

# Getting started with Transact Online

Adviser use only

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## Introduction – Welcome to Transact

This step-by-step guide has been created to help you navigate Transact Online, and shows you how to add deposits, use favourites, models (or templates), and generate illustrations before setting up new clients using Guided Applications.

You can also:

- Browse through our training videos on Transact Online
- Speak to your adviser support manager or your client service team
- Live Chat or co-browse with our friendly team
- Contact us at [salesupport@integrafin.co.uk](mailto:salesupport@integrafin.co.uk)

## Logging in to Transact Online

First, type [www.transact-online.co.uk](http://www.transact-online.co.uk) into your browser and log in with your details.

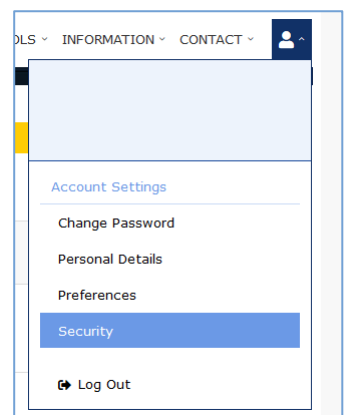
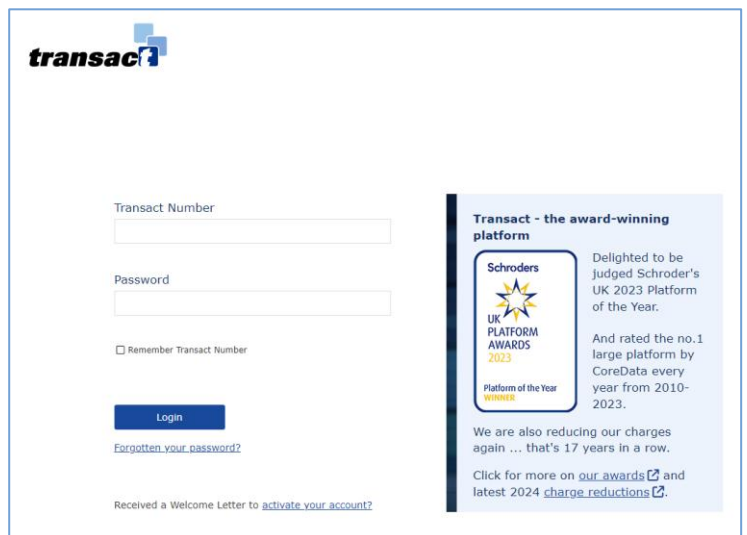
Your safety is important to us. We would encourage you to use Multi-Factor Authentication (MFA) which provides you with an extra layer of protection when logging in.

Using an authenticator app, email or text message, you will be provided with an additional, one-time code each time you log in.

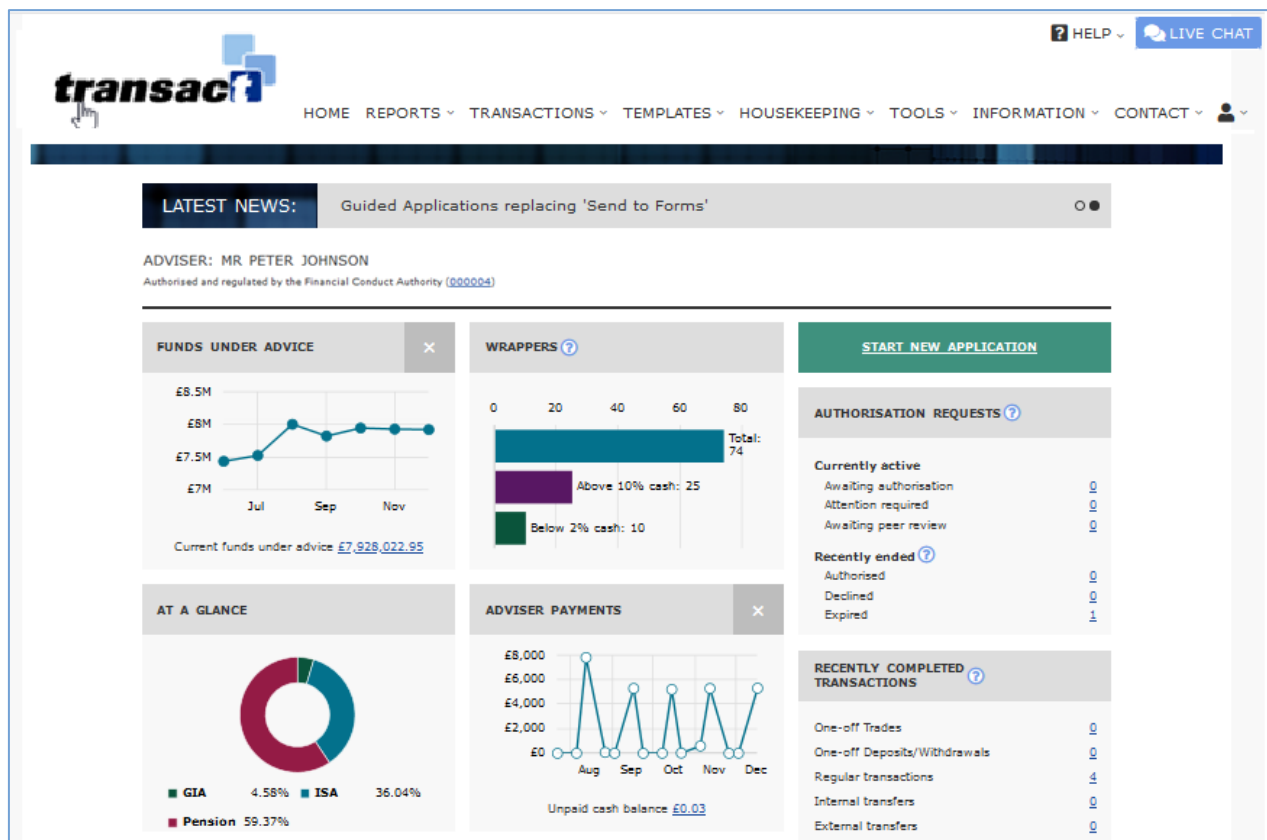
Commonly used authenticator apps are:

- Google Authenticator
- Microsoft Authenticator
- Authy.

To set this up, simply navigate to the person symbol on the right-hand side of the toolbar, select 'Security' and follow the instructions.



Once you are logged in you will see your dashboard, as below.



You can access a range of functionality from the menus at the top of your Transact Online (TOL) page.

Below are some of the areas we think will be of most use to you:

### Buy assets

[Transactions > Buy/Sell](#)

- Including unit trusts/OEICs, listed securities, investment trusts and ETFs.

### Sell assets

[Transactions > Buy/Sell](#)

- By client or by asset.

### Daily portfolio valuations

[Reports > Portfolio Valuation](#)

- Client by client, all of an adviser's clients, or all of a firm's clients.

### Transaction listing

[Reports > Transaction Listing](#)

- View source and date of all transactions (including transfers).
- View asset history (transfers in, purchases, sales).
- View all cash credits (deposits, dividends, interest, fee rebates, etc.).
- View all cash debits (withdrawals, adviser payments, tax, etc.).

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**Cash Report****Reports > Cash Report**

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- Either a summary or detailed report showing your clients' current cash balances.

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**Investor portfolio details****Reports > Investor Portfolio Details**

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- Including nominated bank accounts and, where applicable, details of pension income limits.

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**Adviser Payment Rates Report****Reports > Payment Rates**

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- Check portfolios have been set up with the correct adviser fee rates.

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**Transfer Report****Reports > Transfer Report**

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- This report gives you greater visibility of your clients' incoming transfers from other providers.

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**Create Personalised Illustrations**

- For new or existing clients.
- Use Guided Applications to open new wrappers and portfolios, and instruct transfers and purchases.\*
- Sign using an electronic or wet signature.

\*Guided Applications cannot be used for trust or corporate applicants.

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**Upload Documents****Tools > Upload Documents**

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- Upload electronically signed application forms and documents.

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**Templates****Templates > Manage Templates**

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- Create and edit model portfolio templates, then use them to manage your clients' investments.

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**A few more things you can do when using Transact Online:**

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- Capital gains calculations.
- Graph the investment performance of a client's portfolio.
- AssetMemo™ – add investments that are not part of the Transact Portfolio.
- MoneyMap – lifetime cashflow modelling.
- Arrange one-off/regular deposits/withdrawals.
- View current ISA contributions for all your clients.
- View all regular transactions currently set up for all your clients.
- Set up a 'Super User' entity for your firm. The Super User can control colleagues' access to Transact Online, giving your firm more control, visibility, and security.
- Download Transact KFDs.
- View Trustnet (UTs and OEICs) or Bloomberg (ITs and equities) factsheets.
- Detailed web-based investment/asset allocation research can be accessed by subscribing to Morningstar's range of analysis tools, which can link in to Transact. For further details call Morningstar on (020) 3107 0000 or go to the relevant section of their website.

## Documents on Transact Online

The below areas can be accessed via the Information tab on the menu bar:

<b>Transact Forms</b>	All forms not supported electronically are stored here.
<b>Transact Documents</b>	If you would like to access one of our key features or terms and conditions documents, they are all stored here.
<b>User Guides</b>	These guides offer detailed guidance for some of Transact's more advanced features.
<b>Cash Within Transact</b>	Transact pays interest on any cash holdings within a client portfolio. This page explains how cash is held along with our bank details for sending deposits.
<b>Term Deposits</b>	The range of term deposits (offered by third parties) that can be held in a Transact client portfolio can be viewed here.

Some of these options may seem a little complicated at first. If you require any further guidance, our friendly Sales & Online Support team will be happy to help.

## Add your clients' deposits with Expected Deposits

You can notify us of a forthcoming, or expected, deposit and tee up any buys, if you wish, all at the same time through Transact Online. Using this process means that we know the deposit is coming and we can speed up the application and buy process, without any further input from you.

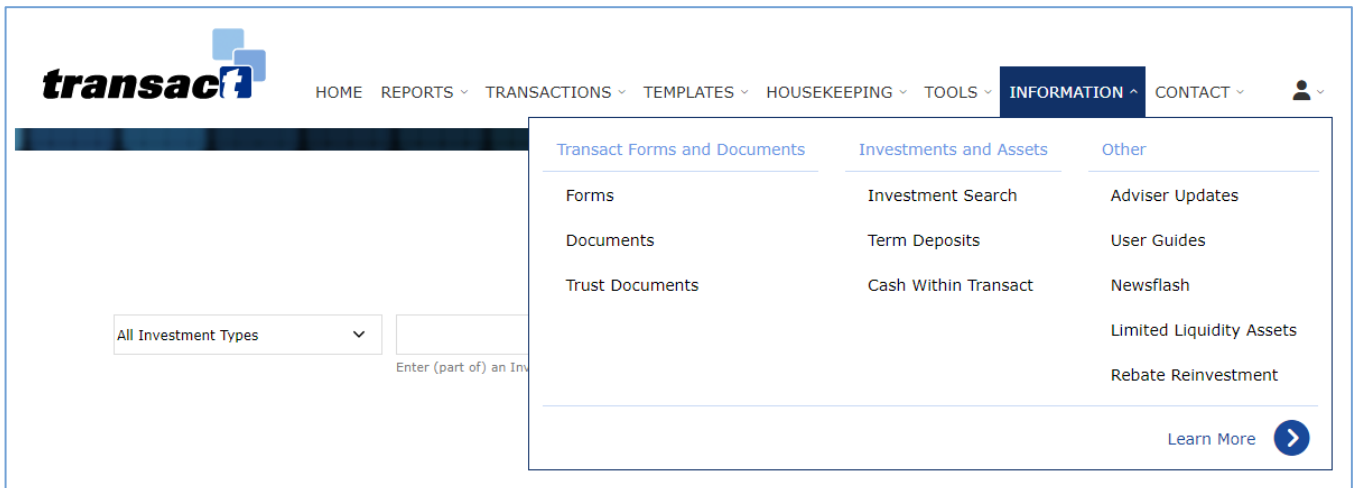
Teeing up any buys in advance will help ensure you don't forget to add them later on. As the deposit is already matched it will go to the right wrapper. You can also instruct that a LISA bonus or pension tax relief is invested in the same proportions when they arrive.

The screenshot shows the 'Deposit Then Buy' process in Transact Online. At the top, there is a progress bar with three steps: '1. Enter Details' (highlighted in dark blue), '2. Review and Submit', and '3. Instruction Complete'. Below the progress bar, the 'Deposit Type' is set to 'Bank Transfer' (selected) and 'Direct Debit'. A note below the buttons says 'Notify Transact of a forthcoming deposit'. There is a search bar with the placeholder text 'Search by name or portfolio number, or select an Investor from the list below'. Below the search bar, it says 'No Investor Selected'. At the bottom, there is a table with one column header 'Investor' and a vertical ellipsis icon on the right side.

To do this, go to **Transactions > Deposit or Transactions > Deposit Then Buy**. All you will need to do is notify us of the forthcoming deposit by adding it to Transact Online, ensuring you add the buys too. Then ask your client to send the deposit to Transact as a bank transfer. Bank details can easily be found by your clients through Transact Online.

## Creating your favourites and model portfolios

Before generating an illustration you may want to identify which funds you want to use. To do this, go to **Investment Search** under the **Information** menu. Once you have located your chosen fund(s) click 'Add' in the 'Favourite' column. Favourites then readily appear when creating models, producing illustrations or placing buys through Transact Online.

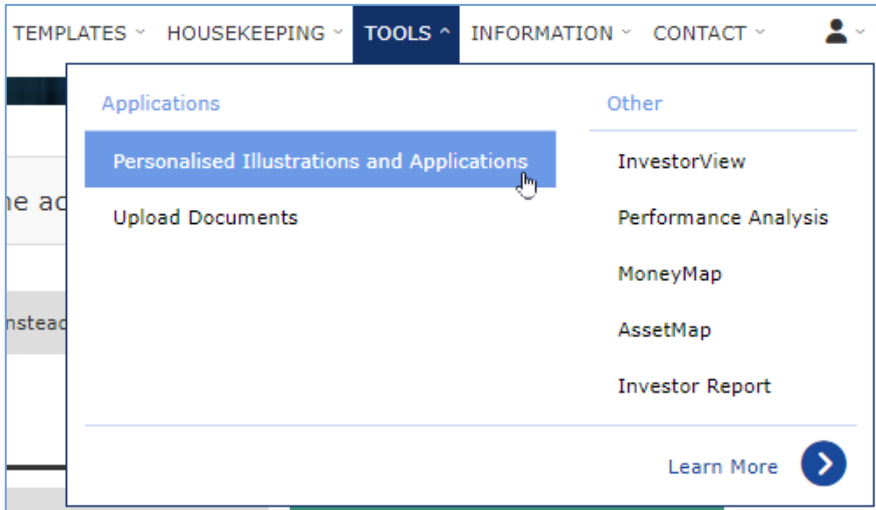


If you need to set up model portfolios, you can now go to **Templates > Manage Templates**. Here you simply need to name the model and then pick the funds and apply the percentage weightings.

Once the first model has been created, you can copy it, change the name and make adjustments to create the second model.

## Generate an illustration and Guided Application

As soon as you have clients on Transact, the service comes to life and you begin to appreciate why so many advisers use Transact.



To get started you may wish to generate an illustration. To do this, go to **Tools > Personalised Illustrations & Applications**. Once the illustration is complete, use the 'Continue to Application' function which will guide you through the application process and produce the documents required based on the illustration.

## Helpful tips

### Always make sure there is enough cash to cover fees and charges

You will need to keep a minimum cash balance of 2% of the value of each client wrapper at all times. This is something that is covered in our terms and conditions, which you should read before you start writing business with Transact. It will ensure that there are always funds in place to cover ongoing charges due to you and to Transact.

These charges and fees are paid by clients from their cash balances – so it is really important to ensure that there is always money available. At least once a month we check cash balances across all client wrappers. Where the cash balance of a wrapper is below 0.25% of its value, we may have to sell investments in the wrapper, or any other wrapper, to restore the minimum cash balance to 2%.

To avoid this happening we encourage you to regularly check the Cash Report available on Transact Online – under the Reports menu. As an alternative to keeping cash in every wrapper, clients can nominate a fee payment wrapper. This can make managing cash simpler and also help to achieve the maximum benefit of a tax-efficient wrapper. There are some rules around which wrappers can have or be a fee payment wrapper so if you would like further information on this or our policy on cash balances, please just give us a call.

### We will only withdraw to a client's nominated bank account

For security purposes we will only make payments to a UK bank or building society account in the name of the portfolio holder. Nominated bank account details must be signed by the client and sent to Transact or uploaded to Transact Online. We will accept an uploaded copy of the Change of Portfolio Application form signed by the client.

Before we can make a withdrawal (or submit a Direct Debit instruction), the client's nominated bank account must be verified.

A bank account can be verified via an electronic bank check undertaken by us, or an electronic deposit paid directly to Transact from a nominated bank account. A cheque can also be used to verify a bank account through an online declaration that your firm possesses the original and is satisfied that the cheque is genuine.

To check the nominated bank account details that are linked to a portfolio, simply log in to Transact Online and choose **Reports > Investor Portfolio Details**. To change the nominated bank account for a client's portfolio, please complete a Bank Account Details [T061] form, available under **Information > Supplementary Forms**, or ask your client to update their details on Transact Online.

### We encourage favouritism

Once you have done your research and chosen your preferred investments you can save them to your favourites. To help make future trade instructions or illustrations easier you can create a favourites list on Transact Online. Simply go to **Housekeeping > Favourites** and add the investments using the step-by-step selection tools. We can also see your list of favourites when executing instructions in our back-office system, making the process more efficient and avoiding the need for us to clarify your intentions.

### Check the terms and conditions

We understand that terms and conditions documents are often very lengthy, but they are a useful source of information about the service we provide. If you are ever unable to find the information you need, they are a good place to look. They can be found under **Information > Documents**.

## Frequently asked questions

We understand that you might have questions about the service we provide and would like to access quick answers to some frequently asked questions. These have been covered below. If you have any further questions, please contact our Sales & Online Support team who can assist you via Live Chat or co-browse, or your Client Service team.

### What wrapper types are available?

- General Investment Account
- ISA (Cash or Stocks & Shares)
- JISA (Cash or Stocks & Shares)
- Lifetime ISA
- Personal Pension
- SIPP
- Section 32 (transfers in)
- Onshore Bond
- Offshore Bond.

### What are Transact's opening hours?

8:00–18:00 on business days.

### What do you need to set up a portfolio?

All you need to do is create and download a Personalised Illustration, and proceed to Guided Applications where you enter further details about the investor and the portfolio. You then download the application pack, which contains the Portfolio Application Declaration and other forms. You must then electronically sign the Portfolio Application Declaration and any additional forms for processing by Transact. These can be signed electronically.

As you can see, we require very few paper forms and few signatures to set up a portfolio if using Guided Applications (via *Tools > Personalised Illustrations and Applications*).

### Do you need any additional forms?

We only require hard copies of transfer request forms if the ceding scheme cannot accept electronic requests.

It is also important to note, we require cheque deposits in the post as these must be physically banked.

### Do you need proof of identity for Anti-Money Laundering (AML) when setting up a portfolio?

In the first instance we will always try to electronically verify a client's identity when we set up a portfolio. However, for various reasons this may not be sufficient and we will therefore request AML documentation. Please refer to the Transact Document Certification Guide on TOL under *Information > User Guides* for anti-money laundering requirements.

### How do I make sure my client's bank account is verified and ready for a direct debit submission (T006) or any withdrawals?

A bank account must be added and verified before we can submit a Direct Debit instruction or make any withdrawals. A bank account can be verified through an electronic deposit paid directly to Transact from a

nominated bank account. A cheque can also be used to verify a bank account through an online declaration that your firm possesses the original and is satisfied that the cheque is genuine.

## How does my client send a deposit to Transact?

You can let us know your client is placing a deposit on Transact Online via *Transactions > Deposit/ Deposit Then Buy*. Your client can then arrange a bank transfer using our bank details below. These can be found on Transact Online. Alternatively, deposits can be sent directly to us using the same bank details. Please ask the client to quote their portfolio number or national insurance number as the reference.

<b>Bank account name</b>	Transact Client Account
<b>Sort code</b>	60-00-01
<b>Account number</b>	36298921
<b>Bank</b>	NatWest
<b>Bank address</b>	City of London Office PO Box 12258 1 Princes Street EC2R 8PA

You should ensure all cheques (unless for an offshore bond) are made payable to 'Transact Client Account' and all offshore bond cheques are payable to 'IntegralLife – Transact Offshore Bond'.

## Is there a minimum deposit and investment amount?

The table below shows the combined total of all Transact wrappers (e.g. GIA, ISA, Pension, etc.) within a portfolio.

	<b>Initial</b>	<b>Additional</b>
<b>Lump sum only</b>	£5,000	n/a
<b>Lump sum and regular payment</b>	£1,000 plus	£200 per month

This second table shows the minimum purchase of each fund, share, etc. (subject to the overall Portfolio minimums listed above).

	<b>London Stock Exchange</b>	<b>Unit Trusts &amp; OEICs</b>
<b>Lump sum only</b>	£1	Higher of £1 and dealing limit imposed by fund manager £200 per month
<b>Phased buy (6x minimum investment)</b>	£1,500	£600
<b>Regular buy</b>	£300 every 3 months	£300 every 3 months
	£600 every 6 months	£600 every 6 months
	£1,000 every year	£1,000 every year

## Is there a minimum cash holding requirement?

Clients must maintain a minimum cash balance equal to 2% of the value of each wrapper, from which Transact may collect and pay adviser payments and charges due in accordance with the terms and conditions for the Transact Wrap Service. We reserve the right to sell investments if the cash balance falls below this level.

## How do I set up regular deposits and withdrawals including natural income for my client?

### Regular deposits:

- We'll need the T006 – Direct Debit Mandate form to be supplied at least 10 business days prior to first deposit date.  
Frequency can be monthly, quarterly, half-yearly, or annually.
- Deposits can be deducted from the nominated bank account on the 1st, 11th or 21st of the month or the next working day.
- Once a Direct Debit Mandate is set up, all deposits (regular and one-offs) can be arranged via our website under *Transactions > One off or Regular > Deposit*.

### Regular withdrawals:

- Can be fixed monetary amounts or 'natural' income (called Income Sweep).
- These will be paid directly to the client's nominated bank account.
- Frequency can be monthly, quarterly, half-yearly or annually.
- Payments can be made to the client's nominated bank account on the 7th, 17th or 27th of the month, or the nearest business day.

## What are the deposit and dealing cut offs?

Dealing instructions must be added on Transact Online before 09:30 to be aggregated at our first trading point at 10:30, or by 13:00 to be aggregated for trading at 14:00 the same day. Any instructions added after the 13:00 cut off will go through the following working day. Please Live Chat or contact our co-browse team should you require help using Transact Online.

Cheques under £50k and all transfer cheques are uncleared on the day received (T). Within one working day (T+1) the cash will be available to invest. Within two working days (T+2) cash will be available to withdraw.

Cheques over £50K are uncleared on the day received (T) then available to invest and withdraw within 2 days (T+2).

	T	T + 1	T + 2
<b>Cheques &lt;£50k &amp; all transfer cheques</b>	Uncleared	Available to invest	Available to withdraw
<b>Cheques &gt;=£50k</b>	Uncleared		Available to invest & withdraw

## If I instruct a sale and withdrawal how long will this take?

If a sale and withdrawal instruction is added on Transact Online before 1pm on a business day, the standard settlement time is seven working days from the date added (T+7), however, this can vary dependent on the fund manager. Contract notes are normally received within two working days (T+2). If there is a shortfall of cash our Client Service team will be in contact. Additional sales will need to be placed or a reduced withdrawal amount can be added. Please note if the bank account is not verified this will delay the withdrawal.

## When will my client receive periodic reports?

As at January, July and October 5th

- Portfolio valuation.

## As at April 5th

- Portfolio valuation
- Statement of income
- Cash summary
- Income Tax voucher (if applicable).

## How do clients opt to receive less paper?

One of the many features of our online service is what is known as the *Pickup Page*, where you and your clients can 'pick up' various reports and other portfolio information online. For example, you can publish your client's Investor Report on their Pickup Page without having to print or email. You'll find this under the *Housekeeping* menu on Transact Online.

If your clients prefer to just receive these electronic copies of documents they can both switch off any unnecessary paperwork that is normally sent via the post. To update your preferences, clients should choose *Preferences* in their settings information.

## How do I set up adviser fee rates?

Adviser fee rates are initially set up through Guided Applications. Unless you tell us otherwise, the rate instructed will apply to all wrappers opened in the client's portfolio. To update default adviser fee rates, choose *Preferences* in your settings information.

You can decrease your fee rates at any time. Any increase in fee rates, however, must be instructed by the client themselves on the Adviser Payment Amendment [T046] form, which is available under *Information > Supplementary Forms* on Transact Online. This can be uploaded onto Transact Online under *Tools > Upload Documents*.

## How do my clients pay any initial fees?

Clients can pay initial fees when a deposit is added or in specie transfer is completed within a wrapper.

### Portfolio Establishment Fee (PEF)

We refer to this as a Portfolio Establishment Fee (PEF) and is calculated as a percentage of the value of every deposit or transfer. For example, if a client has agreed to pay you a 3% initial fee on a PEF basis and a deposit of £1,000 is made, we will facilitate an adviser payment of £30.00.

### Adviser annual fees

These are set as two rates, one based on the value of cash in a portfolio and one based on the value of investments. Adviser annual fees are calculated on the portfolio's average daily value (irrespective of investment or tax wrapper) each month.

## How long does a transfer take?

As you will no doubt know, transfers can be very complex and the time taken can vary widely because of differences between procedures and policies applied by registrars, fund managers and other portfolio administrators. Ensuring transfer details match those on the original records will help keep the time a transfer takes to complete to a minimum.

## Can I take an initial fee based on the value of the transfer?

Yes, this is what we refer to as a Portfolio Establishment Fee (PEF). The rate can be set out, amended and varied for specific transfers in the Guided Application.

## My client has received confirmation that an asset has been transferred. Why is it still showing as outstanding on your website?

We are only able to complete a transfer once we have received confirmation from the relevant fund manager or provider that the asset has been registered to our custody account. At your request, we will contact them for an update.



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"Transact" is operated by Integrated Financial Arrangements Ltd, 4th Floor, 2 Gresham Street, London EC2V 7AD | Tel: (020) 7608 4900 | Email: info@transact-online.co.uk | Web: www.transact-online.co.uk | (Registered office: as above; Registered in England and Wales under number: 03727592) | Authorised and regulated by the Financial Conduct Authority (entered on the Financial Services Register under number: 190856)