



**FINCALC**

# **CURO Integration Guide**



**FINCALC**

c/o O&M Pensions Solutions  
3 The Courtyards, Phoenix Square  
Wyncolls Road, Colchester  
Essex, CO4 9PE

04/21

Tel. 01206 803210  
Email. [support@fincalc.co.uk](mailto:support@fincalc.co.uk)

## CONTENTS

|  |    |
|--|----|
| CONTENTS.....  | 1  |
| INTRODUCTION.....                                    | 2  |
| HOW TO LINK WITH CURO.....                           | 2  |
| CLIENTS .....  | 3  |
| IMPORTING CLIENTS INTO FINCALC.....                  | 3  |
| LINKING/EXPORTING FINCALC CLIENTS TO CURO .....      | 4  |
| CASHFLOW DATA.....                                   | 5  |
| IMPORTING CASHFLOW ITEMS.....                        | 5  |
| LINKING, UPDATING AND EXPORTING CASHFLOW ITEMS ..... | 5  |
| EXISTING FINCALC ITEMS .....                         | 6  |
| OUT OF SYNC.....                                     | 6  |
| DELETING LINKED CASHFLOW ITEMS .....                 | 7  |
| NOTES AND ASSUMPTIONS .....                          | 8  |
| CLIENTS .....  | 8  |
| INCOMES.....   | 8  |
| ASSETS.....  | 8  |
| LIABILITIES.....                                     | 9  |
| EXPENSES .....                                       | 9  |
| SAVINGS & INVESTMENT ACCOUNTS .....                  | 9  |
| SAVINGS CONTRIBUTIONS.....                           | 9  |
| SAVINGS WITHDRAWALS.....                             | 9  |
| DEFINED BENEFIT PENSIONS.....                        | 10 |
| DEFINED CONTRIBUTION PENSIONS.....                   | 10 |
| PENSION CONTRIBUTIONS.....                           | 10 |
| PENSIONS WITHDRAWALS.....                            | 10 |
| PENSIONS IN PAYMENT .....                            | 11 |
| OTHER .....  | 11 |

## INTRODUCTION

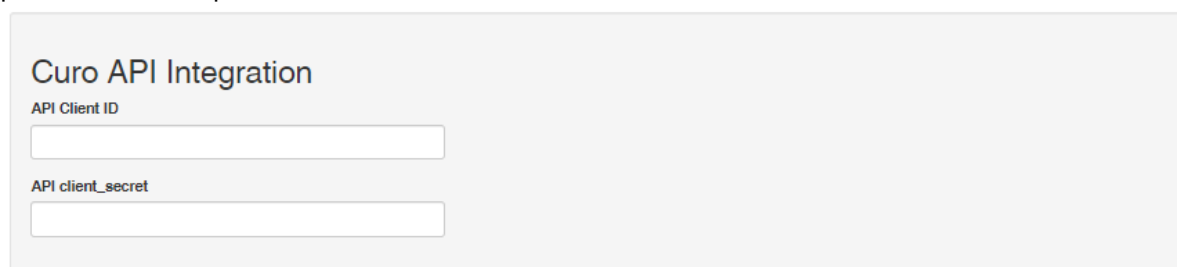
This guide is specifically for CURO Integrated FinCalc Users.

This guide will go through the process of setting up CURO integration and explain how to use the 2-way integration.

## HOW TO LINK WITH CURO

Please contact our Clients Services Department to confirm you would like your company to be CURO integrated FinCalc Users.

Once FinCalc has updated your Company's account, you will need go to the Security Settings screen by pressing your username within the header. Here you will need to enter your CURO Credentials from Time4Advice (API Client ID and API client\_secret). To obtain these credentials please email [support@time4advice.co.uk](mailto:support@time4advice.co.uk). These should be received as encrypted strings to paste into the provided cells as per below:



The screenshot shows a form titled "Curo API Integration". It contains two input fields. The first field is labeled "API Client ID" and the second field is labeled "API client\_secret". Both fields are currently empty.

Once your Company is a CURO Integrated FinCalc User, the integration link on FinCalc will be activated and ready for you to start using.

When you are next in FinCalc, you will see this icon  in the header. When you hover over this, it will confirm if you have an active link and when this will expire.


Due to security measures, the link is required to be reactivated every 2 hours, however this icon will change colour and a message will appear to confirm this.

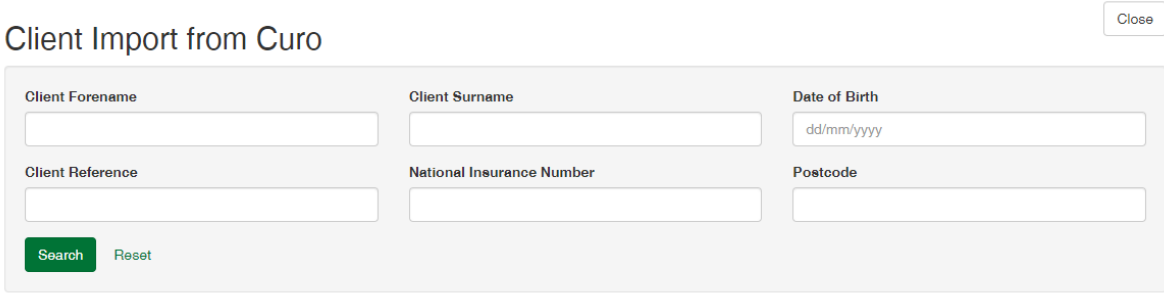
You will note that this icon will now appear throughout FinCalc in relation to Back Office integration.

## CLIENTS

### IMPORTING CLIENTS INTO FINCALC

Once the integration has been activated, you can (1) import any CURO clients into FinCalc (2) link existing FinCalc clients to their records in CURO or (3) create FinCalc clients in CURO.

To import a client, select the  button within the client section. This will take you to input a new client, however a new Back Office button will appear at the top of this screen. Hovering over this Back Office button confirms 'Import client from CURO'. Pressing this button will take you to a search screen as illustrated below:




Client Import from Curo Close

|                      |                           |   |
|----------------------|---------------------------|---|
| Client Forename      | Client Surname            | Date of Birth                           |
| <input type="text"/> | <input type="text"/>      | <input type="text" value="dd/mm/yyyy"/> |
| Client Reference     | National Insurance Number | Postcode                                |
| <input type="text"/> | <input type="text"/>      | <input type="text"/>                    |

Simply enter the details for the client you wish to import and press 'Search'. The Clients that match your criteria will appear underneath the search options as hyperlinks.

Select the client you wish to import, and this will take you straight into their new Client Profile. To

show that this client is linked to CURO you can see this button , which opens their record in CURO.

If your CURO client had a spouse or partner, this record will be automatically imported at the same time and can be seen under the relationships section in the FinCalc client profile.

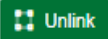
At this point FinCalc is pre-populated with the following information (if it is entered within CURO):

- Full Name
- Gender
- Date of Birth
- Marital Status
- NI Number
- Employment status
- Occupation
- Retirement Age
- Address
- Lifetime Allowance Protection

Please note: FinCalc requires First Name, Surname, Gender and Date of Birth to create a client. You will see a warning message confirming what else is required in CURO if any of these details are missing.

You can see this information by selecting the edit button.

You are also able to input any of the information we could not find or was not entered into CURO.


If at any point you wish to unlink this client, within the edit screen is this button . Simply select this to remove the future link.


If you edit any of the details while linked, these will be pushed back to CURO when you select the 'Continue' button at the bottom of the screen.

## LINKING/EXPORTING FINCALC CLIENTS TO CURO

If you already have clients added within FinCalc and wish to either link these to existing clients in CURO or create new clients in CURO, simply go into their client profile on FinCalc and select this

 button.

This will take you to a search screen where you can enter the criteria to link to an existing CURO client or select  to create the client in CURO.

This will automatically link or create the client to CURO, and you are now able to view them in CURO by selecting the  button.

Creating a client in CURO will automatically create a household account and create their spouse/partner within CURO.

## CASHFLOW DATA

### IMPORTING CASHFLOW ITEMS

Once your Clients have an CURO link, when you launch the Cashflow FinCalc will automatically retrieve any data you have saved within CURO and prepopulate items in FinCalc Cashflow.

FinCalc will pull through the following (please see limitations appendix for full details):

- Incomes
- Expenses
- Assets
- Pension Plans
- Defined Benefit Plans
- Pensions in Payments (From either the Plan section or the Income section)
- Savings and Investment Accounts
- Liability

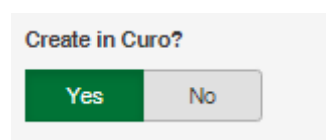
Please note you will get a warning if only one of the Clients within the Cashflow is linked to the Back Office system. **Due to the ability to add Joint items in both systems we do require both clients to be linked.**

If this is the first sync with CURO, please review the data that has been imported. Due to the data that is able to be pulled through, it may leave blank fields in some required fields. If you go to the results tab in FinCalc the warnings will indicate the items that require a review and amendment.

### LINKING, UPDATING AND EXPORTING CASHFLOW ITEMS

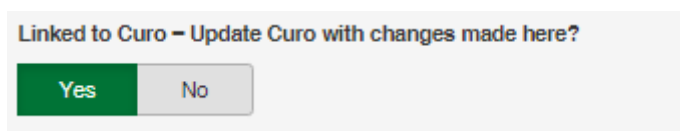
If you amend any of these items a new panel at the bottom of the edit page will appear. This question will be different depending on what state the item is in, either:

- **Creating a new item in FinCalc** - The panel will appear (see to the right) asking if you would like this item to be created in CURO. Please note that we are not able to create all items in CURO. If this is the case, 'No' will be selected and disabled. Full details will appear in the Limitations section.



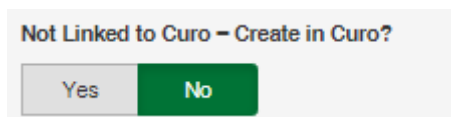
The screenshot shows a dialog box titled "Create in Curo?". It contains two buttons: "Yes" (highlighted in green) and "No" (disabled).

- **Editing an item linked to CURO** - The panel will confirm this item is linked and whether you would like to update CURO with any changes made. As per below:



The screenshot shows a dialog box titled "Linked to Curo - Update Curo with changes made here?". It contains two buttons: "Yes" (highlighted in green) and "No" (disabled).

- **Editing an item not linked to CURO** - The panel will confirm the item is not currently linked and whether you would like to create this item within CURO. As per below:



The screenshot shows a dialog box titled "Not Linked to Curo - Create in Curo?". It contains two buttons: "Yes" (disabled) and "No" (highlighted in green).

## EXISTING FINCALC ITEMS

If your Client has existing FinCalc items within the Cashflow these **WILL NOT** automatically be created in CURO.

You are able to create these in CURO by either going into each item and selecting 'Yes' to the new input of 'Create in CURO', or go to the **Action** drop down menu, and select **Create in CURO**. This will bring you to a new page (as per below) listing all the existing items with the ability to select which items to create in CURO.

**Create In Curo**

The following items have been created in FinCalc but not Synced to Curo. Please select the items you wish to create in Curo

| Type     | Description     | Owner | Do you want to create in Curo?                                      |
|----------|-----------------|-------|---|
| Expenses | Mobile Phone    | Joint | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| Savings  | Current Account | Joint | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |

Selecting 'Yes' will push all selected items into CURO and create the Back Office link.

Please note, if you have items on FinCalc and CURO, at the point of linking the client to CURO we are unable to link existing FinCalc items to existing CURO items. This is due to the parameters we are provided. Therefore, duplicates may appear, and it is worth reviewing the data retrieved from CURO and deleting any Unlinked duplicates within FinCalc.

## OUT OF SYNC

There are some rare occasions that FinCalc may be updated without an active link to CURO, and this may cause some items to be Out of Sync.

The most common occasion will be if you 'Share with Client' or if your link with Back Office has been disabled or expired. Anything updated by the client or during this period will not automatically be updated in CURO. Any items that are 'Out of Sync' will appear when you next load the cashflow with an active link. For these items you will have the option to '**Keep FinCalc Changes**' which will update CURO with the information on FinCalc, '**Replace with CURO**' which will override the changes made in FinCalc with the data in CURO and '**Turn off link to CURO**' which will leave the FinCalc amendments and turn 'Linked to CURO- Update CURO with changes made here?' to NO.

The following items have been amended on FinCalc and not Synced to Curo. Please confirm how you wish to treat these amendments.

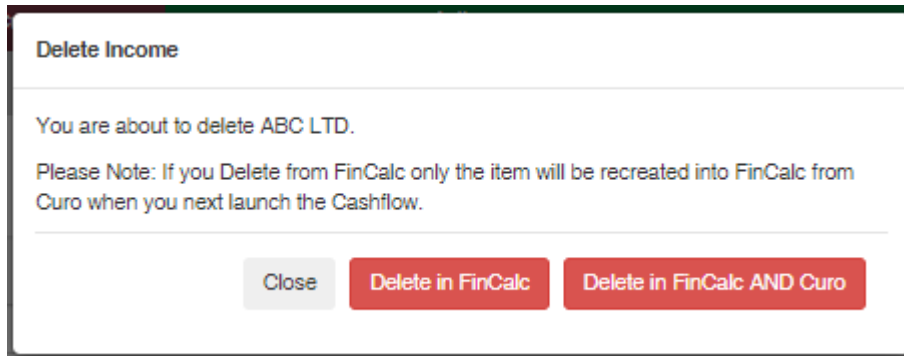
| Type    | Description | Owner | Out of Sync from  | Do you want to Keep FinCalc changes, Replace with Curo or Turn off link to Curo?   |
|---------|-------------|-------|-------------------|--|
| Incomes | School wage | Jane  | Mon 19 Apr 2:28pm | <input checked="" type="button" value="Keep"/> <input type="button" value="Replace"/> <input type="button" value="Turn off link"/> |

If you wish to review the changes before you update the Back Office, we recommend you select 'Turn off link to CURO'. You can then go into the item ensuring you agree with the amendments and can simply change 'Linked to CURO - Update CURO with changes made here?' to YES.

### DELETING LINKED CASHFLOW ITEMS

You are able to delete any item within the Cashflow, whether this is Linked to CURO or not. Simply select the 'Delete' button at the bottom right of any edit screen.

If the item is linked, the following pop-up will appear.



It is worth noting that if an item is on CURO and it can pull through into the Cashflow, there is no way for us to exclude this from the Cashflow, even if you have previously deleted the item within FinCalc.



## NOTES AND ASSUMPTIONS

### CLIENTS

- FinCalc does not support Blank, Non-Binary and Unknown as a Gender, this will require amendment on CURO.
- Tax Area is determined by the postcode.
- FinCalc can retrieve Lifetime Allowance information provided on the Contact details, however, please review this information as it may be incomplete.
- If a FinCalc Client is created within CURO, their Spouse/Partner are automatically created as well. When creating a client within CURO FinCalc will also create an Account linking to the individual/couple.

### INCOMES

- **FinCalc will only pull through Active Incomes with a Current Status of Current.**
- It is assumed if an Income has multiple owners, each receive an equal share.
- We determine the appropriate Income Type within FinCalc from the following fields: Income Type and Income Source. We will first try to map from Income Source unless Income Type is dividends.
- If an Income is mapped to a pension in payment/future state pension, these will appear on both the income screen and the pension screen (*please see Pensions in Payment for further details*). Exception to the rule - if the Income Source on CURO is Pension Income Drawdown or Pension Income Flexible Drawdown, these are pulled through as Other Income as we cannot attach an income directly to a Plan in this manner. If you would like to link these to the Plan on FinCalc these are required to be input as Withdrawals.
- FinCalc will always want a gross Income value unless the Income Basis on FinCalc is set as Non-taxable. If the Income Type on FinCalc is only taxable and the Income Value on CURO has been set as Net, the Net value will pull through and the Income Type will be updated to Other Income and a message will appear to confirm this. (Note - to ensure FinCalc reflects the correct tax calculations we would always recommend entering the Gross values)
- If any Start date is blank in CURO, FinCalc will assume Current.
- If any End date is blank in CURO, FinCalc will assume Forever.
- If the End date for an income is in the past it will not be created in FinCalc.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to CURO.***
- If an income is linked to an Asset on CURO we can retain this link in FinCalc. However, we cannot amend this in CURO or create this in CURO.
- FinCalc cannot update an Owner in CURO. Please amend this in CURO.

### ASSETS

- **FinCalc will only pull through Active Assets with a Current Status of Current Asset OR Marked for Disposal.**
- If the Asset Ownership is Plan, Product Asset or Scheme Owned these will not pull through on to the Client's Assets.
- It is assumed if an Asset has multiple owners, each own equal shares.
- If an Asset is linked to an income or liability on CURO we can retain this link in FinCalc. However, we cannot amend this in CURO or create this in CURO.
- ***We are unable to Create any Asset Improvements on CURO.***
- FinCalc cannot update an Owner in CURO. Please amend this in CURO.

## LIABILITIES

- **FinCalc will only pull through Active Liabilities with a Current Status of Completed.**
- ***We are unable to Create any Repayments (Liability Repayment or Clear Liability) in CURO.***
- It is assumed if a Liability has multiple owners, each own equal shares of the debt and the repayments.
- It is assumed if a Liability has repayments they are for the remaining term of the Liability, however this can be amended within FinCalc.
- If the End date for a Liability is in the past, it will not be created in FinCalc.
- FinCalc cannot update an Owner in CURO. Please amend this in CURO.

## EXPENSES

- **FinCalc will only pull through Active Expenses with a Current Status of Current.**
- It is assumed if an expense has multiple owners, each own equal shares of the expense.
- If any Start date is blank in CURO, FinCalc will assume Current.
- If any End date is blank in CURO, FinCalc will assume Forever.
- If the End date for an expense is in the past, it will not be created in FinCalc.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to CURO.***
- FinCalc cannot update an Owner in CURO. Please amend this in CURO.

## SAVINGS & INVESTMENT ACCOUNTS

- **FinCalc will only pull through Active Plans with a Current Status of In Force, Paid Up or In Payment.**
- We do not import any charges or future growth assumptions. Please ensure this data is reviewed and amended accordingly.
- FinCalc cannot update an Owner in CURO. Please amend this in CURO.

## SAVINGS CONTRIBUTIONS

- **FinCalc will only pull through Active Contributions with a Current Status of In Force and Payable by Client/Employee.**
- We are unable to create Reinvesting Dividends in CURO.
- If any Start date is blank in CURO, FinCalc will assume Current.
- If any End date is blank in CURO, FinCalc will assume Forever.
- If the End date for a contribution is in the past, it will not be created in FinCalc.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to CURO.***

## SAVINGS WITHDRAWALS

- **FinCalc will only pull through Active Withdrawals.**
- We are unable to create Dividend Income or percentage Savings Income in CURO.
- If any Start date is blank in CURO, FinCalc will assume Current.
- If any End date is blank in CURO, FinCalc will assume Forever.
- If the End date for a withdrawal is in the past, it will not be created in FinCalc.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to CURO.***

## DEFINED BENEFIT PENSIONS

- **FinCalc will only pull through Active Plans with a Current Status of In Force, Paid Up or In Payment.**
- **FinCalc does not support Joint Pensions.**
- FinCalc looks at 'Date Left Scheme' to determine whether the Plan is deferred or active, however this can be amended within FinCalc.
- ***We are unable to create Transvas Linked Pensions in CURO.*** However, if this item is already in CURO this will import as a Defined Benefit Plan and you are able to amend the Pension type to Defined Benefit (Transvas Linked). Doing so will turn off any future updates.
- We assume the Retirement age in CURO is both the Schemes Normal Retirement Age and Selected Retirement Age. Please ensure this data is reviewed and amended accordingly.
- We assume the 'Estimated Pension' input within FinCalc is at the Schemes Normal Retirement Age including any future revaluation. Please ensure this data is reviewed and amended accordingly.
- We do not import any assumptions or Scheme factors. Please ensure this data is reviewed and amended accordingly.
- FinCalc cannot update an Owner in CURO. Please amend this in CURO.

## DEFINED CONTRIBUTION PENSIONS

- **FinCalc will only pull through Active Plans with a Current Status of In Force, Paid Up or In Payment.**
- **FinCalc does not support Joint Pensions, please amend these on CURO.**
- We do not import any assumptions or Charges. Please ensure this data is reviewed and amended accordingly.
- FinCalc cannot update an Owner in CURO. Please amend this in CURO.

## PENSION CONTRIBUTIONS

- **FinCalc will only pull through Active Contributions with a Current Status of In Force.**
- If Payable by in CURO is anything other than Client/Employee, these will not show without linking the Pension to a Salary within FinCalc.
- We are unable to create percentage pension contributions in CURO
- If any Start date is blank in CURO, FinCalc will assume Current.
- If any End date is blank in CURO, FinCalc will assume Forever.
- If the End date for a contribution is in the past, it will not be created in FinCalc.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to CURO.***

## PENSIONS WITHDRAWALS

- **FinCalc will only pull through Active Withdrawals.**
- ***Annuities created in FinCalc cannot be created within CURO.***
- We are unable to create percentage withdrawals in CURO.
- If any Start date is blank in CURO, FinCalc will assume Current.
- If any End date is blank in CURO, FinCalc will assume Forever.

- If the End date for a withdrawal is in the past, it will not be created in FinCalc.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to CURO.***
- Tax Free Cash withdrawals created in FinCalc are exported into CURO as reason of Tax-free Cash and vice versa.
- Flexible Access Drawdowns or UFPLS created in FinCalc are exported into CURO as Regular Income (if paid more regular than per annum) or Ad-hoc Income (if less frequent than per annum) Withdrawals. However, all Withdrawals except from Tax free Cash and Withdraw PCLS will be imported into FinCalc as Flexible Access Drawdown.

## PENSIONS IN PAYMENT

- Pensions in Payment in FinCalc are created from Annuity Plans and from Incomes in CURO.
- **FinCalc will only pull through Active Plans with a Current Status of In Force, Paid Up or In Payment OR Active Incomes with a Current Status of Current.**
- **FinCalc does not support Joint Pensions, please amend these on CURO.**
- We cannot support Pensions in Payment made within the Incomes on CURO with a future start date, those that have an end date or are Net and not Widows/Widowers' pension. Please amend these to be 'Other Incomes' within CURO.
- All Pension in Payment/State Pensions items within FinCalc will be created as Incomes in CURO.
- If Pension in Payment or State Pension is created on CURO, we determine the appropriate Pension Type within FinCalc from the following fields: Income Type and Income Source. We will first try to map from Income Source unless Income Type is Widows/Widowers Pension.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to CURO.***
- FinCalc cannot update an Owner in CURO. Please amend this in CURO.

## OTHER

- **FinCalc will create items which appear within the Contacts/Accounts Financial Information within CURO. For items to appear here please ensure you enter either Account Owned or Contacts on each item AND the Correct Current Status is input and not left blank.**
- Deleting an item in CURO which is linked to FinCalc, will not delete the item in FinCalc. In FinCalc the item will no longer have a back office link however, it will remain until you delete it.
- Deleting in FinCalc will not delete an item in CURO unless you select Delete in FinCalc AND CURO. If you only select Delete in FinCalc, this item will be pulled though again when you next load the Cashflow.