For adviser use only

A smarter, simpler way to manage clients' financial plans



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A letter from our CEO

Welcome to Transact

Thank you for taking the time to consider Transact for your business.

Transact is a market leading adviser investment platform offering custody, trading, tax wrappers, reporting for advisers and clients. We only distribute via UK financial advisers. This means our strategy “to make financial planning easier” is 100% focused on you!

What makes Transact unique is the quality of our in-house software and developers. Ultimately this helps us:

- deliver award-winning service and technical support
- offer a leading range of tax wrappers including onshore and offshore bonds
- deliver regular price reductions for all clients.

Our monthly platform releases mean we remain agile, refining and updating our technology to give you a platform with:

- over 90% of our processes online, putting you in control and saving time
- an approach to client consent that enables you to submit real-time bulk instructions making it easier to manage client assets
- a roadmap to deepen our integrations with other practice management systems, which will reduce rekeying and risk of error.

When you choose our platform, it is a partnership and we want your business to receive great service. Your Business Development Manager and Adviser Support Manager can support you online or at your offices, and you will have access to our highly skilled technical team who can deliver training or help with specific cases. We also provide online support and a regional service team who can process tasks and answer client queries.

Everyone at Transact is excited to welcome you to our platform and we look forward to working with you.

Kind regards,
Tom Dunbar
Chief Executive Officer
Transact



Transact for your business

Choosing the right platform for your business is vital if it is to grow and flourish. Transact is designed to help you manage complex financial plans for your clients.

The benefits for business owners/ MDs/CEOs

We can help you deliver a highly consistent approach across your business. You can then match the service you want to provide to individuals, or groups of clients, with similar needs. This can help you create a more scalable, consistent and ultimately profitable business model.

The benefits for individual advisers

We take care of the admin involved in financial planning, thus allowing you to concentrate on demonstrating your professional value to your clients, giving advice and planning their financial future.

The benefits for administrators/ office managers/support staff

We speed up much of the repetitive work you have to do to run your firm's administration. Our platform allows you to communicate more efficiently and to manage bulk transactions easily.

The benefits for paraplanners

The Transact platform offers breadth and flexibility which makes financial planning easier for you. For example, you can switch existing investments between wrappers – to ISAs and pensions – all online, so that your clients can easily take advantage of the tax breaks available. You can also save time by creating multiple investor reports in seconds rather than days.

We help you eliminate the need to duplicate detailed research. Our Transact Sales & Online Support team can produce detailed due diligence reports for you and reduce the amount of time you need to spend.

Overall, we make your life easier and leave you with time to think more strategically about bigger issues – such as tax planning.

Supporting business efficiency

Our platform service is designed to improve the efficiency of your firm and to help you run a profitable business.

Digital processes, simpler administration, automated investor reporting and record keeping, plus online client approvals, give you time to concentrate on adding real value for your clients.

Our processes are designed to provide better ways of working – building in time-savers and efficiencies. We then develop software to support the most efficient process.

The digitalisation of our platform is progressing rapidly. Already, over 90% of our application processes are fully digital – this means less paper, fewer errors and better security for our users.

We combine technology with high-calibre staff to provide market-leading service. Our proactive approach means we are able to anticipate potential issues and ensure things are done right the first time. We know that not everything can, or should, be automated, so we apply the personal touch when it's needed.

Adviser charging options

Our role is to help you run your business. This includes facilitating the payment of your adviser fees. With many payment options available, you can choose whatever method of remuneration suits you best, provided it is agreed with your client. This may take the form of ad valorem charges, both initial and annual. Or, it may take the form of ad hoc fees, retainers or regular fees, or a mixture. You can also choose to tier your fees depending on the agreement you make with your client.

We make payments from your clients' cash held on Transact. Your clients can elect to designate a particular wrapper as a 'fee payment wrapper' to pay charges, such as your adviser fees, for other wrappers. This is especially useful when using Bond and ISA wrappers.

Request a service review

With the demands of a rapidly changing market, you may be unsure which platform services are right for you and your clients. You may need more than one platform to match your clients' needs with the most appropriate service, assets, tax wrappers and other financial products.

Your Transact Business Development Manager can help you determine what might suit your practice and your clients. A review can determine the best combination of services – even if Transact wouldn't suit.

The Transact difference

We do things differently

We provide uncomplicated, functional market-leading software combined with direct access to personal service. With no tedious call routing system, call centre mentality or outsourcing, we break the mould and don't behave like a stereotypical service provider.

We are a platform specialist 100% focused on the UK adviser market. We won't ever go direct to clients or build our own advice business. We will continue to invest in additional services to support you.

Transact is run on proprietary software

We write and develop our own software which enables numerous and bespoke changes to be made rapidly.

Not hamstrung by an off-the-shelf platform package, we release monthly system updates and prioritise enhancements based on our own business needs. We do not make changes in isolation. We make them after careful consultation with adviser users.

More than an online service

- Excellent customer service is at the heart of our success
- We put advisers in control
- We provide the broadest wrapper and asset range
- We are constantly innovating to provide new functionality and reporting tools to help advisers to get the most out of Transact Online, whilst reducing the rekeying of data
- We provide value for money and extensive adviser support not just over the phone, but through Live Chat and Co-browse
- We are a 'compulsive insourcer'
- We own our tax wrapper providers
- We provide flexible adviser payment options.

Data sharing and API

We want to help advisers to save time and reduce rekeying errors by improving how we share data. The Transact API provides two-way connectivity with many adviser back-office software providers, seamlessly integrating your business with Transact via our valuation, fee reconciliation and transaction data connections. Plus, we offer an account opening connection, enabling you to create illustrations quickly using data imported directly from some of the leading CRM providers, making your business more efficient.



We are proud to share that Transact has achieved a Defaqto **Five Star Platform Rating** and **Gold Service Award**.

Service and support

Service is the most important part of our business



Since we launched in 2000, we have continually improved our service, both online and offline

You and all your staff have the same access to the support we provide. That includes from the initial meeting with a Business Development Manager (BDM), to operational support and help from our Technical Services team for specific client queries.

You can also set up Secondary Users on Transact Online allowing you to tailor the level of access for each individual in your firm.

Setting up

Our BDMs support you in your initial onboarding. Typically, after five cases, your Adviser Support Manager steps in to provide you with ongoing training and support. We can provide tailored training over the phone or face-to-face in your office.

Adviser and firm support

Our Sales & Online Support team helps you with the day-to-day checks needed to manage your adviser firm's permissions, platform access and logins. They also provide you with ongoing support on how to use the platform. You can contact them by email, phone, and via Live Chat or Co-browse. Co-browsing involves screen sharing so that we can guide you through features and processes in real time.

We run regular regional Transact Connect and Breakfast events across the UK as well as webinar events. Our events include presentations on the latest industry news, Transact Online developments, bite-sized Technical sessions, as well as an opportunity to meet Transact staff virtually or in person.

Client Operations at Head Office

Our teams support advisers in small geographical regions. Each team has around 8-10 Client Service Managers (CSMs), a Supervisor, and a Transfers, Technical and Legal & Compliance Specialist.

Having direct contact with your team allows you to build relationships. This creates familiarity with ways of working and ensures instructions are made accurately and executed in a timely way.

Technical Services team

The team is at hand to help you with more complex questions on trusts, issues involving taxation, and client-specific queries. You can contact them directly, by email or phone.

Asset Servicing team

You can contact our Asset Servicing team to request the addition of investment products not currently available on the platform.

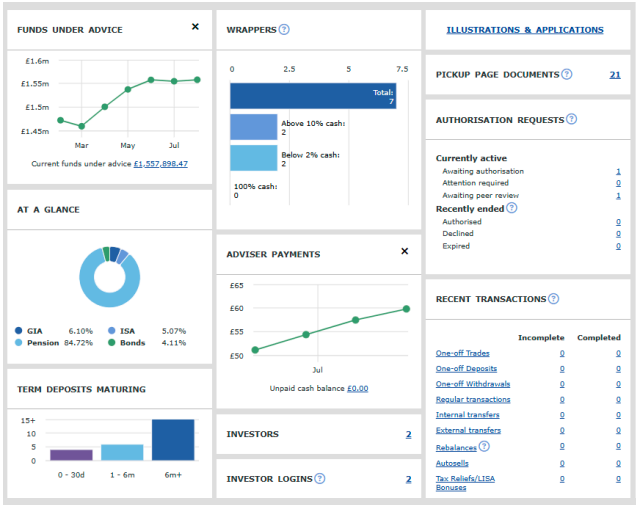
Our technology — Transact Online

Here are just some of the features we offer.

Adviser Dashboard

This provides a centralised, integrated view of your clients' portfolios. You can see recent activity and outstanding actions, and access reports on just about any aspect of your clients' portfolios.

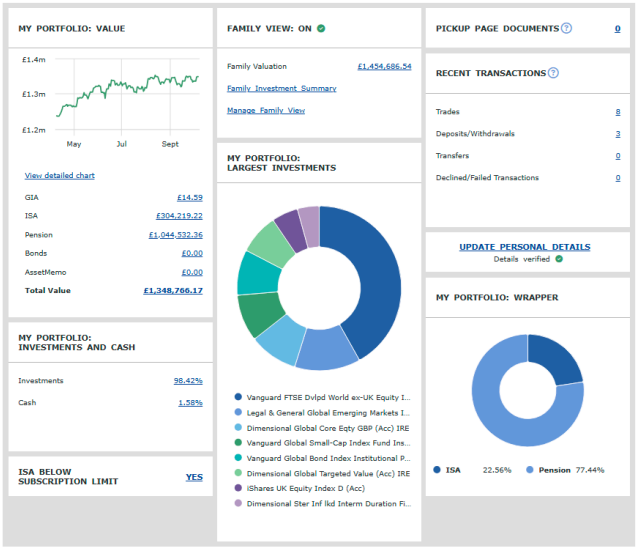
Sample Adviser Dashboard



Investor Dashboard

This gives your clients a single view of their financial position at any time. They have access to much functionality, so that they can be as involved as much or as little as they like. With the ability to make deposits, instruct withdrawals and buy or sell assets, your clients can become more involved in their wealth management and better appreciate the service you provide.

Sample Investor Dashboard



Simplified business tasks for efficiency

- With our easy to use platform you can:
- Run all clients' portfolios online
- Create daily valuations and transaction histories
- Analyse performance by portfolio and asset
- Move assets between wrappers – such as GIA to ISA and GIA to Pension
- Onboard clients with ease with Guided Applications. This provides more automation, consolidates applications and requires fewer signatures. It also provides accuracy with up-front data validation, which means less chance of delays
- Sign and send documents digitally using any e-signature provider and our Upload Documents tool
- Notify us of a forthcoming bank transfer and tee-up any buys at the same time, if you wish, using Expected Deposits.

Wrappers, trusts and investment options

Through our platform you can access a wide range of tax-efficient wrappers, trusts and investment options, crucial to ensure good outcomes for your clients.

Wrappers

General Investment Account

Flexible ISA (Stocks & Shares and Cash)

Junior ISA (Stocks & Shares and Cash)

Lifetime ISA

Personal Pension (& Junior)

SIPP (& Junior)

Section 32 Buy Out Bond

Flexi-access Drawdown, UFPLS & Phased Drawdown

Onshore Bond

Offshore Bond

Assets

Investment Trusts

Unit Trusts

OEICs

Listed shares

VCTs

Term Deposits

Exchange Traded Funds

Government Bonds

Corporate Bonds

Structured Products

Trust planning

Transact's trust proposition is comprehensive, giving you a wide range of trust solutions underpinned by our accessible and knowledgeable technical services team. Our trust deeds include:

- Discretionary and Bare Trusts
- Discounted Gift Trusts or Gift and Loan Trusts
- Flexible Reversionary Trust and more...

Discretionary Investment Management (DIMs)

If your preference is to outsource your centralised investment process, then you can access the expertise of over 120 DIMs, including both model portfolio and bespoke discretionary services. We are also happy to discuss onboarding new DIMs where needed.

Tools and functionality

The platform provides you with a comprehensive range of reporting tools and online functionality that makes managing your clients' portfolios efficient and hassle-free.

Platform tools and functionality

- Full model portfolio ('template') capability
- Bulk dealing
- Portfolio rebalancing
- Online buying, selling, deposits and withdrawals
- Bed and ISA/pension/bond functionality
- Multi-investment strategy flexibility
- API integration for account opening, valuations, transactions and remuneration reconciliation

Portfolio and business management

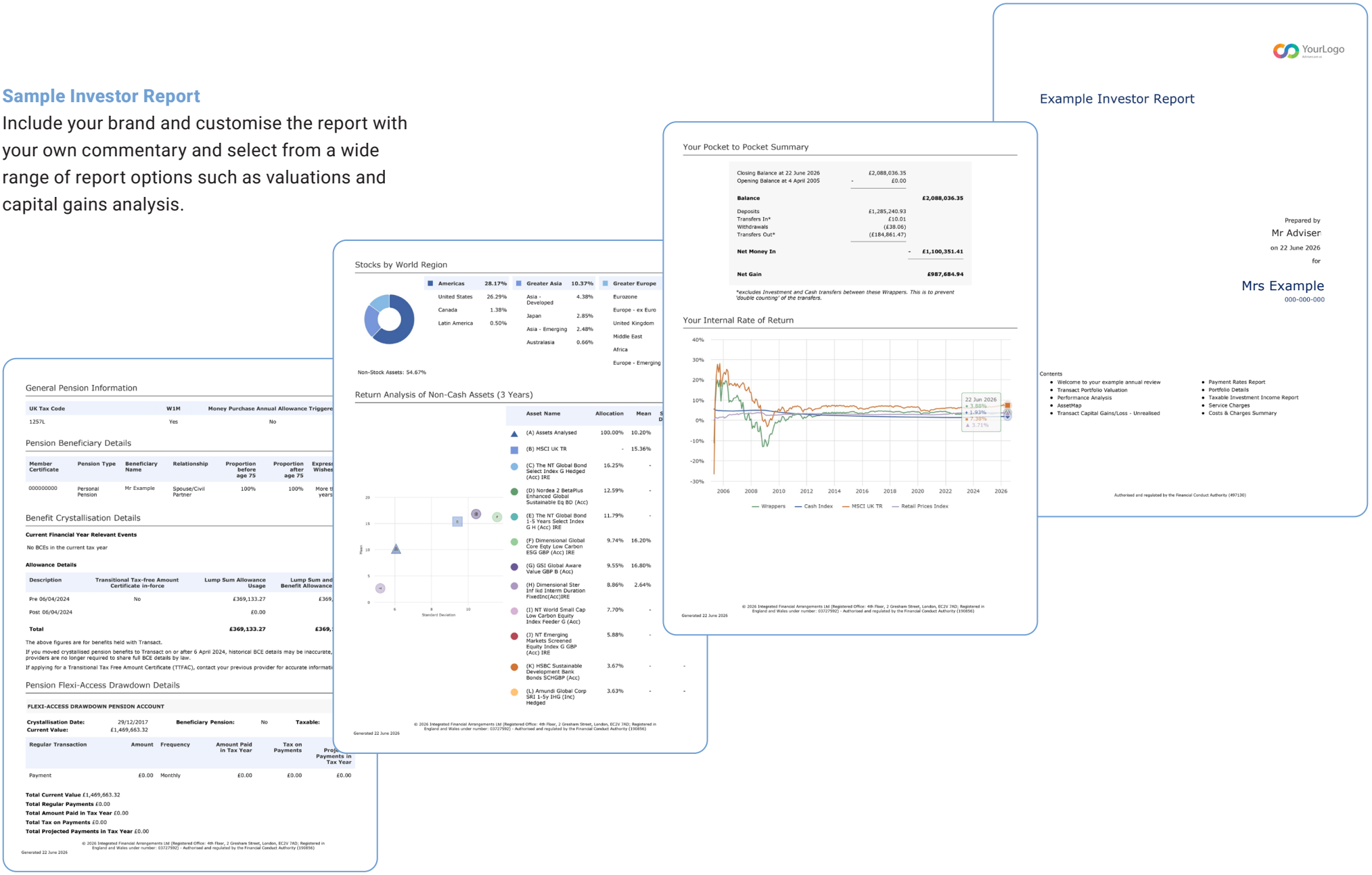
- Guided Applications – straightforward process for opening client portfolios
- Acceptance of electronic and digital signatures from nearly all e-signature suppliers
- Easy access to client documents and reports
- Investor authorisation and peer review – online client transaction review and approval
- Links to Discretionary Investment Managers, SIPPs and other third parties
- Bulk transfer support
- Adviser branding

Reporting capabilities

- Valuations
- Performance analysis
- Transfer tracking
- Transaction listings
- Capital gains
- Adviser remuneration
- Cash summaries
- Income tax certificates
- ISA/JISA subscriptions
- Reporting funds
- Discretionary Investment Manager reporting service

Sample Investor Report

Include your brand and customise the report with your own commentary and select from a wide range of report options such as valuations and capital gains analysis.



Seamless integration with wider technology

We believe the future of platforms is part of a fully integrated adviser ecosystem that eliminates duplication of data entry, streamlines processes and ensures secure data transmission.

We have invested heavily in the Transact API, which supports data exchange at scale.

The Transact API is a secure, modern way for approved systems to connect directly with the Transact platform on your behalf.

Instead of logging into Transact Online and re-keying information, adviser software can:

- Send data to Transact
- Retrieve data from Transact

In practical terms, it acts as a bridge between Transact and adviser technology such as:

- CRMs and back-office systems
- Financial planning and portfolio tools
- Adviser-built proprietary systems.

Our current API services include:

Valuation data
Receive the latest valuations direct to your CRM system.

Transaction data
This high quality data feed enables you to make the most of the reporting capabilities available in your software.

Remuneration data
Makes reconciliation of adviser fees quick and easy.

Account opening
Open portfolios and produce illustrations in minutes with less rekeying of client data.

Benefits for your business of connecting with the Transact API

- Save time by reducing data rekeying
- Reduce risk of error and preserve data integrity
- Onboarding clients is quicker and easier

Our integrations span most adviser software providers in the market. If you run your own in-house technology, then we can work with you to integrate your technology with Transact.

Our charges

Transact is financially strong and follows a responsible pricing approach

Our charging structure is completely transparent. We state all of our charges – with no hidden extras.

Transact offers outstanding value

The principles of our charging structure have remained the same since we started – to be both clear and transparent. We are totally committed to providing the best wrap service and the best value in the market, without threatening our financial strength, profitability or ability to deliver.

This is called 'responsible pricing', whereby we have reduced our charges over the years while continuing to add new functionality and maintain excellent levels of service. The graph to the right shows the reduction over time of our charges.



Source: Transact – data includes Annual Charge and Buy Commission charges based on estimated portfolio split between cash and investments, and rate of investment.

Clear, transparent platform charges

We show separately each component involved in the financial planning process (the adviser, the investments and Transact) so you and your clients understand exactly what they are paying for.

Here is a summary of our current charges:

1 Annual charge

Single or consolidated portfolios of less than £100,000	
£0 – <£60,000	0.50%
>£60,000 – <£100,000	0.26%

Single or consolidated portfolios of £100,000 and above	
£0 – £600,000	0.26%
>£600,000 – <£1,200,000	0.17%
>£1,200,000 – £5,000,000	0.07%
On the remainder	0.05%

2 Wrapper charges

Transact investment wrapper type	Quarterly fee
General Investment Account	£0
ISA, JISA	£3
Onshore Bond	£18
SIPP	£20
Personal Pension Plan	£20
Section 32 Buy-Out Bond	£20
Offshore Bond	£60

Notes on wrapper charges

ISA includes the Cash ISA, Stocks and Shares ISA and Lifetime ISA.

There is no quarterly fee for the children's SIPP, Personal Pension Plan and JISA wrappers in a linked family group until they reach age 18.

A single quarterly Personal Pension Plan or SIPP wrapper fee applies for clients in a linked family group. The fee is split equally among the number of members within the family group that hold an applicable wrapper. This discount applies to Personal Pension and SIPP wrappers separately.

3 Brokerage charges

We levy a dealing charge on investments which are listed on or admitted to a stock exchange and also for Express Trades.

X Things Transact doesn't charge for but some others do

- Transfers in on pensions – can be £50 on other platforms.*
- Pension drawdown – some platforms may charge up to £174 + VAT annually.*

*Source: Platforum pricing report, October 2025.

The cost of using Transact

- Portfolios can be linked (on request) enabling clients to benefit from lower overall charges.
- All interest received on cash deposits is passed back to clients.
- There is only one charge per wrapper type, regardless of how many additional wrappers (of the same type) a client wants to open.
- There is no extra charge for additional administration of any kind.
- Transact does not charge for:
  - Re-registrations
  - Drawdown or income payments
  - Moving assets between wrappers
  - Probate or ad hoc valuations.



Family linking

To support intergenerational wealth planning we offer family linking, which can reduce the platform charge your clients pay. Family member portfolios can be linked online in a few clicks, and trust and third party (SIPPs, SSASs, Bonds) portfolios can also be linked by providing a few extra details.

All interest on cash returned to clients

Unlike many of our competitors, Transact pays all interest earned on client money to clients. In 2025 this equated to over £210m in cash interest. The rate of interest we pay varies in line with the rates available from the banks we use.

For full details of all our charges

Please contact us for a copy of our **Charges Schedule**

020 7608 5350

salessupport@integrafin.co.uk

A long-term partner

A financially strong platform that's committed to the UK platform market.

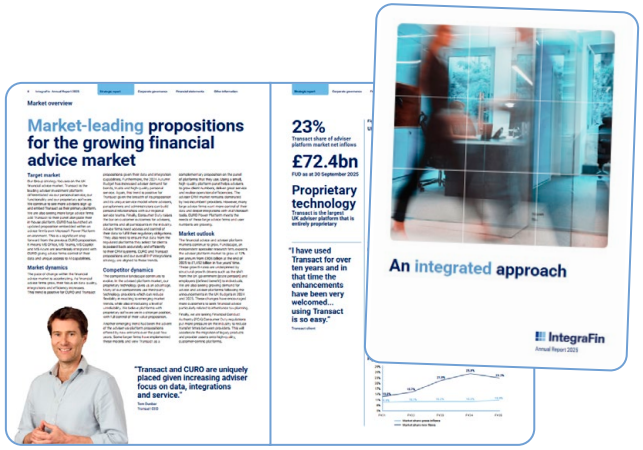
IntegraFin Holdings plc ("IntegraFin") is the holding company for all of the entities involved in the provision of the Transact service, and is listed on the London Stock Exchange. IntegraFin has a strong record of consistently growing both revenue and operating profit, with underlying pre-tax profit reaching £75.4 million for the year ending September 2025.

In 2026 the independent financial strength rating agency, AKG, rated the financial strength of Integrated Financial Arrangements Ltd as 'A' ('Superior'), and IntegraLife UK Ltd as 'B+' ('Very Strong'). Both companies are responsible for the provision of wrappers via the Transact platform.



IntegraFin's sound financial credentials and commitment to the UK platform market provide the foundations for a platform you can rely on for the long-term.

Further information on our group's financial results can be found in IntegraFin's latest published Report and Accounts, which are available at ***integrafin.co.uk***



Transact in numbers

Funds under direction

£85.5bn

Underlying pre-tax profit (FY2025)

£75.4m

Clients

256,796

Funds under direction and client numbers as at 30 June 2026. Profit for IntegraFin Holdings plc for financial year to 30 September 2025.

Independent platform research

No.1 for overall satisfaction among primary platform users

Thousands of advisers have already discovered the strengths of Transact.

Investment Trends

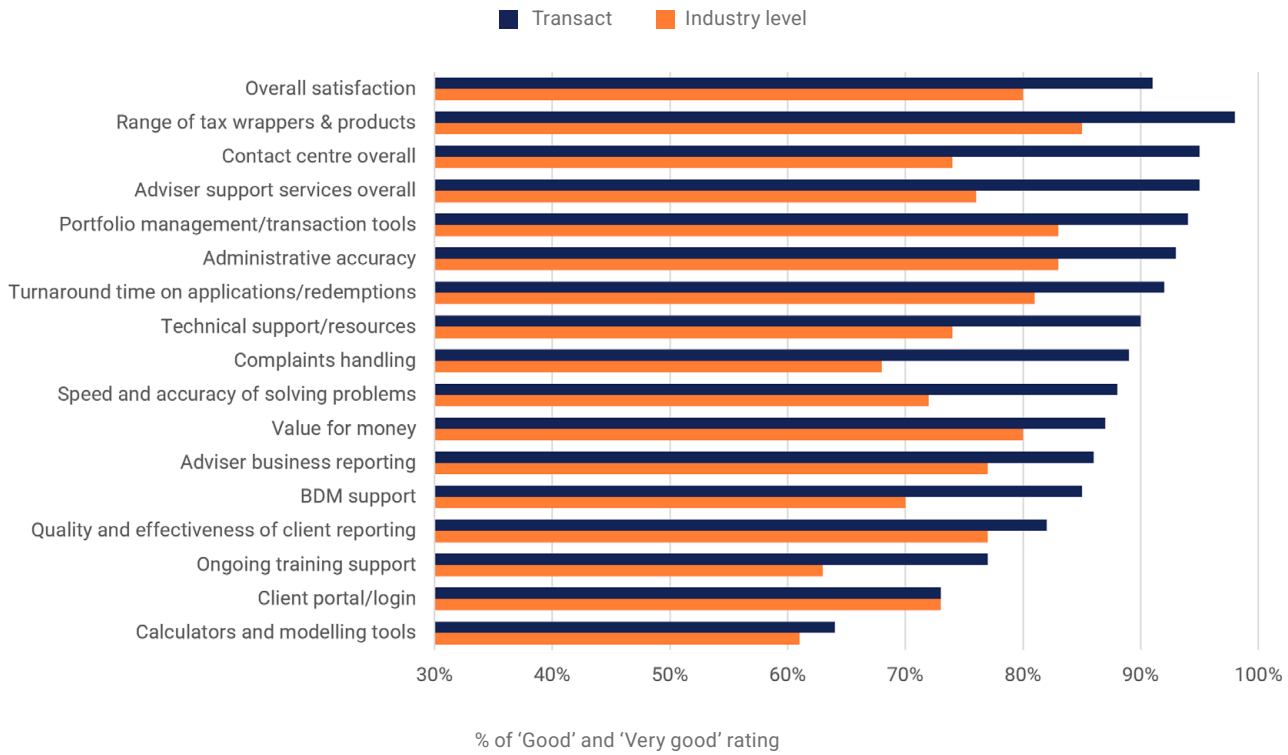
Investment Trends is an independent research company that completed a 2026 survey of 911 UK advisory professionals. In the survey, Transact:

- was rated the highest platform for satisfaction among financial advisers who use it as their primary platform.
- achieved the highest Net Promoter Score* among financial advisers, across both primary and secondary platform users.
- earned the strongest advocacy from financial advisers who use it as their primary platform.

*Net Promoter Score is a metric used to measure how likely a customer is to recommend a company's service to others.

Source for all data: Investment Trends 2026 UK Adviser Technology and Business Report

How would you rate your primary/secondary platform in the following areas?



Base size varies for each category: Transact [n= 90 - 125] Industry level [n=681 - 986]

Our awards

Thanks to advisers' continued support and the hard work of our teams, we've picked up many awards over the years.

2013

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider/Packager

MONEY MARKETING
Best Wrap or Platform

PLATFORUM
Best Adviser Platform

FT ADVISER ONLINE SERVICE AWARDS
5 Star Investment Provider

INVESTMENT LIFE & PENSIONS MONEYFACTS
Best Online Service

2014

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider/Packager

MONEY MARKETING
Best Wrap or Platform

PLATFORUM
Best Adviser Platform

FT ADVISER ONLINE SERVICE AWARDS
5 Star Investment Provider

INVESTMENT LIFE & PENSIONS MONEYFACTS
Best Online Service

2015

PROFESSIONAL ADVISER
Best Adviser Platform

FT ADVISER ONLINE SERVICE AWARDS
5 Star Investment Provider

MONEYFACTS
Best Online Service Award

PLATFORUM
Best Adviser Platform over £10bn

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider/Packager

2016

PLATFORUM
- Best Adviser Platform over £10bn
- Best Adviser Platform for Service
- Best Platform Partner Voted by DFMs

THE LANG CAT
- Platform of the Year
- Best for Centralised Investment Proposition

MONEYFACTS
Best Wrap/Platform

UK PLATFORM AWARDS
Platform of the Decade

FT ADVISER ONLINE INNOVATION AND SERVICE AWARDS
5 Star Investment Provider

MONEY MARKETING
Best Platform Award

ADVISER ASSET
Platinum Platform Rating

2017

PROFESSIONAL ADVISER
Best Platform for Advisers (AUA above £15bn)

PROFESSIONAL PARAPLANNER
Best Overall Service for New Business

MONEY MARKETING
Best Platform Award

FT ADVISER ONLINE INNOVATION AND SERVICE AWARDS
- Investment Innovation Award
- 5 Star Investment Award

MONEYFACTS
Best Wrap/Platform

MONEY OBSERVER RETIREMENT INCOME AWARDS
Best Flexi Access Drawdown

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider

2018

PLATFORUM
Best Adviser Platform over £10bn

PROFESSIONAL ADVISER
Best Platform for Advisers (AUA above £15bn)

PROFESSIONAL PARAPLANNER
Best Platform

PROFESSIONAL PARAPLANNER
Best Overall Service – Existing Business

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider

ADVISER ASSET
Platinum Platform Rating

2019

PROFESSIONAL ADVISER
Best Platform for Advisers (AUA over £20bn)

PROFESSIONAL PARAPLANNER
Best Platform

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider

ADVISER ASSET
Platinum Platform Rating

2020

ADVISER ASSET
Platinum Platform Rating

FINANCIAL ADVISER SERVICE AWARDS
5 Star Platform

2021

ADVISER ASSET
Platinum Platform Rating

PROFESSIONAL PARAPLANNER
Best Platform

PROFESSIONAL PARAPLANNER
Best Overall Service to Paraplanners – Existing Business

MONEYFACTS
Best Wrap/Platform

UK PLATFORM AWARDS
Best Platform Provider AUM +£40bn

2022

ADVISER ASSET
Platinum Platform Rating

PROFESSIONAL ADVISER
Best Platform for Advisers (AUM above £25bn)

PROFESSIONAL ADVISER
(Time4Advice) Best Technology Provider

PROFESSIONAL PARAPLANNER
Best Overall Service to Paraplanners - New Business

PROFESSIONAL PARAPLANNER
Best Platform

INVESTMENT LIFE & PENSIONS MONEYFACTS
Best Online Service

2023

ADVISER ASSET
Platinum Platform Rating

PROFESSIONAL PARAPLANNER
Best Platform

PROFESSIONAL PARAPLANNER
Best Overall Service to Paraplanners – Existing Business

UK PLATFORM AWARDS
Platform of the Year

UK PLATFORM AWARDS
Leading Platform for Discretionary Management

2024

PROFESSIONAL ADVISER
Best Platform for Advisers

PROFESSIONAL PARAPLANNER
Best Overall Service to Paraplanners – New Business

UK PLATFORM AWARDS
Best Platform Provider (AUM over £40bn)

UK PLATFORM AWARDS
Leading Platform for Discretionary Management

2025

PROFESSIONAL PARAPLANNER
Best Platform

MONEY MARKETING
Best Platform

UK PLATFORM AWARDS
Best Use of Platform Technology

FINANCIAL ADVISER SERVICE AWARDS
5 Star (Platform)

WHICH?
Recommended provider for pension drawdown

2026

PROFESSIONAL PARAPLANNER
Best Platform

MONEY MARKETING
Platform of the Year

UK PLATFORM AWARDS
Leading Platform for Model Portfolio Services

INTERNATIONAL ADVISER
Best International Platform (UK)

DEFAQTO
Gold Service Award 2026

DEFAQTO
Five Star Rated Platform

Get in touch

020 7608 5350

transact-online.co.uk

Follow us on LinkedIn

linkedin.com/company/transact

Phone lines are open from 8am to 6pm, Monday to Friday (excluding Bank Holidays). Calls may be recorded.

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M001 Version (34) October 2026

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