Xplan integration guide

User Guide

January 2024

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Introduction

Defaqto Engage offers a full two-way integration with Xplan that allows users to automatically view and analyse their client's existing plans in Engage, and post products & documents back to Xplan.

This guide explains how to set up and use the integration. If you have any further questions regarding the functionality showcased within this guide, please contact Defaqto Customer Support by calling **01844 295544** or emailing **customersupport@defaqto.com**.

Engage setup

Xplan Auth URL

If you pick Xplan as your integrator, in the first instance, you will also need to provide the AUTH URL for the Xplan licence to Defaqto Customer Support. They can be reached by calling **01844 295544** or by emailing **customersupport@defaqto.com**.

Xplan setup

Prior to the Xplan integration being switched on in Engage, a few things need to be in place or undertaken by the Xplan user.

The Xplan administrator of the adviser firm will need to refer to the relevant instructions in Xplan (https://community.iress.com/t5/Xplan-Integrations/Defaqto-Engage/ta-p/35872)

How to create clients, plans and funds

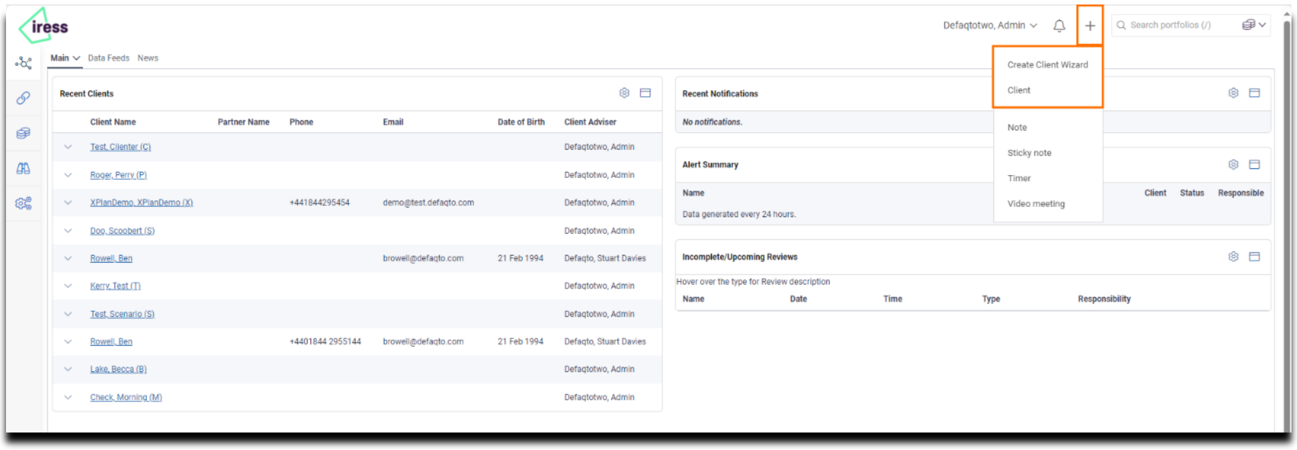
This section will describe the basic setup of plans in Xplan to allow them to be pulled into Engage.

Xplan - Clients

Once you login to Xplan, adding a client is found by selecting the **+** symbol in the top right-hand side of the of the landing page.

You can select either **Create Client Wizard** or **Client** to create your client, with the 'Wizard' option being the shorter of the two processes.

Xplan - Add a client



Selecting either of these will open a wizard that guides the user through creating a client. Engage will support client types that are set up as an **Individual** or **Company**.

Pay attention to the **Client adviser** field, as this will decide who the client is owned by and will dictate which adviser can search and open the client record in Engage.

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Xplan - Add Plans

To add a plan, the user must first select and open the client in Xplan. This can be done directly from the landing page, or via a client search.

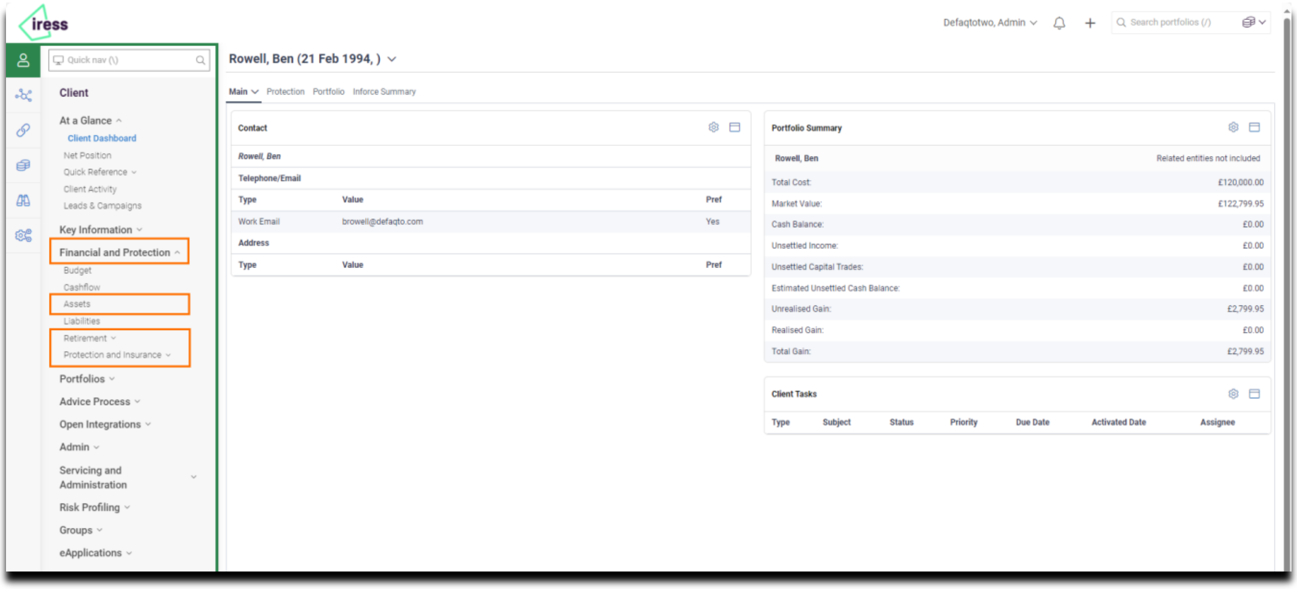
Once opened, the user should navigate to the **Financial and Protection** dropdown in the left-hand column.

Xplan requires the user to know what type of plan they wish to create.

For Engage purposes, the relevant plan types are:

- **Assets** (e.g., GIA and ISAs),
- **Retirement** (e.g., SIPPs and PPPs) and
- **Protection and Insurance** (e.g., Term assurance or CIC).

Xplan - View/Add plans



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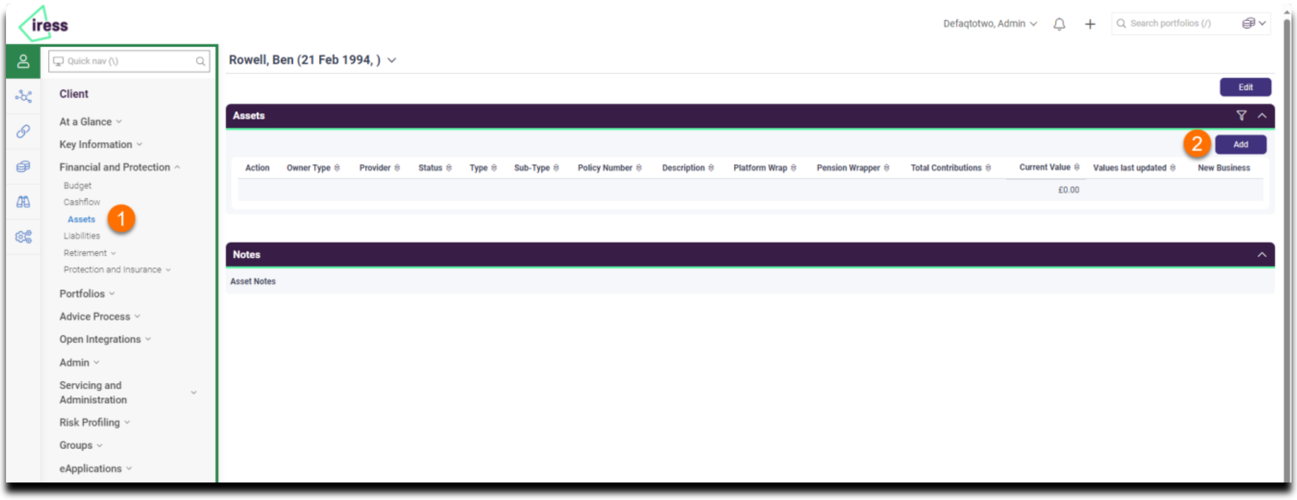
Xplan - Add Asset Plan

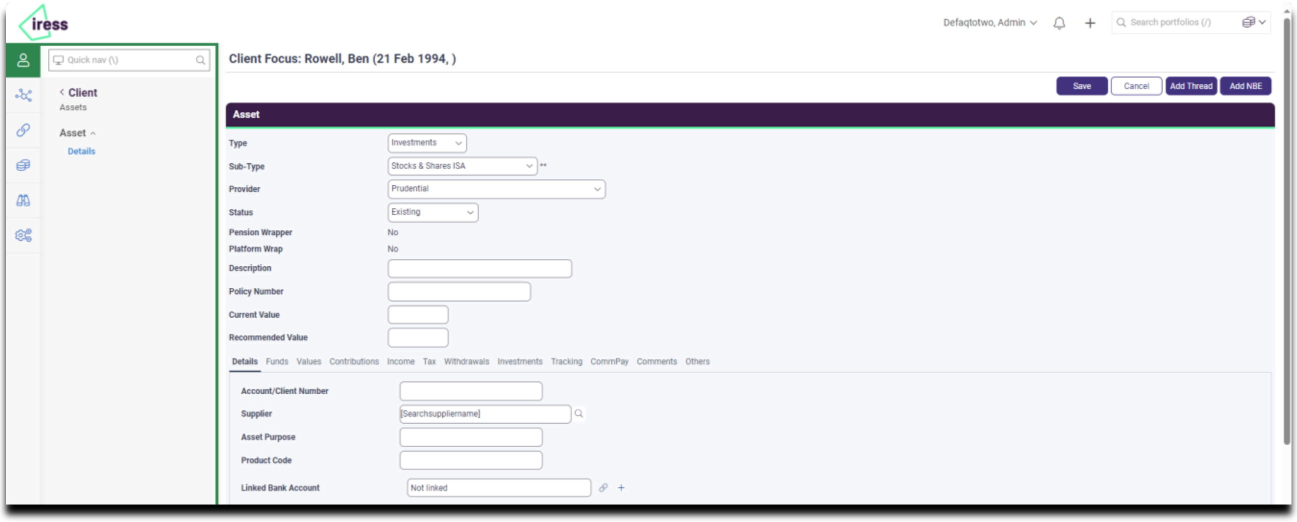
To add an **Asset** plan, the user should be in the **Asset** section of the **Financial and Protection** dropdown and selecting **Add**.

Xplan - Add Asset plans



Selecting **Add** will display a form to allow the input of the details of the asset. The data should be input as follows: -

- **Type** - This sets the high-level product type of the asset being created. For most product types in Engage, we would set this as **Investments**.
- **Sub-Type** - This sets the actual product type that is being created. Under the **Investments** type we find Sub-Types like **Stocks and Shares ISA** and **General Investment Account**.
- **Provider** - Not a mandatory field, but this will show in Engage as the current position before the first review is undertaken.
- **Status** - This should be set as either **Existing** or **Recommended**
- **Current Value** - If there aren't holdings for a plan in Xplan (see later section), then Engage will look at the current value alone for displaying the same in Current Position etc.

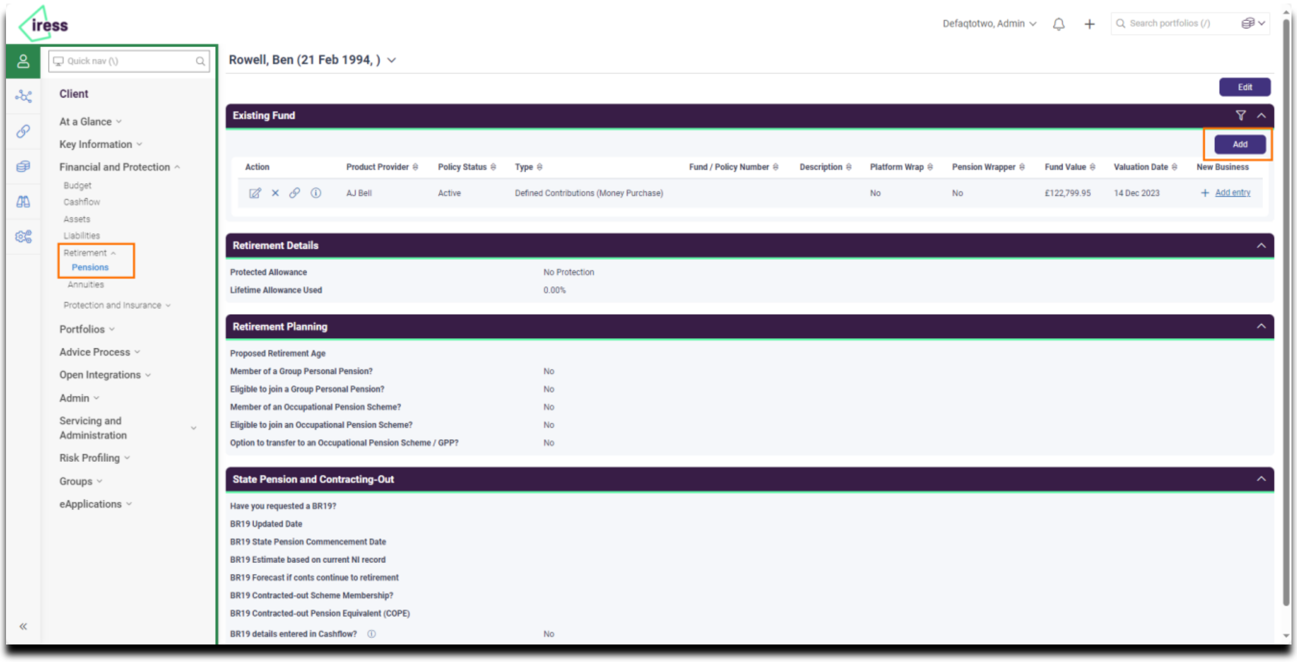


The plan can be saved at this point. However, it is strongly advised that you add funds against the plan to populate existing holdings in Engage. This will be described in a later section.

Note - Assets API does not support contributions, so whilst these can be added in Xplan, they won't pull through into Engage

Xplan - Add Pension Plan

To add a **Pension** plan, the user should be in the **Pension** sub-section, under the **Retirement** section of the **Financial and Protection** dropdown. There will be an **Add** button in the top right of the screen.



Selecting **Add** will display a form for the input of the details of the pension. The data should be input as follows: -

- **Type** - This sets the product type of the pension being created. Here you will find things like **SIPP** and **Individual Pension Plan**
- **Pension Type** - This sets whether this is an individual pension or employer pension
- **Status** - This should be set as either **Active**, **Paid Up**, **Premium Holiday**, **Recommended**, **Submitted**, **Other** or **Unknown**
- Fund Value - If holdings aren't added to Xplan (see later section), then Engage will look at the fund value alone for displaying the same in Current Position etc.

In the **Details** tab

- **Product Provider** - Not a mandatory field, but this will show in Engage current position is set before the first review is undertaken

In the **Contributions** tab

- **Employee Gross** - If an amount is entered here (not a percentage), then this will be displayed in the recurring amount field in Engage research
- **Employer Gross** - If an amount is entered here (not a percentage), then this will be combined with any Employee Gross, and displayed in the recurring amount field in Engage research

The plan can be saved at this point. However, it is strongly recommended that you add funds against the plan to populate existing holdings in Engage. This will be described in a later section.

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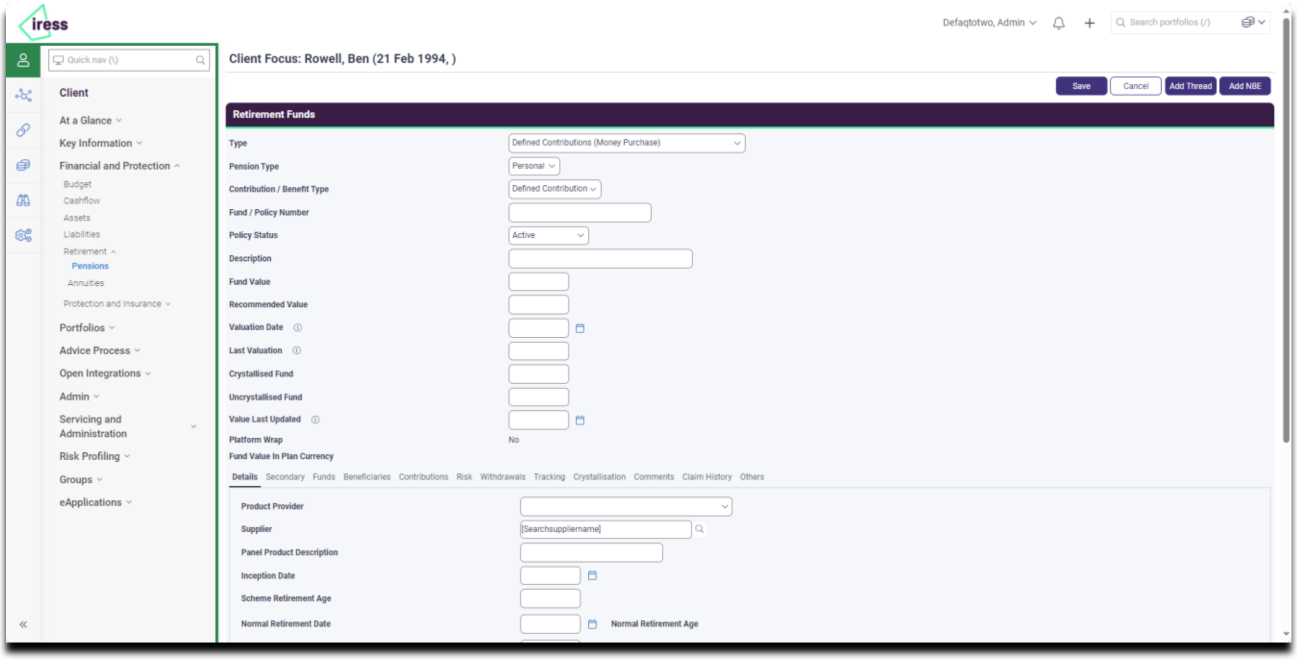
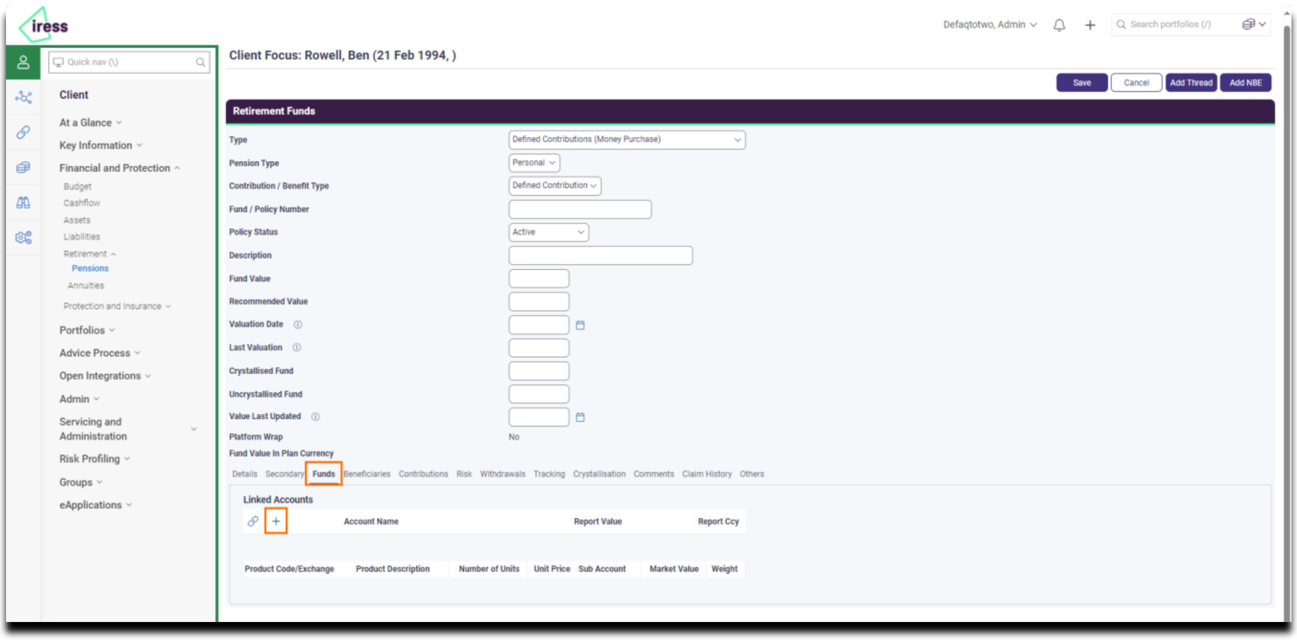
Xplan - Add Pension plan



Xplan - Funds/Holdings

To add funds to both **Asset** and **Pension** plans in Xplan, during the creation process, you should select the **Funds** tab and select the **+** icon (Add and link portfolio account).

The client's name will appear next to the icon, which should also be selected.

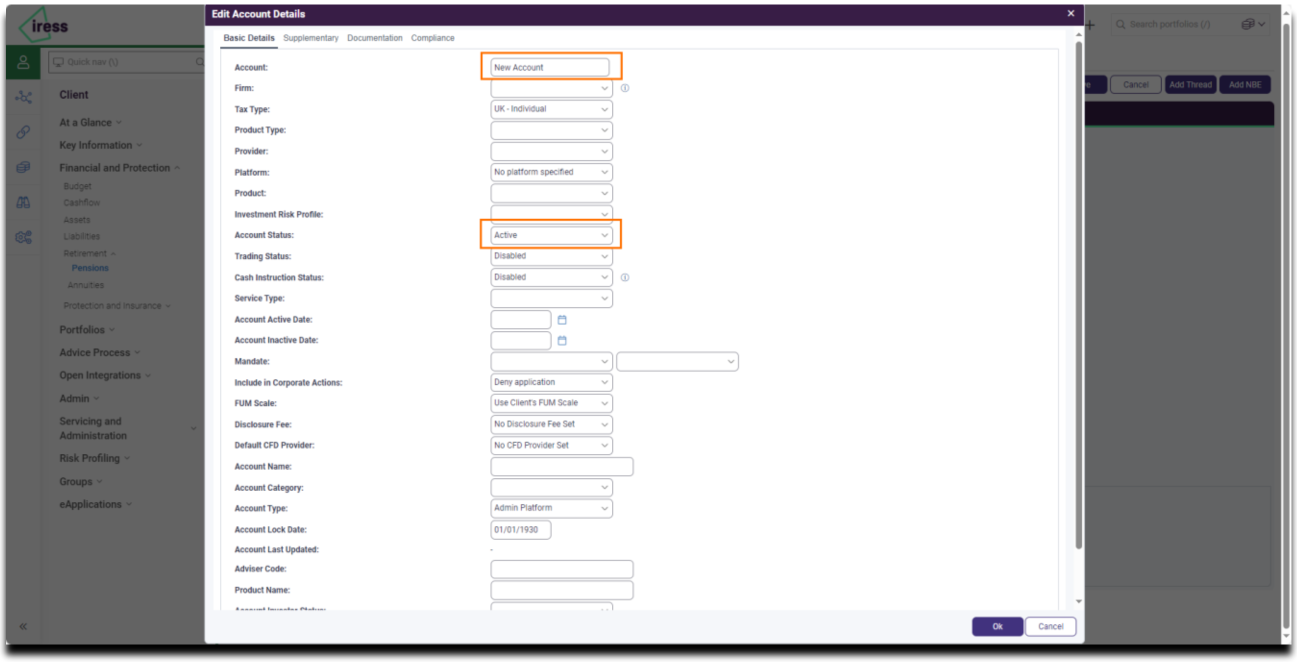


The system will now ask the user to **Edit Account Details**.

Note: Xplan allows a portfolio account of funds to be linked to multiple plans. A portfolio of funds will likely be created for each individual plan.

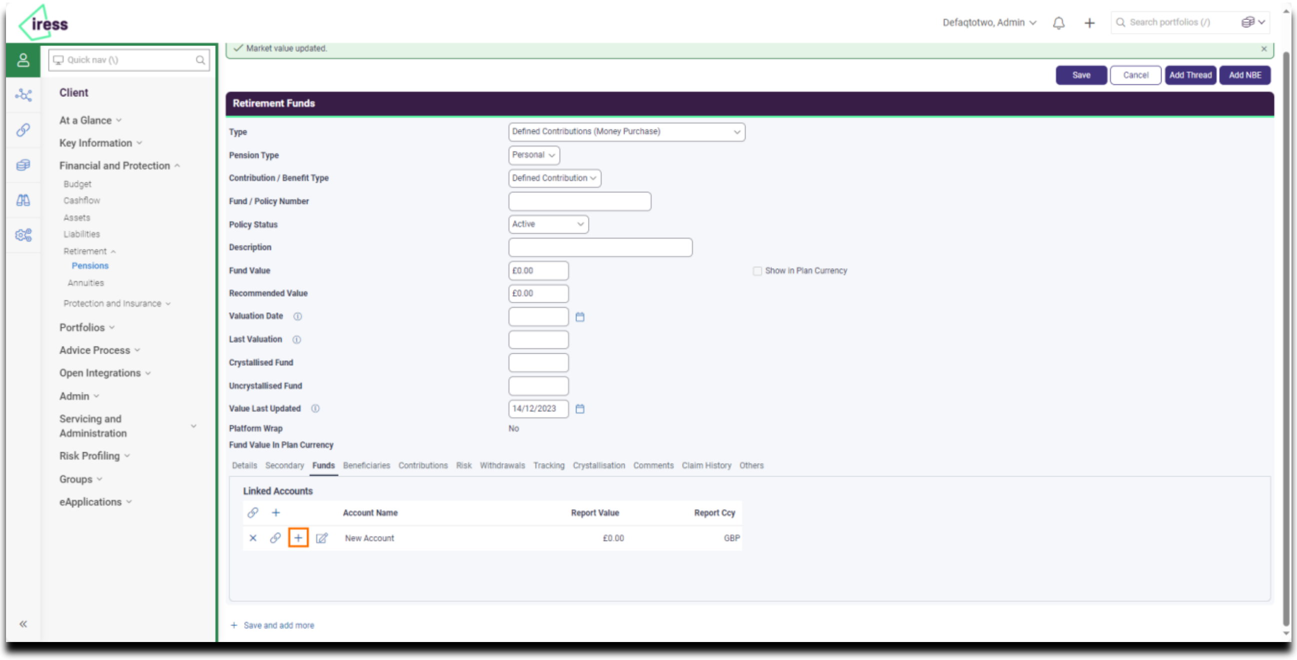
On this screen, give account a meaningful name in the **Account** field and set the **Account Status** to **Active** and press **OK**.

Xplan - Add Funds

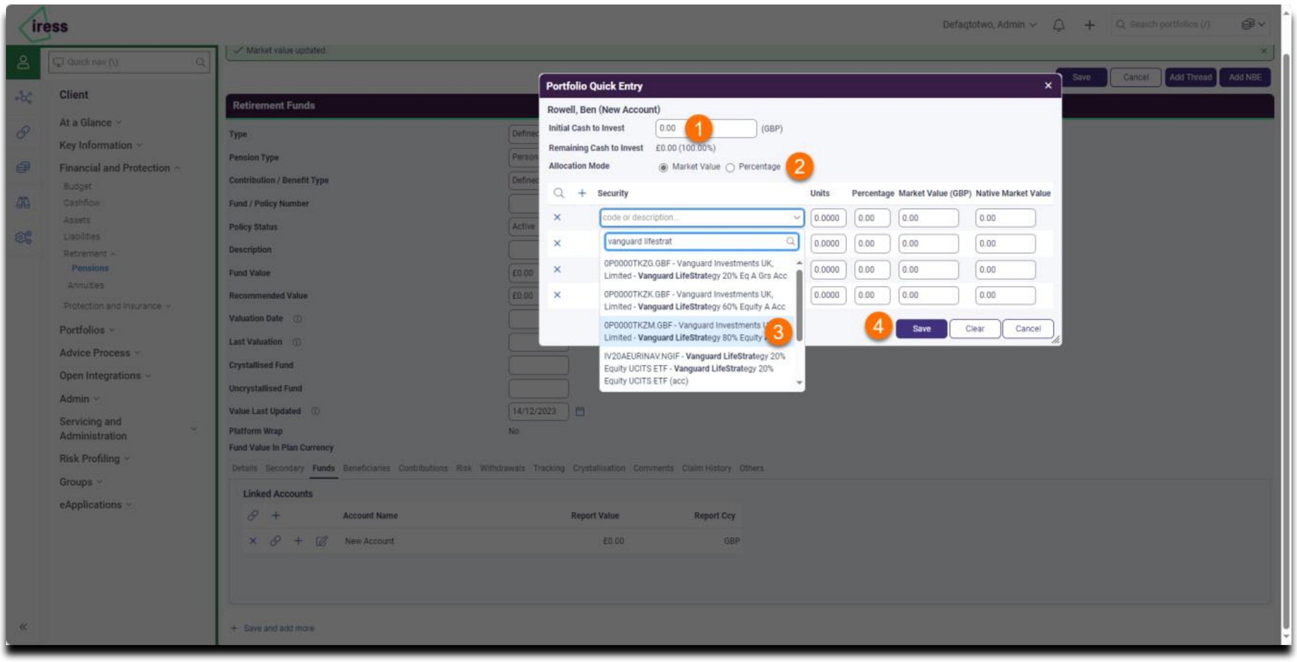


You will now be taken back to the plan creation screen, with a newly created portfolio account linked to the proposed plan.

Select the **+** icon against the new portfolio account to **Add Quick Entry** (another way of saying add holdings).

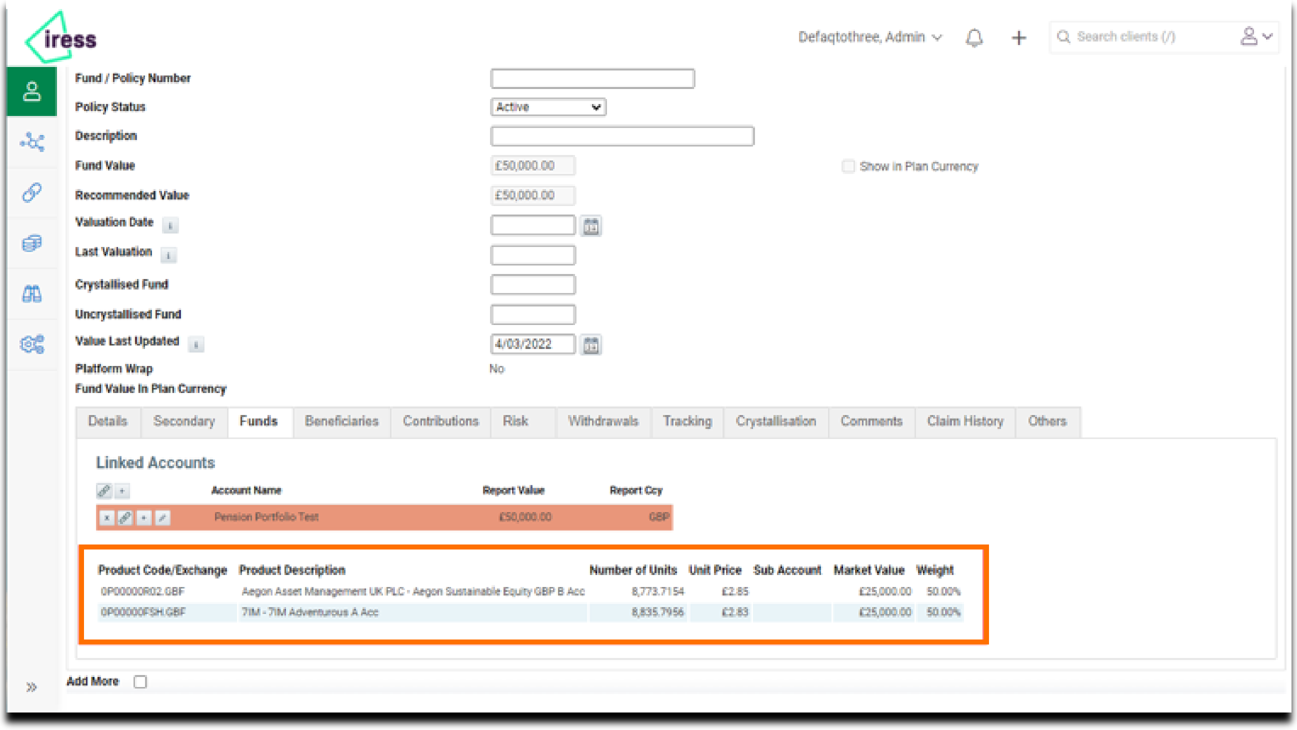


You are then presented with a pop up allowing you to enter the amount to be invested and search for funds to apply this amount to.



On saving, the portfolio in the plan creation screen is populated with the funds added. The plan can be saved and is ready for use in Engage.

Xplan - Add Funds 5



Logging on to Engage for the first time

When logging onto Engage with the Xplan integration switched on, you will be prompted to link your Xplan account to Engage by entering your login details.

On selecting the link prompt, you then enter your Xplan login and password and select **Allow** when prompted to give permission to Engage.

Your login details are saved for a period but will need to be re-entered if you log out of Engage for several hours.

Engage with Xplan integration

This section will describe how an Xplan integrated user will interact with Engage.

Client search

The Engage client search will allow you to look up:

- clients that you have been set as the adviser,
- clients of another specific adviser, or
- all clients across all advisers.

The list of advisers will only be those listed as users on your Engage licence. You will only be able to search and open clients where you have the relevant permission set up in Xplan.

Note - XPlan integrated users cannot create clients in Engage. These must be created in XPlan to be available to Engage.

Current position

The current position screen will pull in details of all plans that the client has from XPlan, but with some items filtered.

Engage will only take plans that fall under the following Xplan categories: -

- Assets
- Pensions
- Protection

The plan's will be displayed initially using the product provider naming that comes from XPlan. Once an Engage review of the plan has taken place, then Engage will display the recommended product provider and product name.

Starting workflows

Upon starting a workflow against one of the plans, Engage will check whether it has enough information about the plan to enable the workflow to be undertaken. There are 4 things to check:

- Known product type
- Known platform
- Known product
- Known investments

If any of the above are unknown, then the mapping wizard will be displayed to the user to give additional details of the plan (see next section).

Engage will try and map plan types automatically, as well as any investments with a known ISIN.

Inbound Mapping Wizard

The inbound mapping wizard is shown to users when they select a plan that has data associated to it that is unknown to Engage. The triggers for this could be:

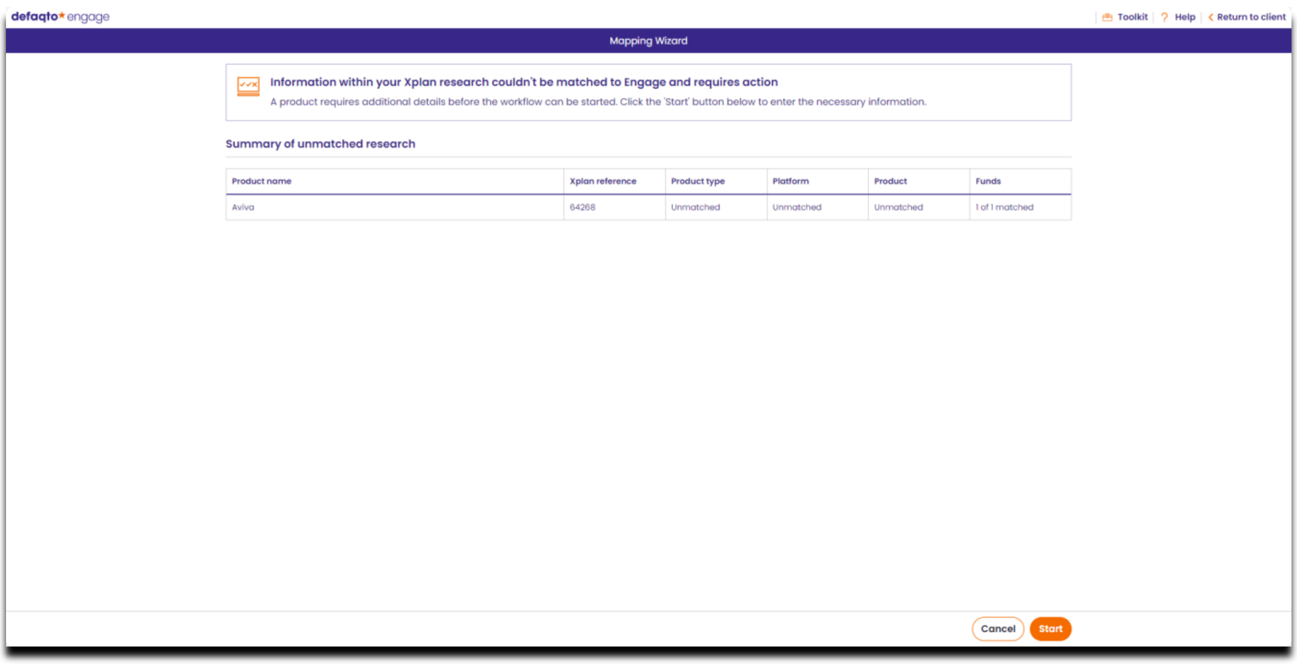
- Selecting **Start Review** against one plan
- Selecting multiple plans and starting **Income Drawdown** or **Switching** workflows
- In **Income Drawdown**, selecting an existing plan that hasn't be reviewed before
- Opening **Client Summary** for the client with plans that haven't been reviewed before

Mapping wizard landing page

When the mapping wizard is triggered, you are given a table of information about the selected plan(s) showing which elements of the plan require their attention.

The mapping wizard can be cancelled before completing.

Note - Any mapping wizard steps that are completed prior to cancelling will be remembered by Engage.



In the example above, the user will need to map the **Product Type**, the **Platform** and the **Product**.

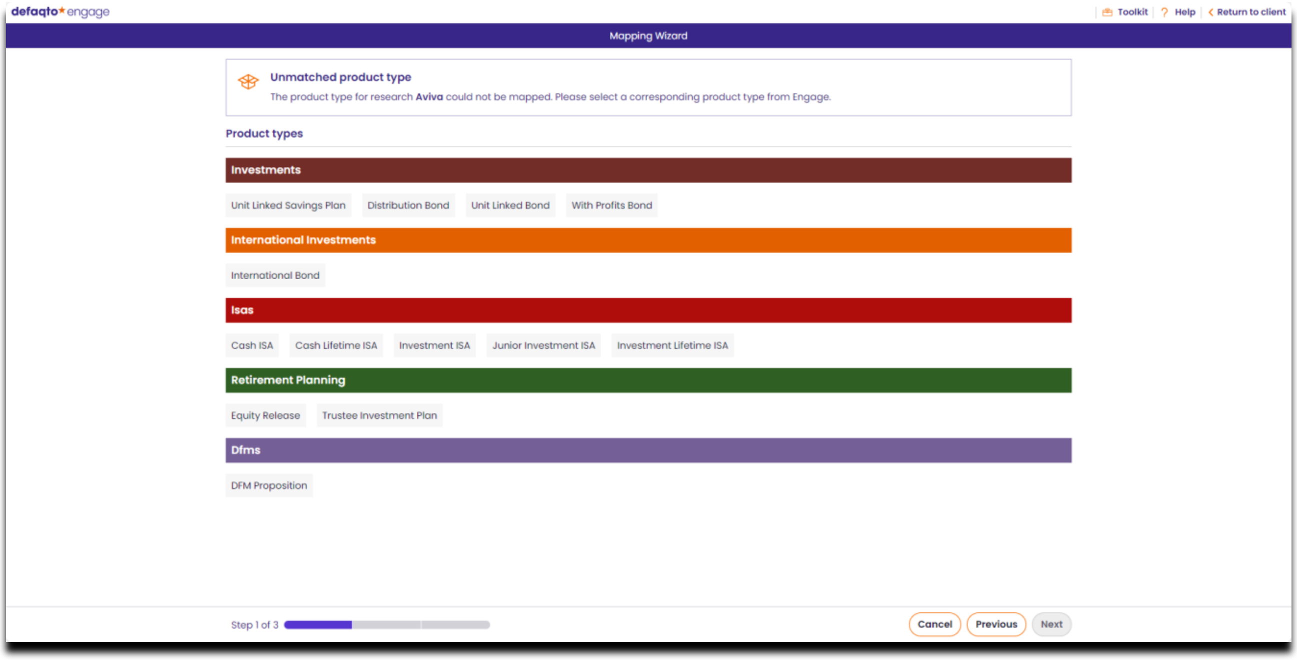
Product Type Mapping

For product type mappings, Engage will display all the current product types available.

Engage will attempt to narrow down the product types based on a plan's XPlan category.

Note - If the workflow does not support the selected product type, then Engage will not start the workflow, or remove the plan where multiple plans have been selected.

Mapping wizard - Product Type



In the example above, Engage doesn't recognise the plan type, but that it can be one of a handful of the product types, but needs you to confirm which of the following types it is.

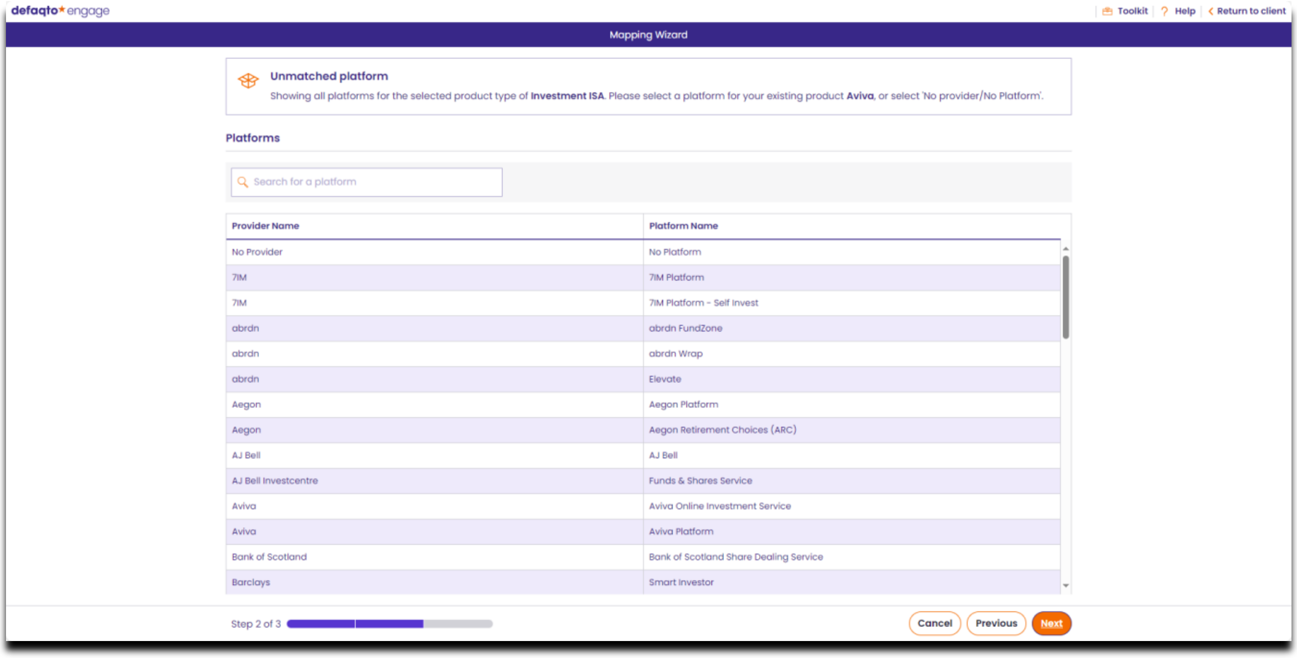
Platform Mapping

The mapping wizard now allows you to select a platform from list of platforms available in Engage, which are linked to the selected product type. The selection made here will be automatically set as recommended when you open the subsequent research.

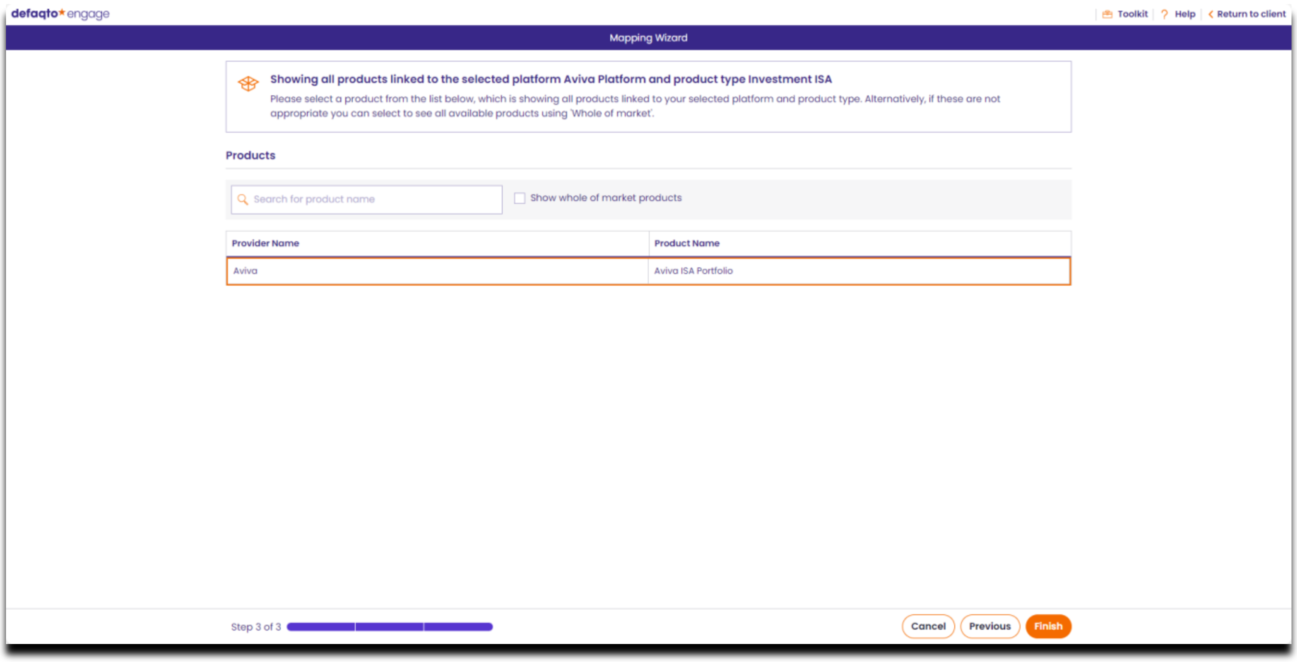
If the plan does not use a platform, you should select **No platform**, or if you do not wish to map the platform you can simply press the **Next** button to move onto the next step.

Product Mapping

The mapping wizard allows you to select from the Engage list of products for the selected product type. If you have selected a platform on the previous step, then the list of products will be filtered down according to product/platform linking.



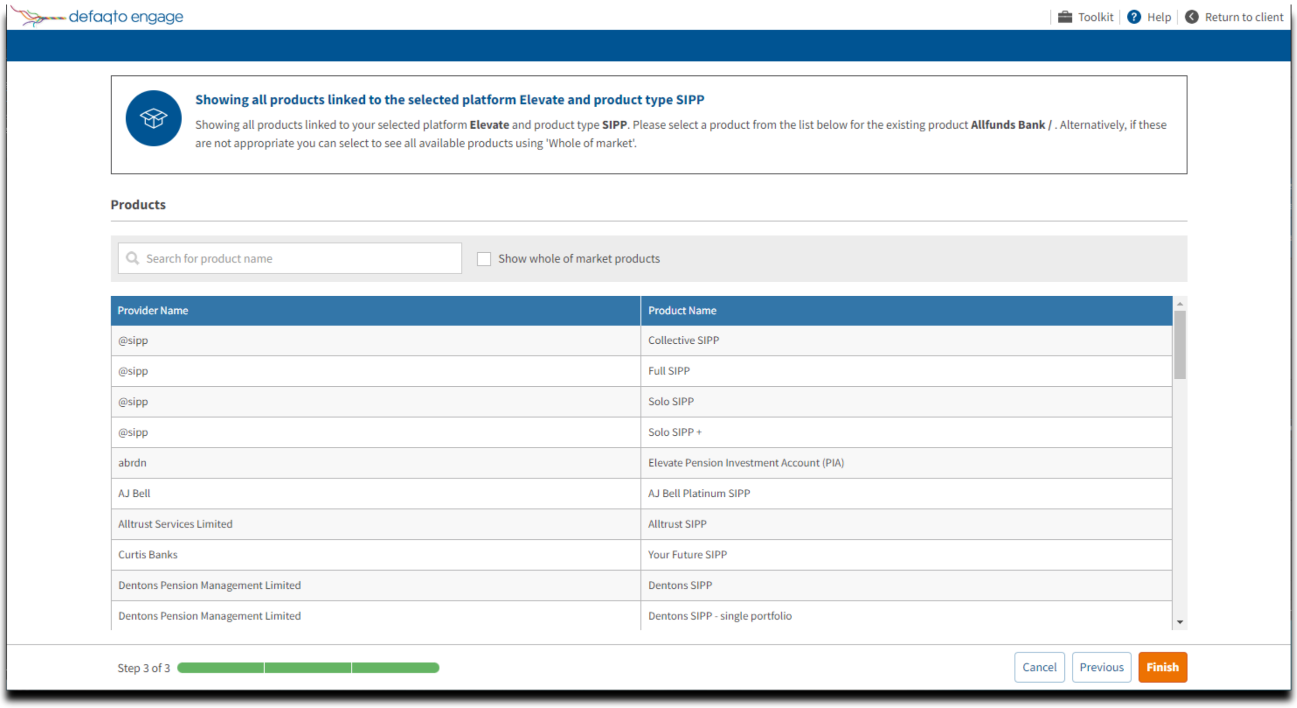
If the selected plan is a legacy plan (so the current linking product/platform linking may not be applicable to it), then you can select the **Show whole of market** tick box and all the available products will be displayed for selection.



The selection made here will be automatically set as recommended when you open the subsequent research.

Again, if you do not want to undertake this step you can simply select the **No product** option and/or press the **Next** button to move onto the next step.

Mapping wizard - Product



Again, if you do not want to undertake this step you can simply select the **No product** option and/or press the **Next** button to move onto the next step.

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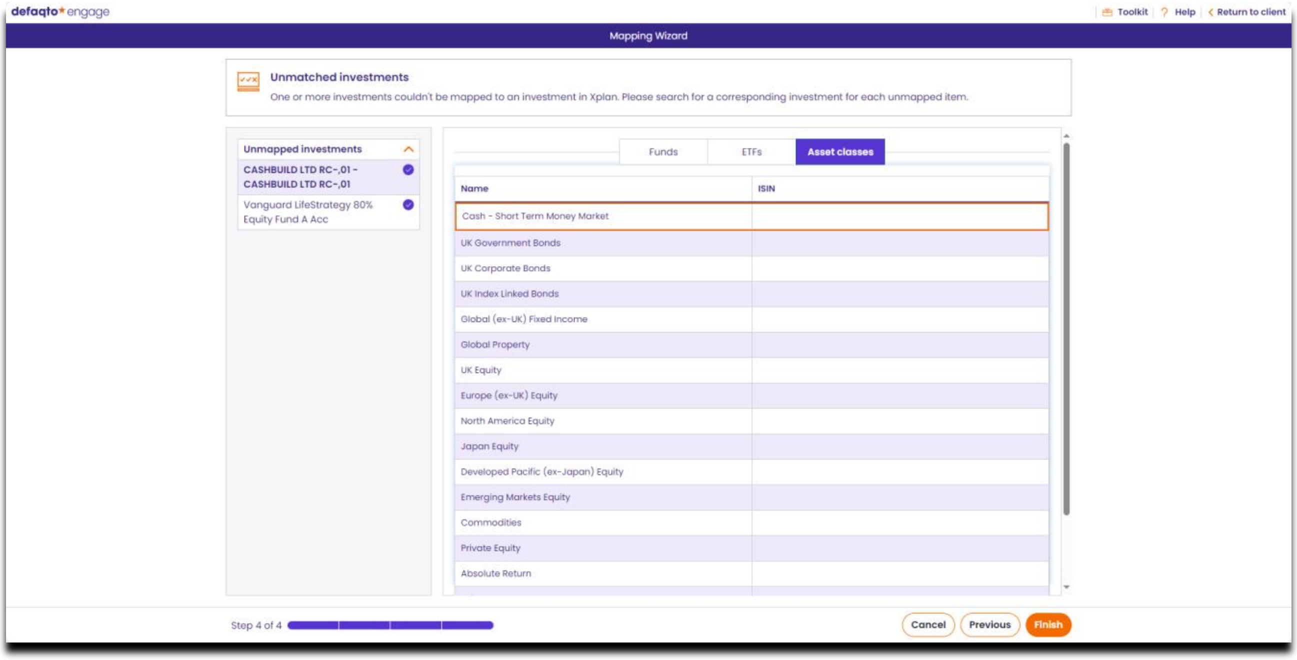
Fund Mapping - Xplan



Storing fund mappings at adviser level

When you map an unknown fund to a Defaqto fund or ETF, that same mapping is remembered for subsequent client's research. It is also remembered when undertaking subsequent reviews. This persists at user level and not licence level.

**Note - plan type, product and platform mappings are not remembered.*

CIC Products and CIC Compare

The mapping wizard also supports the identifying of legacy products when the product type being reviewed is CIC. For the CIC Compare functionality to work, users must identify the original version of the product being reviewed, so upon finishing the mapping steps, you must also then pick the legacy product version.

Reopening in progress workflows

When you re-open an **In Progress** item of work in Engage, the system will check whether any changes have been made to the plan from an Xplan point of view. If changes to the plan or its funds are found, then the system gives you a warning saying changes have been identified and offers you a choice to update the in progress work item with the new details, or to continue based on the previously known details.

If the plan has funds associated to it and you wait a day or more, the funds will have changed value overnight, so a message will be encountered in most scenarios where you don't complete the workflow in one day.

Post Mapping Wizard

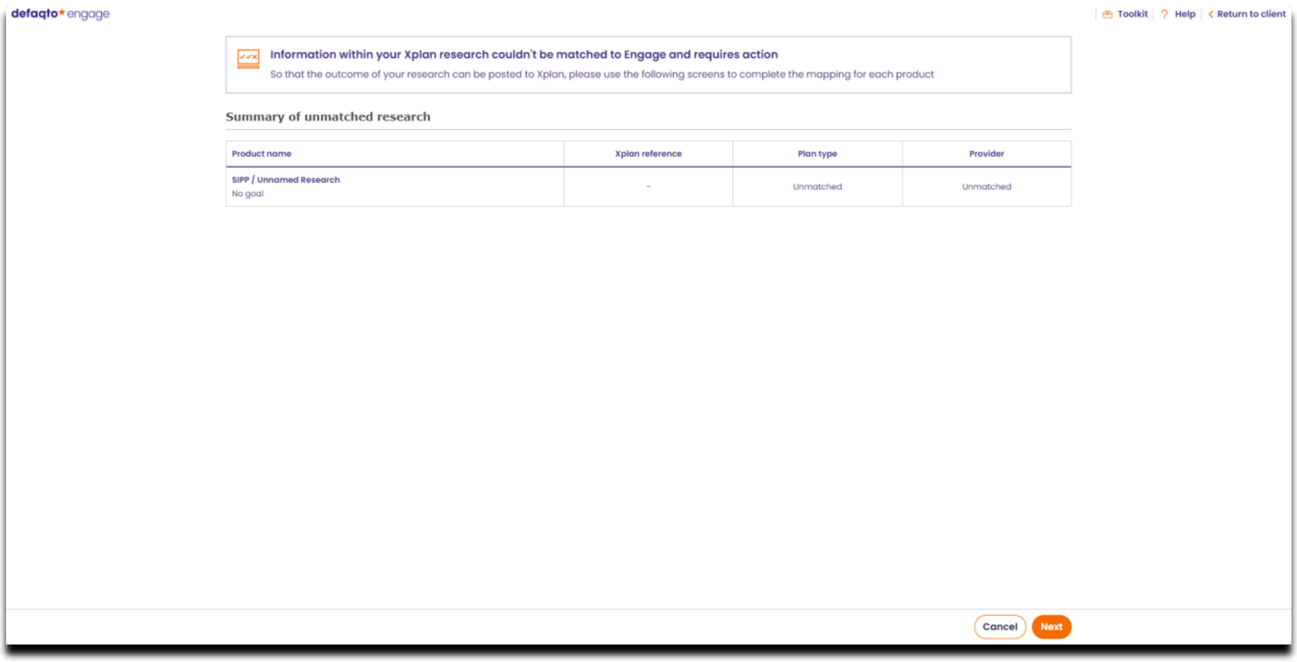
When you execute a workflow in Engage, another mapping wizard is encountered. This time, Engage needs to ensure that the selected recommendations map to a relevant product in Xplan. As platforms are not available in Xplan, Defaqto only match plan types, product providers when sending details back.

Xplan doesn't support the posting of funds, so fund mapping will not be encountered.

On new business workflows, the mapping wizard is always encountered.

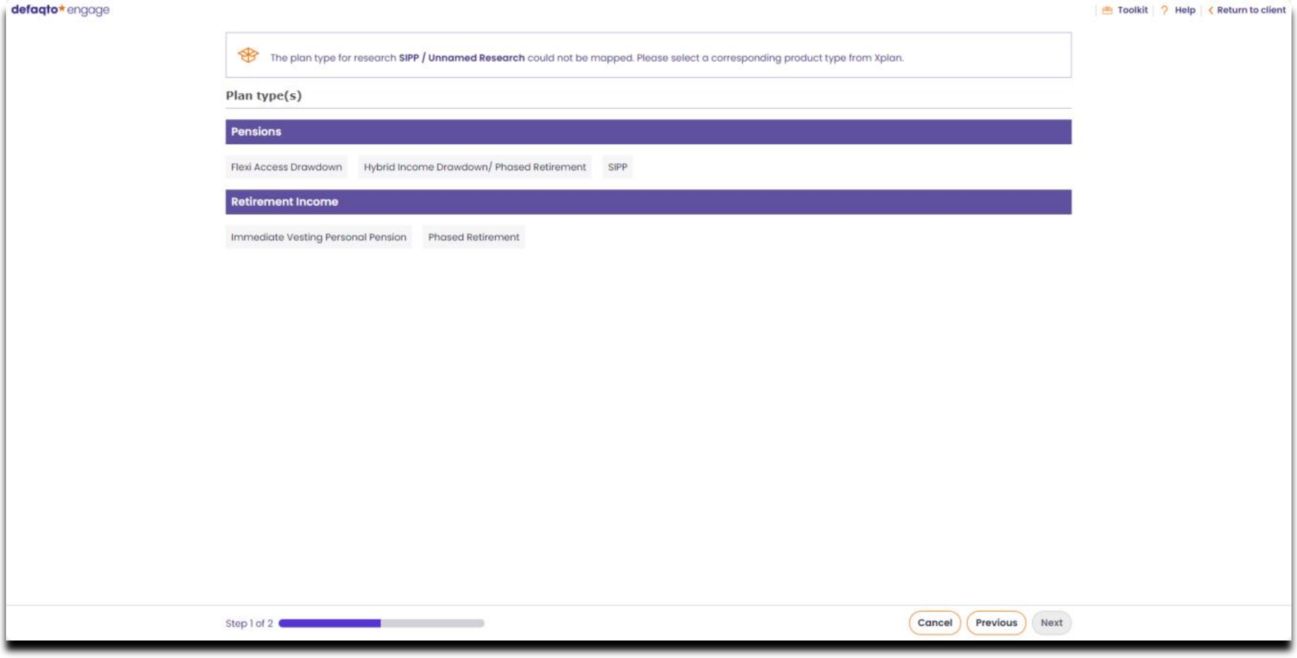
The first step of the post mapping wizard is a landing page which tells you what items require action prior to the details being sent to Xplan.

Post mapping wizard - Landing page



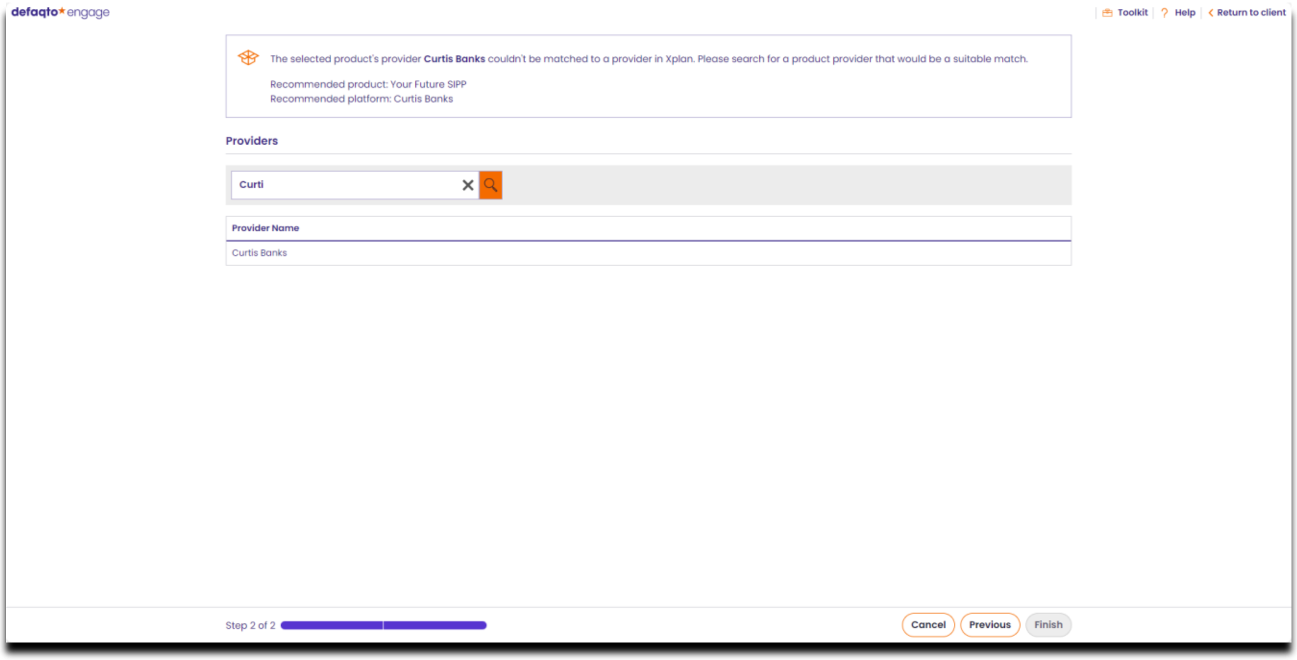
New Business - Product Type Mapping

Plan types that aren't directly mapped between Engage and Xplan will need to be identified.



New Business - Product Provider Mapping

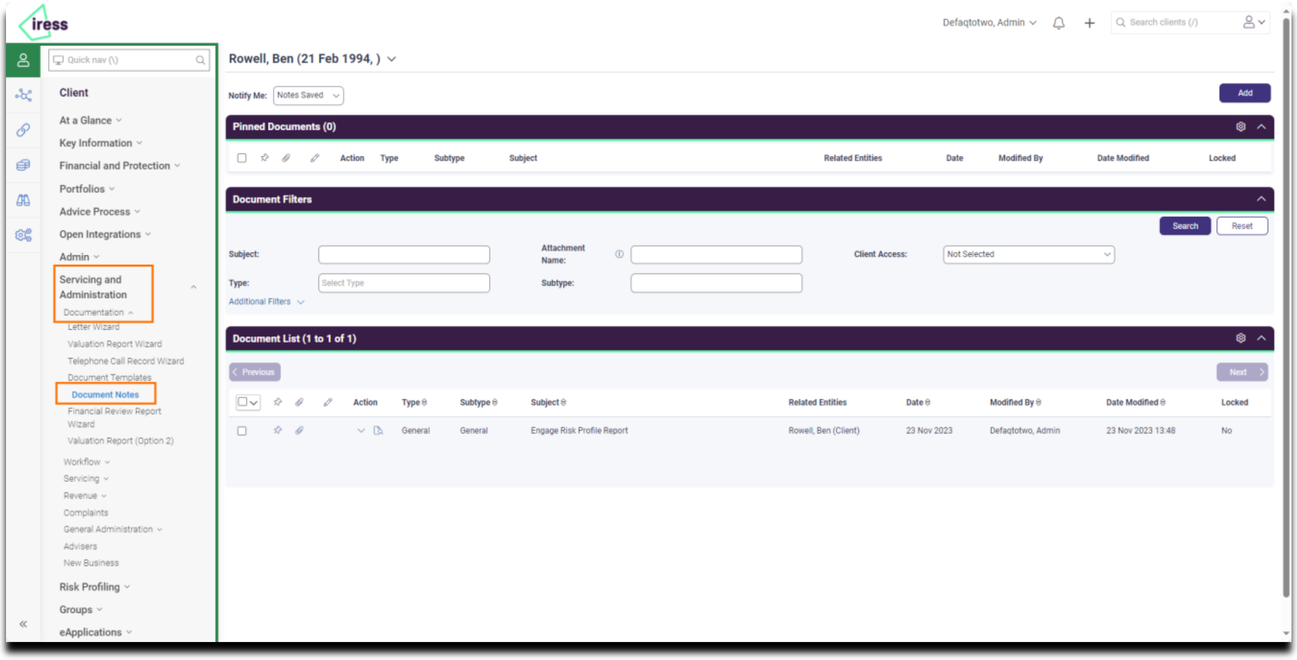
When Engage sends a piece of new business to Xplan, we need to ensure that the product provider of the Engage recommended product matches a product provider known to Xplan.



Defaqto search the Xplan list of providers and try and find the best matches based on a simple search of the first few characters of the Engage product provider.

Finding Documents in Xplan

This section describes how to find documents in Xplan.



Xplan only allows you to see documents at client level and they are found under the **Document Notes** area. A **Note** is created for each item Engage posts back. Selecting the note allows you to see the details of the document and download it from the **Attachments** tab.

Useful Links

Xplan API

https://api.uat.iressopen.co.uk/swagger/index.html?urls.primaryName=2.0#/

Xplan Setup Page

https://community.iress.com/t5/Xplan-Integrations/Defaqto-Engage/ta-p/35872