

For adviser use only



# An introduction to Transact





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# Why Transact?



## Functionality

- We own our platform technology
- We ensure continuous improvement via our monthly platform release cycle with ~100 changes each release
- We have embraced online, in-bulk, adviser-led processes
- We are obsessed with building a fully integrated adviser ecosystem via APIs with no re-keying



## Service

- We own our tax wrapper providers
- We have regional service teams who can process all requests on the same system
- Within teams, Transfers, Legal & Compliance and Technical specialists manage the most complex work
- Our sales team is aligned to your regional service teams



## Value for money

- Transact's parent company, IntegraFin Holdings plc (IHP), is a profitable, stable, listed company
- We have made 18 reductions to our charges in 17 years
- As we grow and digitalise the business we will consider more price reductions



## Alignment

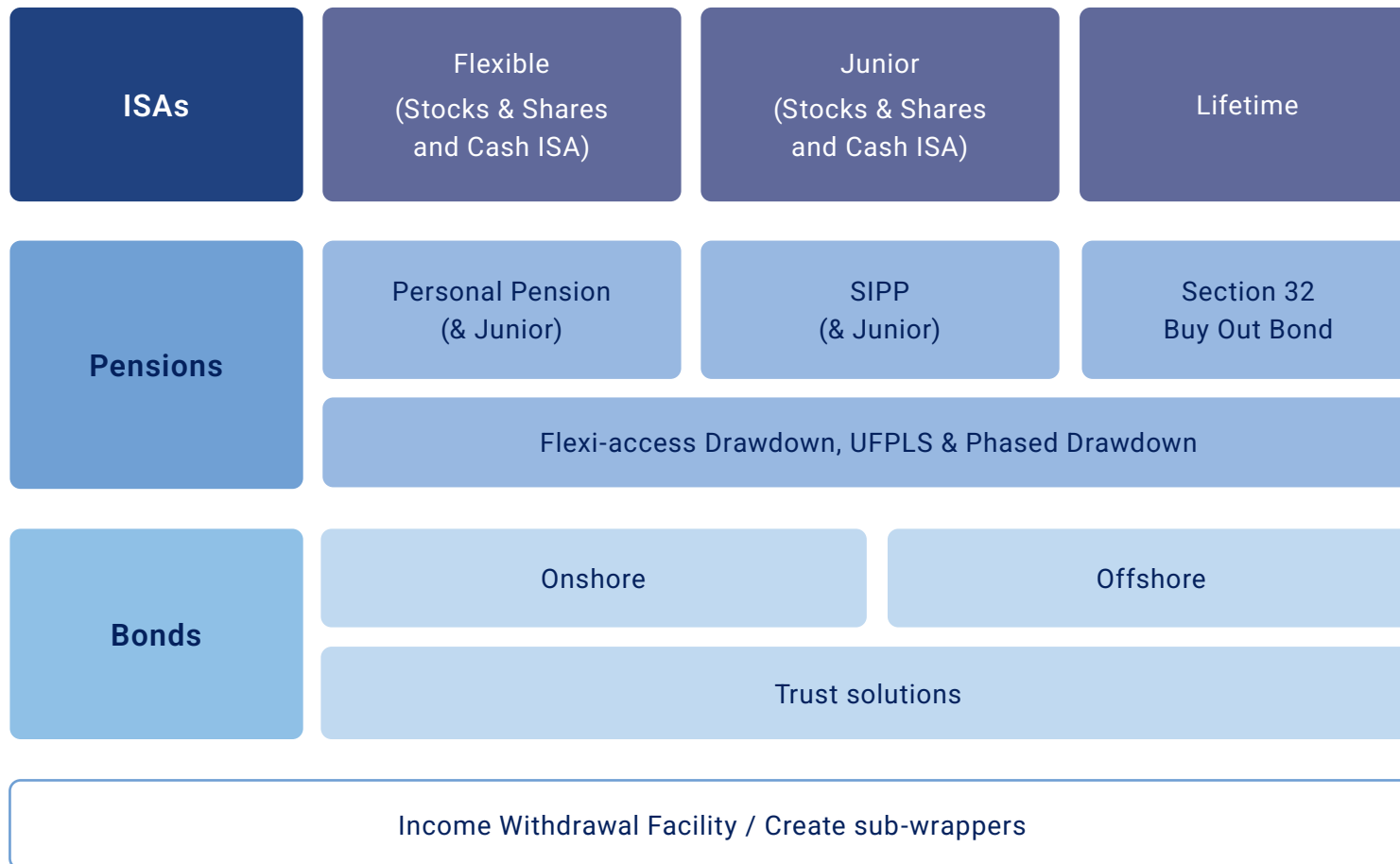
- We won't overpromise and under-deliver
- We offer a Succession Planning service and an exclusive MPS
- We are focussed on UK advisers and their clients

# Functionality



This level of customisation makes financial planning easier... and it can only be delivered if you own your technology and wrappers

## General Investment Account



## Market leading breadth

- Trusts
- Corporates
- Expats
- Term deposits
- Range of DIMs
- VCTs, ETFs
- Sub-wrappers
- Peer review
- Investor Authorisation
- Transaction tracker
- Auto excess income
- Bespoke CGT reports
- Trust wording
- Direct Gilts
- Structured products

# Our software



Our differentiation on functionality and service is underpinned by our software ownership and capability



## Our developers

### Experienced and committed to Transact

- More than 50% of our developers have >5 years' experience
- Average length of service is 8.8 years – well above industry benchmarks
- High bar for recruiting new developers based on capability & behaviours
- Being based in Melbourne gives us access to a global talent pool of developers



## Our code base

### Actively managed for the long term

- We write our code to meet adviser needs and to make maintenance easy
- We are obsessive about automated testing and code quality
- Our agile development process and mind-set support continuous change
- We rewrite circa 10% of our code base every year to keep it up to date



# Service



## Field support

- Relationship/practice management
- In office training/support
- Additional services (Succession, MPS)



## Sales & online support

- Firm registration
- Adviser administration
- Online Live Chat & co-browsing



## Regional team

- ALL adviser queries
- Technical, Transfers and Legal & Compliance specialists on each team
- Dedicated team for clients



## Technical team

- Complex tax/trust queries
- Direct line available for all



## Our customer service model is unique

- ✓ Small regional teams of ~12 Client Service Managers (CSMs) and Specialists
- ✓ CSMs pick up the phone typically within 15 seconds – no auto-response
- ✓ CSMs process all work on one system
- ✓ CSMs you call are the same CSMs who process your work and no handoffs

# Value for money



**Family linking** – portfolios can be linked together to benefit from discounted Transact charges, at our discretion

## Current pricing

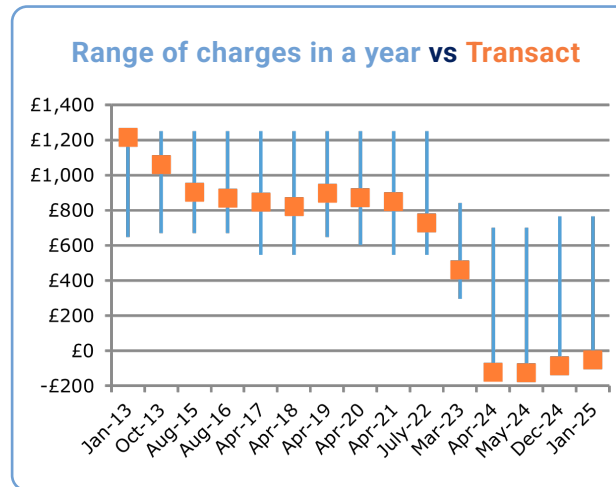
Single or linked portfolios greater than £100k

Platform fee (bps) Annual charge	
0 – 600k	<b>26 bps</b>
600k – 1.2m	<b>17 bps</b>
1.2m – 5m	<b>7 bps</b>
5m+	<b>5 bps</b>

Wrapper fee (£) Per quarter	
Junior Pension	<b>Nil</b>
JISA Nil	<b>Nil</b>
ISA	<b>£3</b>
Pension	<b>£20</b>
Onshore Bond	<b>£18</b>
Offshore Bond	<b>£60</b>

## Pricing over time

Portfolio of £250,000 versus our competitors



Source: Transact, competitor platform websites (as at 31 Jan 2025). Range of competitor charges depicted by blue vertical bar, Transact depicted by orange square. Cash interest included.

**No cash interest skimming!**  
And we don't charge for:

- ✗ Cash or in specie transfers in or out
- ✗ Drawdown set up or annual fees
- ✗ Pension splitting
- ✗ Capital gains or excess income calculations
- ✗ White labelling or trust wording
- ✗ Posting paper communications

**For further information on cost and charges including trading costs**

Please see: [www.transact-online.co.uk/our-charges](http://www.transact-online.co.uk/our-charges)

# Transact's parent group sustainability



## Our responsible business

- Dedicated resource covering our Group sustainability agenda
- Established a Sustainability Forum
- Committed to a carbon reduction target of 60% of direct operational Scope 1 (gas) and 2 (electricity) emissions by 2033
- Aiming to target reductions in Scope 3 (supply chain and business travel)
- Implementing the FCA's Sustainability Disclosure Requirements (SDR) and investment labels regime in 2024, to help consumers navigate products' sustainability labels and key sustainability characteristics, where applicable



## Our people

- Obtained the London Living Wage accreditation for the Group
- Working on enhancing employee engagement and motivation
- Enabling our employees to develop and grow through training, development and career opportunities
- Ensuring our practices support inclusivity and employee wellbeing



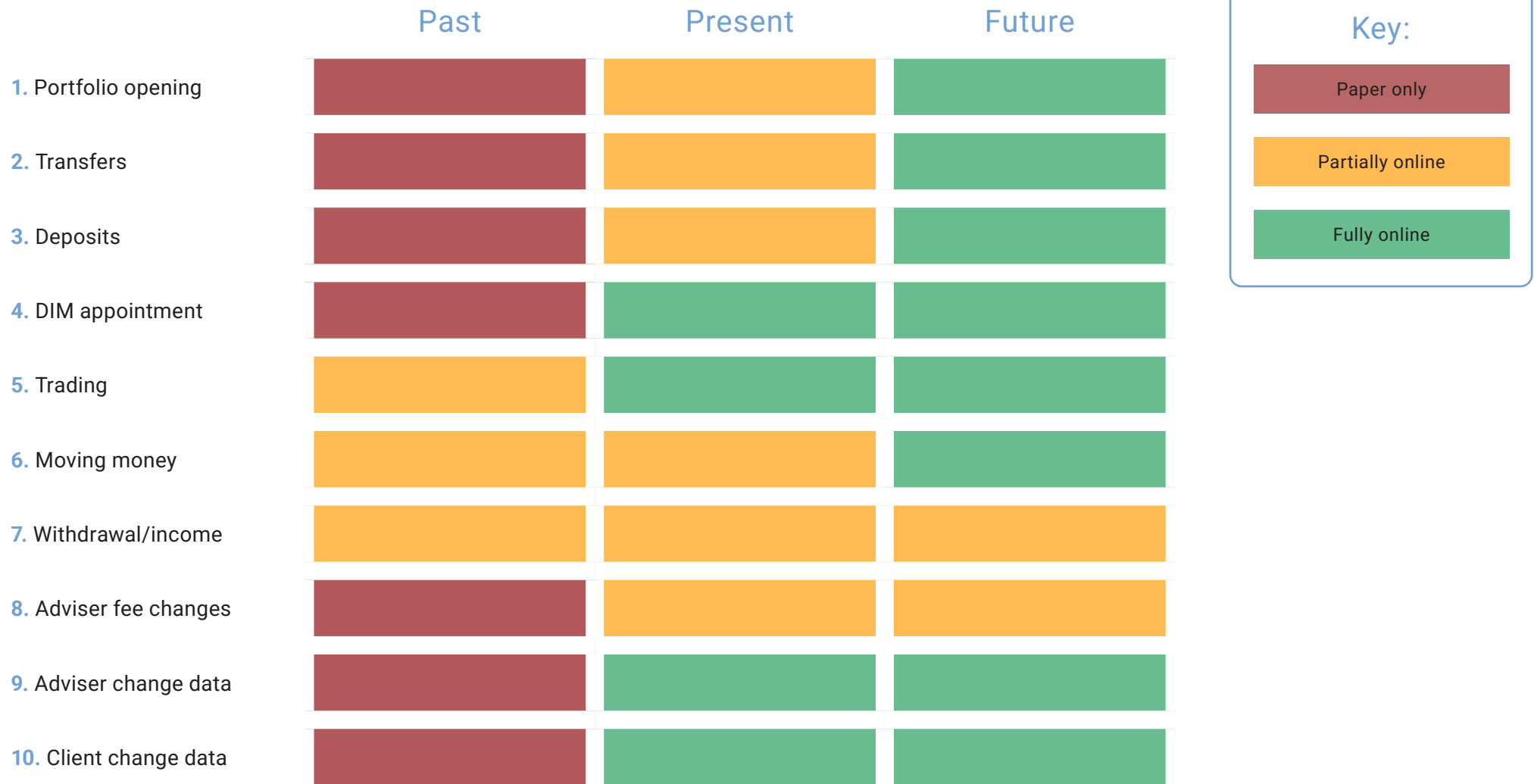
## Our community

- Partnered with Kingston University to provide students from underprivileged backgrounds with work experience opportunities
- Provide employees with the opportunity to take part in charitable appeals with the company matching employee donations

# Digitalisation



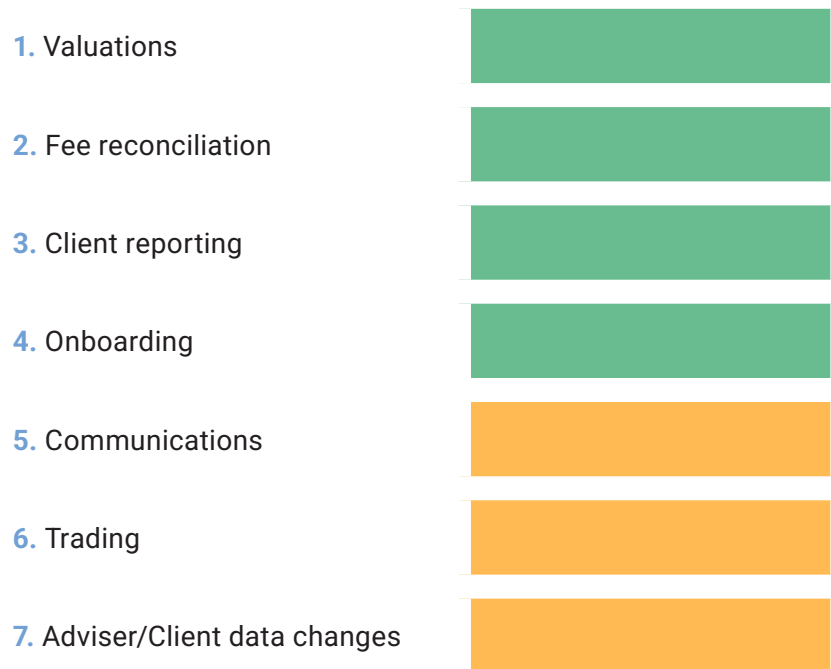
We aim to complete our digital transformation in the next few years. We will use these efficiency savings to improve our service and review our charges



# API service

We are committed to sharing data and making the adviser eco-system more integrated. We are continually upgrading our APIs to improve efficiency in your business.

## Transact API service development



### Key:

In progress

Delivered

- ✓ More simplified, tailored data sets
- ✓ Improved compatibility
- ✓ Improved authentication
- ✓ We provide integrations with over 40 external software providers

# Client consent

We are evolving our approach to client consent at Transact so that advisers can execute client instructions on their behalf, when authorised by their clients, in an easy, efficient and transparent way.



## Adviser instruction

- Reducing adviser fees
- DIM appointment
- Change of address
- Moving money
- Trading & re-balancing
- GIA/ISA/Pension withdrawals
- Partial bond withdrawal
- Add or edit pension beneficiaries



## Client instruction/signature required

For **new clients** these processes require a **single e-signature**

- Portfolio opening
- Transfers
- Increasing adviser fees
- Assignments
- Change of bank account

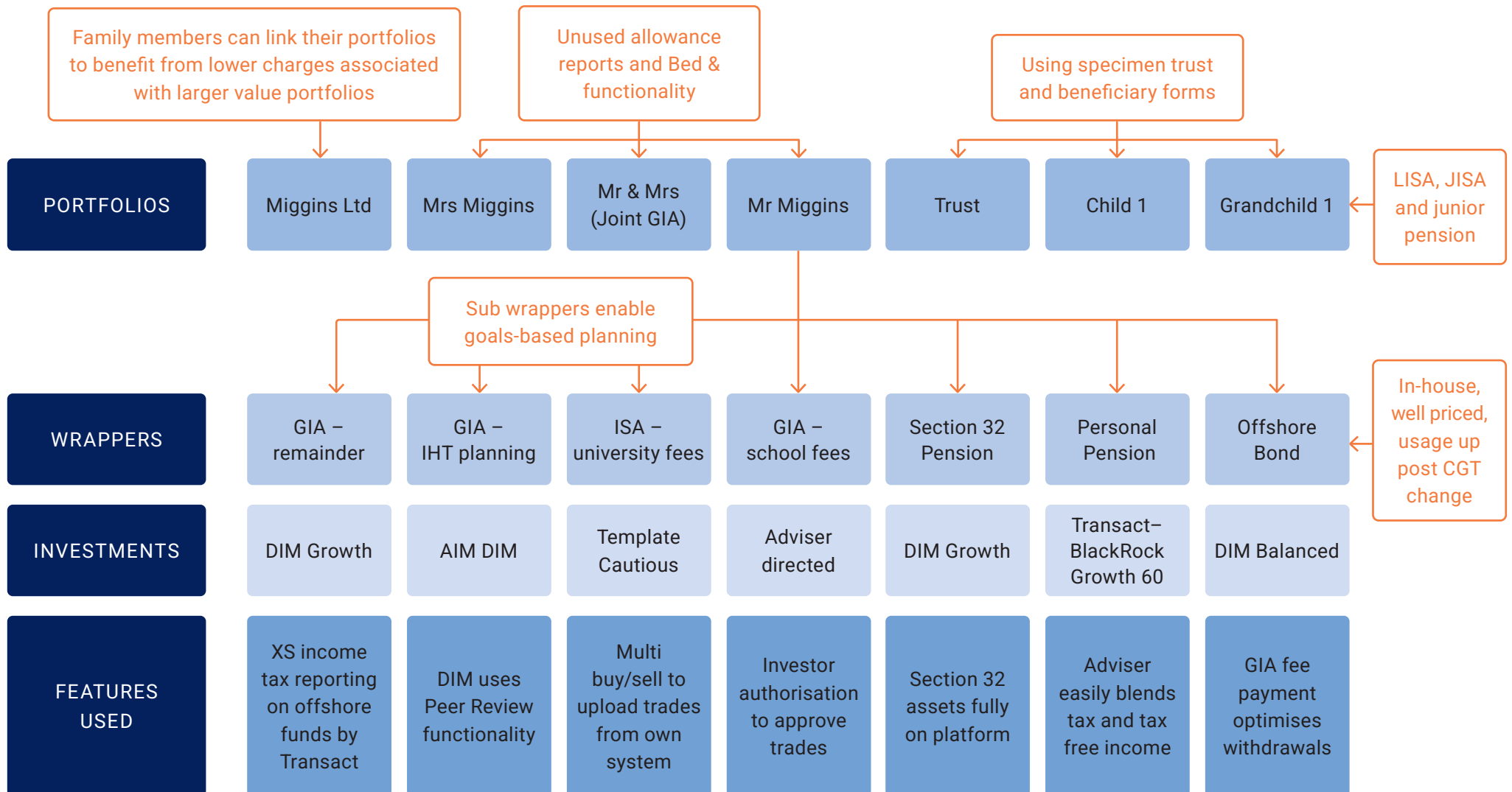
Now available via  
moneyinfo



Clients receive a notification whenever there is a change on their portfolio

We continue to review HOW and WHEN we require evidence of client consent.


# Making financial planning easier




# Get in touch...

...with your regional team

 [salesupport@integrafin.co.uk](mailto:salesupport@integrafin.co.uk)


 020 7608 5350

 020 7608 5387 (Co-browse)

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

...with Transact

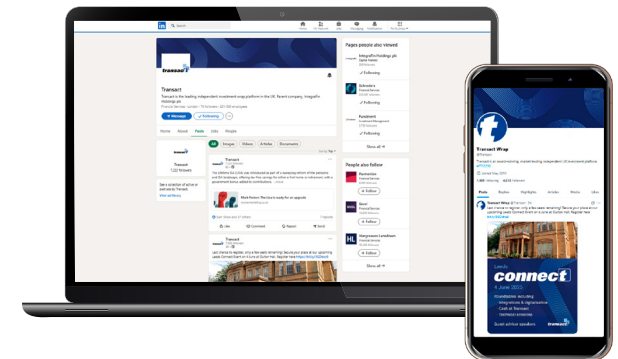
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