the information during probate? How are passwords transferred to the beneficiary?	Any Delegate, such as the Client's beneficiaries and executors, can gain secure access via their Delegate account. If they have future read access, then they must verify the death of the Client to gain access. Clients should not store their passwords in their plan to ensure compliance with third party providers' terms of service and the computer misuse act.	Noted
7.24	What happens to the user's digital information in case of a dispute to the will during probate? Who maintains access to their records at this time?	The legal distribution of a Client's estate is determined by the will or courts, not Zenplans. Zenplans' role is to help executors/beneficiaries ensure the full estate is ascertained, along with guidance on how to access each asset. In the event of a contentious probate, a Client's Delegates will maintain access according to the permissions set by the Client.	Noted
Dashboard			
7.25	Does the system incorporate dashboard functionality such that the current status of an Estate Plan can be presented to the user on a single screen, showing: - Key areas of the plan? - Reminders/actions? - Financial metrics, e.g. net worth? - Other, please detail?	Yes, an overview of the Client's plan is presented on a dashboard screen which displays all sections of the plan, asset/debt values and suggested next steps to be taken.	Confirmed

Ref	Requirement	Response	Reviewer Comments
7.26	If so, can the user: - Navigate directly from the dashboard into other areas of the Plan? - Drill through from financial metrics into an asset category?	Yes, the user can navigate directly from the dashboard screen to the relevant section of the plan. Users can drill through the financial summary report to view item level data.	Confirmed
7.27	Does the dashboard show whether key areas of the Plan have been completed?	Yes, the dashboard displays a count of items in each section of the Client's plan.	Confirmed
7.28	Is possible to set alerts/reminders from the dashboard, e.g. To regularly update the Plan?	Yes, Clients can set a plan review date via the Suggested Next Step workflow. This can then be edited via their Account Settings.	Confirmed
7.29	If so, do these integrate with Microsoft Outlook?	Reminders are currently delivered via email. Calendar integrations are on our development roadmap.	Noted
Estate plans			
7.30	Does the system come with a library of standard Estate Plan layouts that can be applied to a new estate planning process for a client?	Yes, there are 30+ sections that can be included in a Client's plan, each with a guided data input.	Confirmed. A master plan is provided. The items within sections can be edited (added to or items removed) by the client.
7.31	If so, please list the number and type of Plan layouts provided.	The system has 4 top-level categories, with 30+ items within a series of sections: 1. Assets e.g. bank accounts, property, items of value 2. Debts e.g. mortgages, credit cards, leased items 3. Daily life e.g. insurance, utilities, social media 4. Wishes e.g. will, power of attorney, people to notify	Confirmed
7.32	Does a Plan come pre-populated with a set of standard sections containing similar questions, e.g. pension-related items? If so, what sections are provided?	Yes, see 7.31 for examples of available sections.	Confirmed
7.33	Is it possible for the user to add/edit/delete sections in the plan?	No, they can add/edit/delete items but not change the top-level categories or the sections.	Confirmed
7.34	Are the sections grouped into [top level] sets of similar types, e.g. "Assets" contains the sections of questions relating to "Banks", "Pensions", Property", etc?	Yes	Confirmed
7.35	Does each section of the Plan come pre-populated with a set of standard questions?	Yes	Confirmed
7.36	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, every section is different, designed to capture relevant information for each item.	Confirmed
7.37	Is it possible for the user to add/edit/supress/delete these questions?	No, although there are few required fields for each section, meaning users can add as much or as little information as they wish for each item.	Confirmed. Items can be added or deleted within sections, but the section logic (the questions asked) are specific to a particular section and cannot be changed.
7.38	Can links be setup between questions in different sections so that a user can navigate between linked questions?	Links can be established between items e.g. property & mortgage, not specific questions.	Confirmed
7.39	Describe how details of financial assets including credit and store cards are securely uploaded and maintained by the user or their adviser?	Zenplans balances accessibility with security. We store enough information to ensure a Client's affairs can be easily accessed and managed in the future, but without compromising on security today. When a Client adds a credit card to their plan only limited information is stored e.g. the name of the provider and the last 4 digits of the account number.	Confirmed

Ref	Requirement	Response	Reviewer Comments
7.40	What information does the user have access to that the adviser does not?	This is controlled by the Client, and depends on the level of access Delegated to the Adviser for each category of the Client's plan.	Confirmed
7.41	Explain the fundamental aspects of the sections/questions provided by the system. For example, are the following elements covered: - Flexible question structure - Intelligent workflow - Section dependencies - Input areas - Associated information - Legal text and/or links to statute/legislation	The system guides users through adding items to their Plan via carefully designed questions. This is done in a clear and simple manner, with support text provided through the workflow. Few inputs are 'required' to continue along the workflow, meaning users can include the level of detail that suits them, with the option to return to the item at a later date.	Confirmed
7.42	Does the system support the use of intelligent pick-lists, i.e. only valid options are shown depending on the answers made to questions in other sections of the Plan?	Yes	Confirmed
7.43	In sections 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?	No, the value of Zenplans is in knowing what accounts exist that make up a Client's estate, not the latest balance. That being said, API integrations are on our development roadmap.	Confirmed
7.44	Does the system provide context-sensitive help for each question in a section of the Plan?	Yes, each section has an introduction screen and help icons to guide the user.	Confirmed. There is a "Get Help" button on every page.
7.45	If so, can this be edited by the client/user?	No	Confirmed
7.46	Does the system allow Estate Plans to be linked, where a user is managing the Plans for multiple clients and they are directly related?	No	Confirmed
7.47	If yes: - Can the system automatically copy information from an associated Estate Plan when required? - Can this be manually overridden?	N/A	-
Completing a Plan			
7.48	If the user is also the client can the system automatically populate information from the client profile into the Plan during setup for the client?	No, API integrations for client set up are on our development roadmap.	Noted
7.49	Does the system allow the user to enter the Plan workflow at pre-defined places (e.g. start of any section or to jump to any question), and if so how is workflow integrity ensured?	Any item can be added to the Plan in any order, the Suggested Next Steps workflow will recognise if the item has been added and update accordingly.	Confirmed
7.50	Does the system provide inbuilt guidance [help] to assist the user in completion of the various questions? - If so can the user edit this guidance text?	Yes, help widgets are located throughout the system. These cannot be edited by the user.	Confirmed
7.51	Does the system support entry of different types of answers to the questions? - Selection or multi-selection? - Yes/no option? - Check boxes? - Radio buttons? - Text or numeric entry? - Date or date range entry? - Tabular data? - Free-form notes? - URLs? - Other, please specify	Yes, all the below feature within the system and are presented as appropriate for each question.	Confirmed
7.52	Can the system enforce the answer to questions (mandatory items) with appropriate alerts to the user?	Yes, users are notified if a mandatory field has not been populated.	Confirmed. A "Required" box is shown.
7.53	Does the system provide validation of user input? - If so please detail the validation types provided.	Yes, email address and numeric entry.	Confirmed
7.54	Does the system allow subsequent amendment of individual entries, without the need to walkthrough complete sections of questions?	Yes, the system has an edit screen for existing items which displays all questions on a single page allowing for easier updates.	Confirmed
7.55	Does the system allow the user to upload documents as part of the answer to a question? If so: - Can files be uploaded from a user's workstation/device? - Can files be scanned/uploaded? - Does the system have embedded OCR capability?	Yes, documents can be attached to each item via a file upload from the user's device.	Confirmed

Ref	Requirement	Response	Reviewer Comments
7.56	Does the system provide: - A viewable answer history? - An audit trail of answers and changes to answers?	This information is stored in the system via the change log, but is not displayed to users.	Noted
7.57	Does the system retain data entries (answers), even if the questions have changed or a specific question is no longer available to be answered because it has been supressed?	No	Confirmed (e.g. the "income" flag on a Bank Account).
7.58	If so: - Can data entered still affect the workflow elsewhere? - If the question is subsequently enabled will the previous answer be displayed?	N/A	-
7.59	Does the system allow the entry of 'side-tables' of numeric data? If so: - Do these calculate? - Can data be imported, e.g. Excel or simple cut/paste?	No, but numeric data can be entered into the appropriate fields for each item.	Confirmed
7.60	Can uploaded documents and/or side-tables be printed alongside and answers as part the reporting process (see later)?	No	Confirmed
7.61	Does the system provide a mechanism to store non-financial information such as National Insurance number, passport number etc?	Yes, a wide range of non-financial information can be stored in a Client's plan.	Confirmed. Note: Full credit-card numbers and passwords are not retained.
7.62	Does the system allow the entry of supplementary information aside from the information directly requested in the various questions in the Plan, e.g. contracts, lists, spreadsheets? - If yes can these be: - Uploaded and held against the client? - Held against a specific question in a section of the plan? [*See also item 7.18 above*]	Yes, attachments can be securely stored against each item in a Client's plan.	Confirmed
7.63	Does the system allow all Plan-related documents created/added for a client to be: - Shown as a list on-screen - The details viewed on-screen - Details to be printed out	All plan related documents can be viewed on-screen as a list or as a more detailed 'item view'.	Confirmed. Items would need to be printed separately.
Reports			
7.64	Does the system support dual screen functionality, such that the document being created can be shown on a display separate from the one being used to complete the Plan?	No	Confirmed
7.65	Can the user preview the draft and/or final document being created in real-time as they respond to the questions in the Plan?	Yes	Confirmed
7.66	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.	Yes. A) Dashboard - snapshot of all items in the Plan B) Category overview - snapshot of all items in each Category C) Financial summary - interactive view of all financial items, with the ability to drill down to the underlying questions and answers for each item.	Confirmed, dashboards and summaries but not a report writer.
7.67	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?	Yes, users can access an interactive Financial Summary detailing their Assets, Debts, Income and Expenses.	Confirmed. There is a financial summary but no report as such.
7.68	Does the system allow drill through from a report into the underlying Plan section/question?	Yes, users can drill from the Category Level to the Section Level and Item level.	There is an interactive dashboard financial summary" that allows drill-down into categories. There is no in-built report-writer per se. See 4.30
7.69	Are all reports adequately titled and dated? e.g. report name, client name, pages, numbers etc.	N/A	-

Ref	Requirement	Response	Reviewer Comments
7.70	Do the reports provide totals where applicable?	N/A	-
7.71	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	No, however the system as a whole can be co-branded or white labeled.	-
7.72	If so, does the system allow graphics and/or client logos to be incorporated in the page formatting?	N/A	-
7.73	Can all reports be print previewed?	No	Confirmed
7.74	Does the reporting functionality have the facility to scroll up and down when output to screen?	Yes	Confirmed
7.75	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.	No, however our development roadmap includes CSV and PDF export options.	Noted