



Press Xplan Integration Guide



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INTRODUCTION

This guide is specifically for Xplan Integrated FinCalc Users.

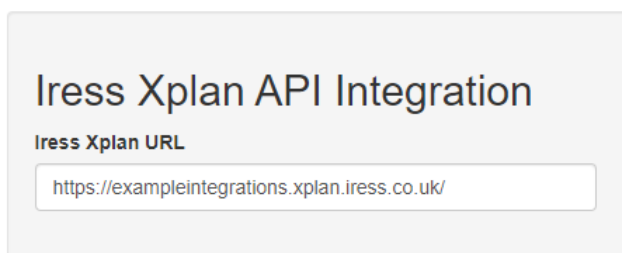
This guide will go through the process of setting up Xplan integration and explain how to use the 2-way integration.

HOW TO LINK WITH XPLAN

If you would like your company to be Xplan integrated FinCalc Users, please contact our FinCalc Client Services team who can arrange this for you. Once the integration has been turned on, you will need to input your Iress Xplan URL into the Security Settings within FinCalc. The Security Settings can only be accessed by Power Users and those with Security Settings access, therefore you may need to speak with those users in your Company to action this.

If you do have access to the Security Settings you can click on your username, followed by Security Settings:

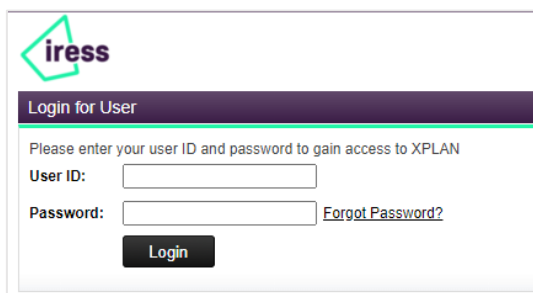
Here you can enter your Iress Xplan URL for the integration (see [example](#) right). We would recommend that you refer to the [Iress Community FinCalc page](#) for any further set up requirements within Xplan as you may need to enable the integration from both sides.



Once your Company is an Xplan Integrated FinCalc User, you will see the following icon:




Pressing this will enable the link with Xplan and you will need to provide your Xplan login details.



Once signed in, you will see the following notification in FinCalc

Xplan linked successfully.


You will also 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.

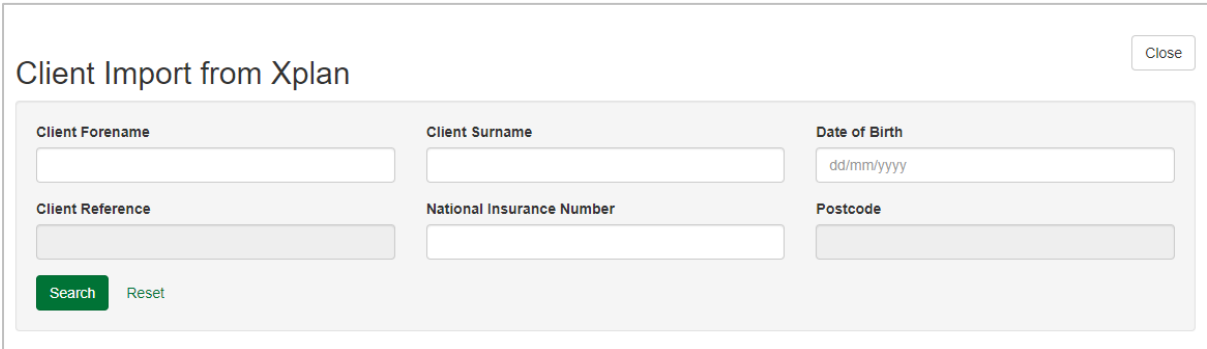
This icon will now appear throughout FinCalc in relation to Back Office integration.

CLIENTS

IMPORTING CLIENTS INTO FINCALC

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

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 Xplan'. Pressing this button will take you to a search screen as illustrated below:



Client Import from Xplan

Close

Client Forename

Client Surname

Date of Birth

dd/mm/yyyy

Client Reference


National Insurance Number

Postcode

Search Reset

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 Xplan you will see this button , which opens their record in Xplan.

If your Xplan client had another Client in their fact find, this record will be automatically imported at the same time, and they will be set as their financial relation in FinCalc. This can be seen under the relationships section in the FinCalc client profile.

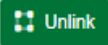
At this point FinCalc is pre-populated with the following information (if it is entered within Xplan):

- Full Name
- Gender
- Date of Birth
- Marital Status
- NI Number
- Retirement Age
- Address

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 Xplan 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 Xplan.

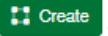
If at any point you wish to unlink this client, within the edit screen is this button . Simply select this to remove the future link.

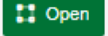
If you edit any of the details while linked, these will be pushed back to Xplan when you select the 'Continue' button at the bottom of the screen.

LINKING/EXPORTING FINCALC CLIENTS TO XPLAN

If you already have clients added within FinCalc and wish to either link these to existing clients in Xplan or create new clients in Xplan, 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 Xplan client or select  to create the client in Xplan.

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

CASHFLOW DATA

IMPORTING CASHFLOW ITEMS

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

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

- Incomes
- Assets
- Liabilities
- Defined Benefit Plans
- Defined Contributions Plans
- Pensions in Payments
- Savings and Investment Plans
- Expenses (including Life Assurance)

Please note you will not be able to open a Cashflow 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 Xplan, 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 Xplan. Please note that we are not able to create all items in Xplan. If this is the case, 'No' will be selected and disabled. Full details will appear in the Limitations section.

Create in Xplan?

Yes

No

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

Linked to Xplan – Update Xplan with changes made here?

Yes

No

Only update from Xplan

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

Not Linked to Xplan – Create in Xplan?

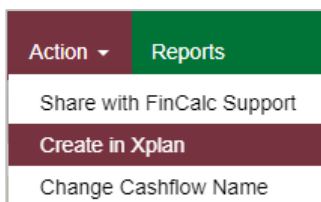
Yes

No

EXISTING FINCALC ITEMS

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

You are able to create these in Xplan by either going into each item and selecting 'Yes' to the new input of 'Create in Xplan', or go to the **Action** drop down menu, and select **Create in Xplan**.



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 Xplan.

Create In Xplan				
The following items have been created in FinCalc but not Synced to Xplan. Please select the items you wish to create in Xplan				
Type	Description	Owner	Do you want to create in Xplan?	
Incomes	ABC Income	Jarrod	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Expenses	Shopping	Joint	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="button" value="Continue"/> <input type="button" value="Cancel"/>				

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

Please note, if you have items on FinCalc and Xplan, at the point of linking the client to Xplan we are unable to link existing FinCalc items to existing Xplan items. This is due to the parameters we are provided. Therefore, duplicates may appear, and it is worth reviewing the data retrieved from Xplan 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 Xplan, and this may cause some items to be 'Out of Sync'.

The most common occasion will be if your link with Back Office has been disabled. Anything updated during this period will not automatically be updated in Xplan. 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 Xplan with the information on FinCalc, **'Replace with Xplan'** which will override the changes made in FinCalc with the data in Xplan and **'Turn off link to Xplan'** which will leave the FinCalc amendments and turn **'Linked to Xplan- Update Xplan with changes made here?'** to NO.

Re-Sync With Xplan

The following items have been amended on FinCalc and not Synced to Xplan. 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 Xplan or Turn off link to Xplan?
Expenses	School fees	Joint	Fri 11 Mar 2:53pm	<div style="display: flex; gap: 10px;"> Keep Replace Turn off link </div>

Continue

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

DELETING LINKED CASHFLOW ITEMS

You can delete any item within the Cashflow, whether this is Linked to Xplan 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.

Delete Expense

You are about to delete Food.

Please Note: If you Delete from FinCalc only the item will be recreated into FinCalc from Xplan when you next launch the Cashflow.

Close
Delete in FinCalc
Delete in FinCalc AND Xplan

It is worth noting that if an item is on Xplan 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.


If you delete an item in Xplan, the item will remain in FinCalc, but it will be unlinked (see below).

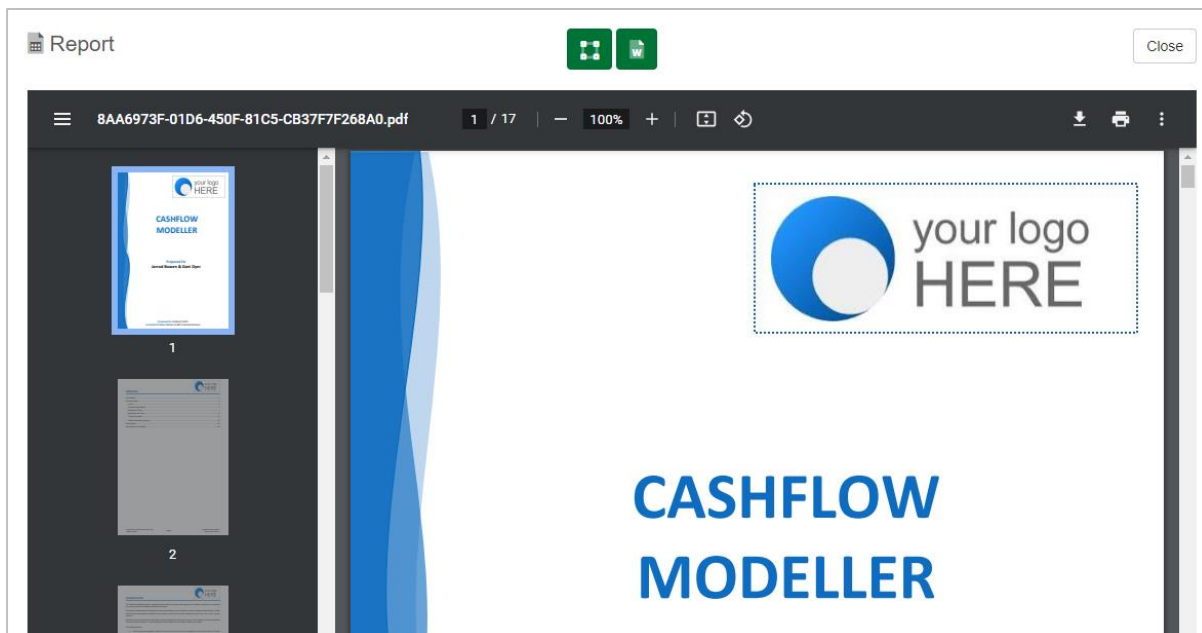
The following items no longer exist in Xplan so have been unlinked.

Asset - Main Residence

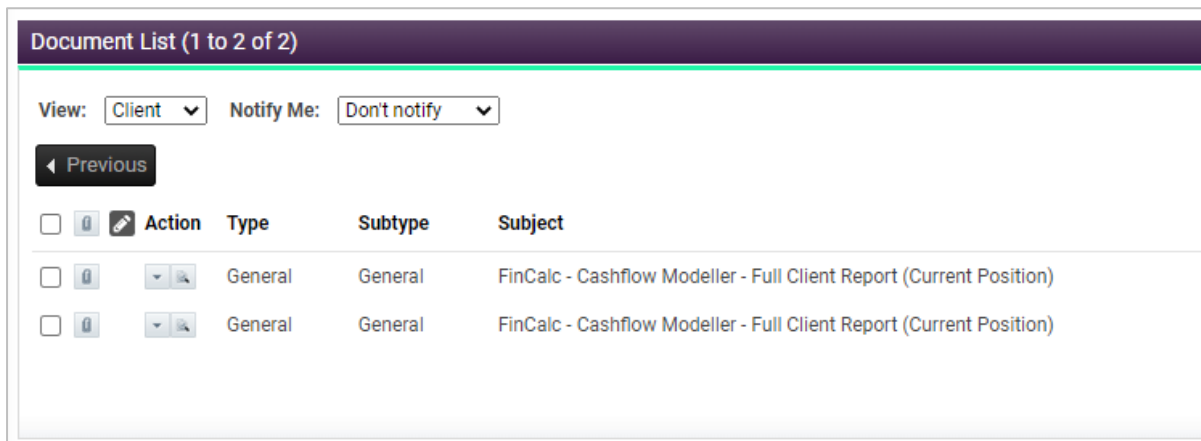
You can also delete the same item in FinCalc in this scenario.

UPLOADING REPORTS

You can upload any report in FinCalc to Xplan. Once you have produced a report in FinCalc the following back-office icon  will show on the report preview screen:



Pressing this icon will automatically upload the report to Xplan within the Servicing and Administration Section under 'Document Notes':



You can also upload any report from the Client Profile section of FinCalc under Client Reports. If a report has not been uploaded, the back-office icon will look like this:



Pressing this icon will automatically upload the report to Xplan.

NOTES, ASSUMPTIONS & LIMITATIONS

CLIENTS

- Tax Area is determined by the postcode.
- FinCalc will pull through both clients in Xplan if partner is selected.
- FinCalc will use the marital status of partner in Xplan to set the relationship. Updating in FinCalc does not update Xplan.
- If a FinCalc Client is created within Xplan, their Financial Relation is automatically created as well.

INCOMES

- 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 Sub Type.
- 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*).
- If any Start date is blank in Xplan, FinCalc will assume Current.
- If any End date is blank in Xplan, 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 Xplan.
- We cannot link an income to an asset in Xplan.
- FinCalc cannot update an Owner in Xplan. Please amend this in Xplan.

ASSETS

- FinCalc will only pull through Assets with a Status of Existing.
- It is assumed if an Asset has multiple owners, each own equal shares.
- If an Asset is linked to an income or liability, we cannot retain this link in Xplan.
- We are unable to Create any Asset Improvements on Xplan.
- FinCalc cannot update an Owner in Xplan. Please amend this in Xplan.
- If an Asset has a linked account in Xplan, FinCalc will be able to pull through the current value, but you will not be able to update the value in Xplan from FinCalc in this instance.

LIABILITIES

- FinCalc will only pull through Liabilities with a Status of Current.
- Product Provider will only be created in Xplan if the Provider selected is a valid selection in Xplan.
- It is assumed if a Liability has multiple owners, each own equal shares of the debt and the repayments.
- If any Start date is blank in Xplan, FinCalc will assume Current.
- If any End date is blank in Xplan, FinCalc will assume Forever.
- If the End date for a Liability is in the past, it will not be created in FinCalc.
- FinCalc cannot update an Owner in Xplan. Please amend this in Xplan.
- Future Repayments are not currently supported.

REPAYMENTS

- FinCalc will only pull through one liability repayment but cannot update or create from FinCalc.
- It is assumed if a Liability has repayments they are for the remaining term of the Liability, however this can be amended within FinCalc but not updated in Iress.

EXPENSES

- We are mapping from Iress Sub Type to FinCalc.
- It is assumed if an expense has multiple owners, each own equal shares of the expense.
- If any Start date is blank in Xplan, FinCalc will assume Current.
- If any End date is blank in Xplan, 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 Xplan.
- FinCalc cannot update an Owner in Xplan. Please amend this in Xplan.

LIFE ASSURANCE

- We are mapping from Existing Life Assurance/Protection Policies in Xplan to FinCalc.
- It is assumed if an expense has multiple owners, each own equal shares of the expense.
- In addition to the premium, FinCalc only pulls through Life Assurance sub section information regarding Sum assured.
- FinCalc does not pull through Critical Illness, Income Insurance, Family Income Benefit Insurance or Additional Rider Benefit Insurance.
- If an insurance expenditure type is created in Xplan, this will create a Lifestyle Expense in FinCalc as there is no Sum Assured Option.

SAVINGS & INVESTMENT ACCOUNTS

- FinCalc will only pull through Plans with a Status of Existing and Paid Up.
- We are mapping from Iress Sub Type to FinCalc.
- Product Provider will only be created in Xplan if the Provider selected is a valid selection in Xplan.
- 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 Xplan. Please amend this in Xplan.
- If an investment has a linked account in Xplan, FinCalc will be able to pull through the current value, but you will not be able to update the value in Xplan from FinCalc in this instance.

SAVINGS CONTRIBUTIONS

- FinCalc cannot pull through update or create a Savings Contribution.

SAVINGS WITHDRAWALS

- FinCalc cannot pull through update or create a Savings Withdrawal.

DEFINED BENEFIT PENSIONS

- FinCalc will only pull through Plans with a Status of Active as Defined Benefit Active Schemes with most other Statuses as Defined Benefit Deferred Schemes.
- Creating a Defined Benefit Deferred Scheme in FinCalc will set the Status to Left Scheme in Xplan.
- We are unable to create Transvas Linked Pensions in Xplan. However, if this item is already in Xplan 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.
- The link does not currently provide pension amount, retirement age or normal retirement age therefore the pulled information from Xplan is limited for these pension types.
- We do not import any assumptions or Scheme factors. Please ensure this data is reviewed and amended accordingly.
- FinCalc cannot update the Pension Type or Owner in Xplan. Please amend Owner and Pension Type in Xplan.

DEFINED CONTRIBUTION PENSIONS

- FinCalc will only pull through Plans with a Status of Active, Paid Up, Premium Holiday, Left Scheme, Scheme Closed, Other and Unknown.
- Product Provider will only be created in Xplan if the Provider selected is a valid selection in Xplan.
- If a fund value date is not entered, FinCalc will assume current date.
- We do not import any assumptions or Charges. Please ensure this data is reviewed and amended accordingly.
- FinCalc cannot update an Owner in Xplan. Please amend this in Xplan.
- If a Pension has a linked account in Xplan, FinCalc will be able to pull through the fund value, but you will not be able to update the value in Xplan from FinCalc in this instance.

PENSION CONTRIBUTIONS

- FinCalc will only pull through one Contribution per Defined Benefit & Defined Contribution Plan.
- We are unable to pull through percentage pension contributions from Xplan.
- If any Start date is blank in Xplan, FinCalc will assume Current.
- If any End date is blank in Xplan, 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 Xplan.
- FinCalc cannot update or create pension contributions in Xplan. Please add or update any pension contributions in Xplan and update accordingly in FinCalc.

PENSIONS WITHDRAWALS

- FinCalc cannot update or create pension withdrawals in Xplan. Please add or update any pension withdrawals in Xplan and update accordingly in FinCalc.

PENSIONS IN PAYMENT

- Pensions in Payment in FinCalc are created from Existing Annuity Policies and from Incomes in Xplan.
- All Pension in Payment/State Pensions items within FinCalc will be created as Incomes in Xplan.
- If Pension in Payment or State Pension is created on Xplan, we determine the appropriate Pension Type within FinCalc from the following fields: Income Type and Sub Type (for Incomes) and Retirement Income Type (for Existing Annuity Policies).
- If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to Xplan.
- FinCalc cannot update an Owner in Xplan. Please amend this in Xplan.

OTHER

- Deleting an item in Xplan 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 Xplan unless you select 'Delete in FinCalc AND Xplan'. If you only select 'Delete in FinCalc', this item will be pulled through again when you next load the Cashflow.
- If you have a plan with more owners outside of the client(s) used in FinCalc, the full value/amount will be pulled through from Xplan. You will need to select 'NO' as below and change the value/amount to reflect the proportion of the client(s) in FinCalc:

Linked to Xplan – Update Xplan with changes made here?